

eBay Business Equipment Purchase Protection

With the Business Equipment Purchase Protection program (BEPP), you're covered for capital equipment purchases in the unlikely event that something goes wrong with the sale.

Since items in the business equipment category are often valuable, all eligible items sold on eBay Business for at least \$1,000 are covered by Business Equipment Purchase Protection free of charge.

The eBay Business Equipment Purchase Protection program (BEPP) offers peace of mind that you're fully covered if there's an issue with a purchase, such as a seller committing fraud or otherwise deliberately misrepresenting an item. Since items in the business equipment category are often valuable, all eligible items sold on eBay Business for at least \$1,000 are covered by BEPP free of charge. Your capital equipment purchase is protected for up to \$200,000 or the equipment purchase price, whichever is lower.

What's covered?

If you buy an eligible item for \$1,000 or more, you're automatically covered in the following situations:

- You paid for an eligible item but didn't receive it
- You paid a deposit on an eligible item but didn't receive it
- You paid for and received an eligible item that you can't legally own because:

- it's stolen property
- it's subject to an undisclosed or unknown lien

- You paid for and received an eligible item that's a

different type, make, or model than what was described in the listing, provided the amount of devaluation to the item due to the misrepresentation exceeds \$1,500

- You paid for and received an eligible item with undisclosed damage, provided the cost of necessary repairs

exceeds \$1,500 and the item was advertised as being less than 20 years old. The program covers

only defects and damages that prevent the equipment from functioning, not defects or damages that are cosmetic or not critical to operating the equipment

What's not covered?

The following situations are not covered by BEPP:

- Any damage on an item that's 20 years old or older. If the model year is not specified in the eBay listing, then the item isn't eligible for any undisclosed damage
- Regular maintenance
- Normal wear and tear, including but not limited to rust, dents, scratches, or cosmetic damage that doesn't impair the item
- Sending a non-refundable deposit and not receiving the item or a refund, because you chose not to complete the transaction or not to pay the remaining balance
- Any damage or defect that was explained to or noticed by you prior to purchase or (if the buyer picked up the item from the seller in person) that you could have noticed upon reasonable inspection
- Items not listed on eBay Business in one of the capital equipment categories
- Items purchased for less than \$1,000
- Items damaged or lost in shipping
- Inspection costs, warranty fees, and other related expenses
- If you changed your mind about a purchase
- Any repairs or alterations made to the item after the listing end date that were not authorized by the third-party provider of eBay's Business Equipment Purchase Protection program

Filing a claim

If something goes wrong, you should contact the seller before filing a claim. Most sellers are happy to rectify any issues that come up. However, if you're not satisfied with any resolution offered by the seller, you can file a claim up to 45 days from the day the listing ended. If your claim relates to stolen items or undisclosed liens, you can file a claim up to 6 months from the day the listing ended. To file a claim, select the Submit BEPP reimbursement request button below and fill out the form. Our third-party partner will investigate and process your claim, which generally takes 30–45 days. We'll also send a copy of your claim to the seller via email so they'll have the opportunity to respond. Sometimes this makes them aware or reminds them of the problem, and

they're happy to resolve it. While your claim is being processed, it's important to provide all payment documentation (full or deposit). Do not discard, alter, or resell items related to the claim. Once the claim has been processed, you and your seller will be contacted directly about the outcome.

[Submit BEPP reimbursement request](https://ocswf.ebay.com/redirect/email/compose?ContactUs&userid=&pass=&wftype=3020&subject=BEPP%20Reimbursement%20Request&bcrumb=eBay%20%20Services%20%20Business%20Equipment%20Purchase%20Protection%20%20How%20to%20File%20a%20Claim&rcode=MO%25X11051)

request opens in new window or tab

Working with the third-party provider

While your claim is being processed, follow any steps outlined by the third-party provider. Any failure to follow the steps, or any action taken without the third-party provider's consent that impairs the third-party provider's ability or rights to mitigate any potential loss, will void coverage under eBay's Business Equipment Purchase Protection program. Tip Before filing a claim, you should

[contact the seller](https://www.ebay.com/help/buying/resolving-issues-sellers/contacting-seller?id=4021) to see if you can work things out.

Coverage limits

The following limits apply to eBay Business Equipment Purchase Protection:

- Business Equipment Purchase Protection will cover only up to the devaluation or repair amount of the item or the final purchase price, whichever is lower, plus shipping expenses up to \$800 (documented by an invoice from a licensed transport or shipping company) and deposits, if applicable
- In cases of undisclosed damage, the damage amount will be determined by the lowest of all repair estimates from authorized service facilities approved by the third-party provider of the Business Equipment Purchase Protection program
- In the event of type, make, or model misrepresentation, the devaluation amount of the item will be determined by the difference between the eBay purchase price and the price established by a value guidebook designated by the third-party provider
- On

any covered claim, the third-party provider has the option to reimburse the lesser of the purchase price less the deductible or the coverage maximum (\$200,000), and take possession of the item rather than paying the devaluation or repair amount. If you refuse this offer, the third-party provider may offer you a cash settlement of a discounted percentage of the purchase price.

Stolen items are subject to an additional 1% per month depreciation rate until the time the claim is filed.

Eligibility requirements

The following eligibility requirements apply to the Business Equipment Purchase Protection program:

- The item must be legal and in accordance with the

<https://www.ebay.com/help/policies/member-behaviour-policies/user-agreement?id=4259>

eBay User Agreement

- The item you purchased must have been listed in a designated capital equipment category on eBay Business and not in another category or on another site.
- The buyer, the seller, the item (on the purchase date), and the financial institutions making and receiving the payment, are all located in the U.S. Any transaction in which payment was sent outside of the United States is not eligible for coverage.
- The final price of your item must have been more than \$1,000.
- At the time of the transaction, you and the seller both must have had a net eBay Feedback score of 0 or above and not have been suspended.
- You may not file more than 2 Business Equipment Purchase Protection claims in any 6-month period.
- Only 1 piece of equipment can be included in any 1 claim.
- You must have been defrauded by the seller. The seller must have intentionally and materially misrepresented the item you purchased in the item's listing on eBay or in some other form of written communication to you, including email. Business Equipment Purchase Protection is not recourse for buyer's remorse or a substitute for careful research before making a purchase.
- You must have tried to work things out with the seller first.
- As soon as you notice a problem, contact the seller. Simple misunderstandings can usually be resolved through direct communication. To contact your seller, go to the Find contact

information page. If you and the seller are unable to come to an agreement, you can file a claim.

- You must either contact the seller in writing or file your claim within 3 days of your receipt of the item. Claims must be filed no more than 45 days after the listing end date.
- Claims that involve undisclosed liens on the item or a stolen item can be filed up to 6 months from the end of the listing.
- If your item was paid for with a credit card, you must contact your credit card issuer prior to filing a claim. If your credit card issuer denies your claim, you may be entitled to file a claim under Business Equipment Purchase Protection. (You will be required to show proof that your claim was denied by your credit card issuer)
- Any coverage available under the Business Equipment Purchase Protection program shall be in excess over any coverage or recovery provided by any other valid and collectible insurance policy or any other source of recovery held or collectible by any claimant under the Business Equipment Purchase Protection program.

Other terms

The following terms also apply:

- eBay reserves the right to change the terms of the Business Equipment Purchase Protection program at any time.
- In cases of undisclosed damage, the third-party provider will instruct you on how to substantiate and document the damage. You'll be required to provide repair estimates from at least 2 properly licensed repair facilities, OEM service divisions, or other industry experts as approved by the third-party provider. You must obtain and submit to the third-party provider an estimate for the repair of any damage included in your claim within 14 days from the date the claim was filed. Failure to do so in the appropriate time frame will void coverage under the Business Equipment Purchase Protection program.
- The third-party provider has the right to inspect the item at any time during the claim process.
- If the seller offers you a settlement equal to or better than the amount the third-party provider determines under the program, and you refuse to accept the seller's offer, any coverage you may have under the program is voided.