

Vehicle Purchase Protection (VPP) - Money back program for Motors

GUIDE.SUMMARY What **GUIDE.RELATED_LINKS**

The eBay Motors Vehicle Purchase Protection (VPP) program protects against fraud and material misrepresentation, similarly to the eBay Money Back Guarantee (eMBG). The program is free for all eligible vehicle transactions completed on eBay Motors.

VPP is available to customers who use eBay desktop, eBay mobile web (mWeb), and the eBay app (Android, iOS).

The program is not an insurance policy, a solution for buyer's remorse, or a substitute for buyer diligence. Before they buy a vehicle, we encourage buyers to do lots of research.

Buyers and sellers outside of the 50 US states and Canada do not qualify.

The buyer, the seller, the vehicle, and the financial institutions on which payment was drawn, and to which payment was made, need to have been located in one of the fifty United States or Canada on the listing's end date.

Our VPP program is tailored specifically to vehicle purchase and transfer laws within the U.S. and Canada.

Even if payment was sent to or from a bank outside these areas, that falls under international laws and we cannot cover the transaction.

How VPP cases are handled by a third party called Auction Insurance Agency. AIA communicates with both buyer and seller and determines the outcome of the case.

This article covers Talking points on VPP Detailed information on eligibility and situations not covered Instructions for members

GUIDE.RELATED_LINKS

Help Pages: How to Buy a Vehicle

<http://pages.motors.ebay.com/buy/howto>

<http://pages.motors.ebay.com/buy/howto>

<http://pages.motors.ebay.com/buy/purchase-protection/index.html>

<http://pages.motors.ebay.com/buy/purchase-protection/index.html>

eBay Motors Vehicle Protection Programs

<http://pages.ebay.com/help/buy/ebaymotors-protection.html>

target="_blank">http://pages.ebay.com/help/buy/ebaymotors-protection.html

 </h2></h2>GUIDE.TALKING_POINTS
 Why do you have the

Vehicle Purchase Protection program administered and managed by an independent service

provider (the VPP administrator) that is not owned by eBay? eBay is contracted

with a independent service provider (the VPP administrator) with specialists that have been trained

to administer an open complaint. Because the 3rd party already has these

resources in place it creates a better buyer experience and a speedy resolution to open

issues. eBay is the venue for selling the vehicle all requests will be

administered and processed by the VPP administrator for accuracy and timeliness of a

resolution. Are international buyers & sellers eligible for the

Vehicle Purchase Protection program? Buyers and sellers outside of the 50 US

states and Canada do not qualify. You, the seller, the vehicle, and the

financial institutions on which payment was drawn, and to which payment was made, need to have

been located in one of the fifty United States or Canada on the listing's end date.

Why are only purchases inside of the 50 U.S. states or Canada eligible?

The sale of vehicles is heavily regulated around the world, and many states and countries

have their own laws about it. Our VPP program is tailored specifically to vehicle

purchase and transfer laws within the U.S. and Canada. Even if payment was sent

to or from a bank outside these areas, that falls under international laws and we cannot cover the

transaction. Would I be able to get back my shipping fees?

If you qualify for reimbursement and the VPP Administrator takes possession of the vehicle

or the vehicle is returned to the seller, you will be reimbursed for shipping fees up to \$800 if you had

originally used a licensed shipper to transport the vehicle. Are there any reasons

the request may be extended? If you find that your vehicle was stolen

at the time of purchase, you will have up to 365 days from the date of the auction/purchase

date to file for reimbursement. If you receive the vehicle but do not receive the title,

you will have 90 days from the date of the auction/purchase date. If you receive the vehicle but do not receive the title and a title is required to register the vehicle, you'll have 90 days from the date of the auction/purchase date. What if it has been too long since I purchased the vehicle to file a reimbursement request? Even if the deadline has passed to file a reimbursement request, you should still write to our Trust & Safety team for assistance. Why did I only have 45 days from the end of the listing to contact you for reimbursement? Unfortunately, our Vehicle Purchase Protection program does not act as a warranty; it only covers the time of the purchase. We feel that 45 days is a reasonable amount of time for a buyer to realize there is a problem with the purchase. It is uncommon to find a store, retailer, credit card company, etc. that will give buyers longer than that to decide they're unsatisfied. Also, after 45 days it's hard to be completely sure that the vehicle was damaged before the purchase or shipment. Because of this weve decided that 45 days is the best amount of time to ensure fairness for both buyers and sellers. What if the seller refunds me? What happens with the Vehicle Protection? If the seller offers you a settlement equal to, or better than, the amount you are eligible to receive under VPP as described, you will not be eligible to receive any payments under VPP. Should I return the vehicle to the seller? If you have received a vehicle that is not as your seller described, you will need to be able to provide proof that the vehicle is not as described. Because of that, if you return the vehicle to your seller before proving that it was misrepresented, you will no longer be eligible for reimbursement for misrepresentation. If your seller has delivered the vehicle or made it available to be picked up after you have paid your full price, do not return it to your seller without contacting the VPP program administrator. Should I take possession of the vehicle even if it's not as described? If you sent your full payment to the seller before finding out that the vehicle was not as described but the seller does make the vehicle available for you, you

should take possession of the vehicle.

Since the seller made the vehicle available to you after receiving payment, you would not be eligible for a concern of not receiving the vehicle.

Any concern about the condition of the vehicle will have to be verified while you have it in your possession.

If your seller has delivered the vehicle or made it available to be picked up after you have paid your full price, do not return it to your seller without contacting the VPP program administrator.

Should I start repairing the vehicle?

Until you have filed your reimbursement request and been contacted by the VPP administrator, we recommend that you do not start repairing or altering the vehicle.

Any repairs that you have already made to the vehicle before filing your request will no longer be eligible for reimbursement as we won't be able to verify the original damage.

Why am I not eligible if I return or repair the vehicle?

Our Vehicle Purchase Protection (VPP) program is meant to protect the purchase itself - essentially, to ensure that buyers know what they're buying and sellers are honest about what they're selling.

VPP covers things like damage to the vehicle that the seller did not originally disclose to the buyer. We can compare the seller's description of the vehicle with an assessment from a repair shop to find out if this has occurred.

If the buyer alters the condition of the vehicle or returns it to the seller, we can't prove that the vehicle was not as the seller first described, so we can no longer offer reimbursement for the transaction.

What types of complaints are eligible if the vehicle is 10 years old or older?

(Note: This 10 year age will be based on model year - So in 2011, vehicles with a model year of 2001 or earlier are identified as 10 years or older.)

Non-receipt of vehicle

Non-receipt of title

Receiving a title with an undisclosed brand (not available for Race Cars, Dune Buggies and Trailers)

Receiving a stolen vehicle

Receiving a vehicle with more than 5,000 odometer discrepancy (available only for Cars & Trucks and RVs and Campers for vehicles 20 years old or less)

Receiving a vehicle that is a different year, make or model

Receiving a title

with an undisclosed lien

- Why doesn't the VPP apply for vehicles with a model year 10 years or older?

In order to stay competitive with other vehicle purchase options, eBay tries to match our programs and buyer protections with some of the best programs available for vehicle purchases.

This lets eBay offer vehicle protection options for the highest number of buyers and still makes sure that our Motors listings are profitable and attractive to both buyers and sellers.

When reviewing those cases for which we would offer reimbursement under our Vehicle Purchase Protection (VPP) program, we found that a majority of the best vehicle purchase warranties or protection options were offered for up to 10 years only for new vehicles.

To stay competitive with those best vehicle protection programs, eBay has also identified that we are only able to offer reimbursement for the condition of vehicles until they are 10 years old.

You can actually compare this to information about most manufacturer warranties here:

<https://www.warrantydirect.com/car-manufacturer-warranties.aspx>

We still offer reimbursement in cases when buyers don't receive their purchased vehicle, if they receive their vehicle but not a title, and in other cases. This reimbursement exceeds almost all other industry warranties.

What types of complaints are eligible if title status is other than clear?

- Non-receipt of vehicle
- Receiving a stolen vehicle
- Receiving a vehicle with more than 5,000 odometer discrepancy (available only for Cars & Trucks and RVs and Campers for vehicles 20 years old or less)
- Receiving a vehicle that is a different year, make or model
- Receiving a title with an undisclosed lien

Why doesn't the VPP apply for vehicles listed with a branded title?

When a vehicle is issued a branded title, this means that at some point, the vehicle was verified by a state agency (either the DMV or DOT) as having significant damage or defects.

Different brands may mean different things (for example, a salvage title will indicate something different than a lemon title) but all title brands mean that a state agency has

verified prior or current damage for that vehicle.

Because all title brands mean that a vehicle has had previous or current damage, eBay is unable to offer reimbursement through our Vehicle Purchase Protection (VPP) program for damage if a vehicle listing indicates that it has a previous title brand.

eBay is unable to offer reimbursement through our Vehicle Purchase Protection (VPP) for damage if a vehicle listing indicates that it has a previous title brand, because any title brand means that a vehicle has had damage.

For some title brands like salvage or water damage, each state can also have a different rule about what kind of title or brand to issue for a vehicle.

For instance, some states won't issue a title at all if they find that a vehicle is too damaged to be street legal but will instead issue a Salvage Certificate or a Certificate of Destruction.

Based on those differences on what type of document that a state can issue for a vehicle with damage, we were also unable to offer reimbursement if buyers don't receive a title if a vehicle listing indicates that it has a previous title brand.

We were unable to offer reimbursement if buyers don't receive a title when the vehicle listing indicates that it has a previous title brand, based on the differences of the type of document that a state can issue for a vehicle with damage.

What types of complaints are eligible if the buyer has sent full payment for the vehicle (vehicle less than 10 years old)?

- Undisclosed damage if they have taken possession of the vehicle only
- Non-receipt of vehicle
- Non-receipt of title
- Receiving a title with an undisclosed brand
- Receiving a stolen vehicle
- Receiving a vehicle with more than 5,000 odometer discrepancy (available only for Cars & Trucks and RVs and Campers for vehicles 20 years old or less)
- Receiving a vehicle that is a different year, make or model
- Receiving a title with an undisclosed lien

What types of complaints are eligible if the buyer has only sent the deposit for the vehicle (has not completed the purchase)?

- Unreturned deposit (if not listed as non-refundable or if the seller has committed clear fraud)

Why isn't my deposit eligible if

the seller listed it as non-refundable? In a number of U.S. states, the state agency that oversees vehicle sales (eg, DMV or DOT) will protect the sellers right to keep a non-refundable deposit if the buyer doesnt follow through. eBay cant force a seller to abide by rules that may not be required by their state, or may actually be against their state guidelines. So we are unable to force them to return non-refundable deposits.

What types of complaints are eligible if the listing ended over 45 days ago (if their purchased vehicle was listed on or after July 1, 2012) or over 30 days ago (if their purchased vehicle was listed prior to July 1, 2012)? Non-receipt of title Receiving a stolen vehicle Receiving a title with an undisclosed lien

I received a title but my state can't transfer the title to me. Why isn't that eligible? Each state DMV or DOT can make rules for their own state about what information is necessary to transfer a title or even which vehicles require a title. Some states will require that the person selling a vehicle be the title holder, but other states will let people sell vehicles on behalf of others (where someone other than the person selling is the title holder). Its important to remember that neither eBay nor any individual seller is ever able to override the rules of the appropriate state agency in an effort to issue a new title or a different type of title. As long as sellers are able to provide a title that matches their vehicle for sale, eBay is unable to offer reimbursement when the buyers state agency is not able to transfer that title. The good news is that state agencies do usually have programs or processes in place to help buyers with any trouble that they have in transferring titles. While eBay cant issue a new title for buyers, we have created a site to help buyers or sellers find out which state department to contact to learn more about those title options:

http://pages.ebay.com/help/sell/motors-state-regulations.html

Why does my listing show VPP if I am not eligible for this complaint? While you may not be eligible for your specific

type of complaint, there are still eligible complaint types that would be eligible for this listing. That is why the VPP information may show up on this listing.

Keep in mind that this information showing on your listing does not guarantee that your complaint type will be eligible.

Why isn't my purchase through a classified ad eligible?

The classified ad format allows our vehicle buyers and sellers to meet, inspect the vehicles, and complete their purchase, all in their local areas.

Since buyers can inspect the vehicle in person, eBay expects that they will also buy the vehicle in person.

Our Vehicle Purchase Protection program only covers purchases through the eBay site. Sales from classifieds take place off the site, so they're not eligible.

Why do you only offer reimbursement for undisclosed damage to certain vehicle parts?

Our Vehicle Purchase Protection program is very comparable to the coverage you would receive from some of the best vehicle warranties or protection options. Most of these programs will only offer reimbursement for specific parts or types of damage.

To stay competitive with those protection programs, eBay also covers undisclosed damage only on specific parts or operations.

We'll only offer reimbursement for damage to the engine, transmission, body or frame if the cost to repair the part exceeds \$1,000.00/\$1,500.00 (for Buses, Commercial Trucks, and RVs and Campers categories). The damage also has to affect the safety or operability of the vehicle.

Why am I only eligible to file a reimbursement request once within 180 days?

eBay offers a number of programs to protect our buyers and ensure safe purchases through our site - our Vehicle Purchase Protection program is just one of these.

Steps we take to prevent transaction issues include: encouraging communication between buyers and sellers; providing vehicle history through AutoCheck at little or no charge; and allowing opportunities to inspect the vehicle or ask specific questions about its condition.

You can learn more about those tools that eBay offers to buyers before they place their bids here:

<http://pages.ebay.com/help/buy/ebaymotors-protection.html>

[target="_blank"&http://pages.ebay.com/help/buy/ebaymotors-protection.html](http://pages.ebay.com/help/buy/ebaymotors-protection.html);

When all of these measures are not enough to ensure a satisfactory transaction, we want our buyers to learn how to better protect themselves and make their future purchases more positive for both themselves and their sellers. Because of this we've limited how often a buyer can file through the VPP program.

- Why are only certain vehicle categories eligible?

The specialized nature of some vehicles, like aircraft or military vehicles, means that there are not always standard resources for these categories. This makes it much harder to determine fair purchase price, repair costs, and so on, so we're not able to offer reimbursement for some of these vehicle categories.

- Why can't I report that I haven't received the title more than 90 days after the sale?

We understand that the process of transferring and receiving titles can be a time-consuming process, but we've identified that 90 days is reasonable to expect vehicle sellers and dealers to go through the process of making sure payment has cleared, contacting their state DMV or DOT, contacting any lien holders that may be in place and providing the title to their buyer.

- eBay doesn't have authority to check on the status of titles on behalf of our buyers, so we rely on you to let us know if you haven't received their vehicle title in a timely manner.
- Why isn't my odometer misrepresentation concern eligible for reimbursement?

We do provide reimbursement in some cases if the seller's listing states a considerably lower mileage than the vehicle shows when the buyer receives it.

- We have to use outside sources like NADA guides ([a data-mce="" href="http://www.nadaguides.com/" target="_blank"&www.nadaguides.com](http://www.nadaguides.com/)) to determine the difference in the value of the vehicle based on the difference in the mileage. We can't cover vehicles when standardized information on their value is not available.
- It is often impossible to determine the exact difference in the value based on mileage for the following: certain types of vehicles, older vehicles, and odometer differences under 5,000 miles.
- Because of this we can only reimburse for the following: specific vehicle categories or types (Cars & Trucks and RVs and

Campers), vehicles with a model year under 20 years old, and vehicles with at least 5,000 more actual miles than the seller's listing described.

- Even though I completed the sale off eBay, I should be covered because I found the seller on eBay! Why am I not eligible?
- eBay cannot recover funds or refund payments for transactions that do not occur on our platform.
- Here are the steps you can take to report the crime to the correct authorities:
- If you choose to file a police report locally, understand that eBay has no record of the activity.
- If PayPal was used:
- The local police department would need to subpoena a <http://www.incomm.com/Pages/default.aspx> directly to obtain the PayPal account that has redeemed the card numbers.
- Once the police department receives the information from InComm, then they can then subpoena PayPal with that information to get the details on the PayPal account that redeemed the card numbers.

eBay takes a lot of pride in offering our buyers protection options that are among the best in our business, but as you can imagine, our protection programs require us to be completely sure what has occurred. We have systems in place to prove that buyers deserve reimbursement. If purchases are made outside of our site, these systems cant be used, and we cant offer reimbursement.

If a seller ever says that eBay will protect you for a purchase made off our site, thats a lie. Please dont complete the purchase if that happens.

If you receive an <https://cskb.qa.ebay.com/csxbapp/art?page=content&id=GUIDE1073#E2MAccountWorkflow> email that you feel may be a spoof, then forward it to <mailto:spoof@ebay.com>.

I received a different sub-model than the seller described. Why wont you reimburse me?

While eBay hopes that sellers are as accurate and complete as possible when describing their vehicle, keep in mind that most vehicles can have a wide variety of package or upgrade options for each model of vehicle. The size of engine and interior options are just a few examples.

Sometimes, like for older or foreign cars, even the VIN number doesn't give all the information on the vehicle. On top of all that, repairs and modifications can change the features that a vehicle has. Because of all this, our Vehicle Purchase Protection (VPP) program does not offer reimbursement for those differences in sub-models or upgrade packages. We will offer reimbursement if a buyer doesn't receive the year, make and model described by their seller, only if it results in a lower market value from the vehicle described. What factors can affect/limit my reimbursement amount? While our Vehicle Purchase Protection (VPP) program can offer up to \$100,000 (\$50,000 for purchases before 1 September, 2016) or your full purchase price (whichever is less), how much reimbursement you may be eligible for will also depend on other factors: For concerns of undisclosed damage, for example, the amount for which you will be eligible will depend on the estimates to repair the eligible damage. For title concerns, like not receiving a title or finding that this is an undisclosed lien, the reimbursement amount will depend on any costs in getting a title or resolving the lien. If you are eligible file your reimbursement request through our third party partner, we recommend that you ask them what factors may affect the amount of reimbursement available for concerns like yours. Why has my VPP reimbursement request been denied? Your reimbursement request will be denied if you do not meet the <a

another site or that is outside of a successful winning bid on eBay, this is a https://cskb.qa.ebay.com/csxbapp/art?page_content&id=GUIDE1369&ViewLocale=en_US#spoof;

Internal Information Note: Do not direct the buyer to file a case through either PayPal's Buyer Protection programs or through My eBay Purchases as neither of this will apply for vehicle purchases.

GUIDE.DETAILED_INFORMATION

What The eBay Motors Vehicle Purchase Protection program (VPP) protects your vehicle against fraud and material misrepresentation. The program is free for all eligible vehicle transactions completed on eBay Motors.

The Vehicle Purchase Protection program is not an insurance policy, a solution for buyer's remorse, or a substitute for buyer diligence. Before you buy a vehicle, we encourage you to do lots of research.

	
	

Do Not Use These Terms

- Claim
- Covered/Coverage
- Adjustor
- Insurance

Use These Terms Instead

- Reimbursement Request or Complaint
- Eligible/Reimbursement
- Investigator
- eBay Money Back Guarantee Program

New: For eligible vehicle category listings, buyers can file their reimbursement request within 45 days from the listing end for concerns of undisclosed damage,

non-receipt of vehicle, unreturned deposit, misrepresentation of miles/year/make/model and receiving a vehicle with an undisclosed branded title (the 90 day frame remains in effect for receiving a vehicle but not a title or receiving a vehicle title with an undisclosed lien and the 365 day time frame remains in effect for receiving a previously unrecovered stolen vehicle). Note: The Vehicle Purchase Protection program is administered and managed by an independent service provider (the VPP administrator) that is not owned by eBay. All requests will be administered and processed by eBay and the VPP administrator.The Vehicle Purchase Protection program provides protection for up to \$100,000 (\$50,000 for purchases before 1 September, 2016) or the eBay purchase price (whichever is less) against certain losses associated with some types of fraud.The reimbursement amount available will be dependent on the type of concern and other factors, such as cost of estimated repairs, cost to obtain a title, etc. Summary (quick checklist of eligibility) 1.Listed in an eligible category: Cars and Trucks Motorcycles Go Karts, Scooters and Mopeds ATVs Personal Water Craft Snowmobiles Boats Buses Commercial Trucks RVs and Campers Race Cars (not street legal) Trailers Dune Buggy/Sand Rails 2.All complaints of non-receipt of vehicle or undisclosed damage must be received within 45 days. Exceptions: a.90 Days non-receipt of title. b.90 Days undisclosed, active lien. c.365 unrecovered, stolen vehicle. 3.Vehicle, seller, buyer and financial organization receiving funds are inside the 50 U.S. states or Canada. 4.Both the buyer and seller had 0 or higher feedback at the time of the auction end and the buyer is still an active member. 5.Title status indicates clear for complaints of undisclosed damage or non-receipt of title. (Only non-receipt of vehicle and complaints of unrecovered stolen vehicle are available for branded title disclosed listings). 6.For undisclosed damage or misrepresentation complaints, damage must appear to exceed \$1,000.00 devaluation (for most categories Boats, Buses, Commercial Trucks and RVs and Campers must exceed \$1,500.00) to the engine, transmission or body/frame. Complaints of undisclosed damage are only eligible if the vehicle is less than 10 years old. Time

frames Complaints of undisclosed damage or non-receipt of vehicle must be received within 45 days from the date of the auction. Vehicle was reported as stolen at the time of purchase must be received within 365 days from the date of the auction. Receiving the vehicle but not the title must be received within 90 days from the date of the auction. Receiving the vehicle subject to an undisclosed unpaid lien must be received within 90 days from the date of the auction.

Caution: The member must also write to Motors Trust and Safety (preferably with the link on the VPP page) within the 45 days from end-of-listing time limit. This is true even if they have not received the vehicle yet. There are separate timelines for not receiving a title or discovering that the vehicle you have purchased is stolen or has an undisclosed lien.

Process Reimbursement request process Try to resolve your issues by communicating with the seller. Submit a reimbursement request no later than 45 days** after the date that the listing ended. Submit all documentation (purchase receipts, repair estimates, etc.) requested by the VPP administrator. Receive reimbursement determination and payment (if approved) - generally no longer than 30 - 45 days.

 If you are unable to resolve your issue directly with the seller, you must submit a request for reimbursement to the VPP Administrator, no later than 45 days** after you purchased the vehicle on the eBay site. In most cases, the VPP Administrator will contact you the next business day to obtain additional details about your request and to discuss the appropriate next steps particular to your request (i.e. required documentation, inspection, etc.). At the discretion of the VPP Administrator, you may be required to substantiate your request by: a) providing damage estimates from no less than two authorized service facilities (at your expense) that are approved in advance by the VPP Administrator and/or, b) allowing the VPP Administrator (at their discretion and their expense) to inspect the vehicle at any time. Note: Any action taken by you during the investigation, without the VPP Administrator's consent, that impairs the VPP Administrator's ability or rights to mitigate any potential loss, will void

your eligibility for VPP reimbursement. eBay and the VPP Administrator will, in their sole discretion, determine whether you are eligible to participate in the VPP program, whether a loss is of the type of fraud that qualifies for a VPP Reimbursement, and the final amount of any reimbursement.

Eligibility Requirements Caution:

- Agents should never say that a vehicle is "covered" by the VPP or otherwise commit to reimbursement even if the script appears on the listing.
- The correct verbiage is "eligible for review" (as in "this vehicle is eligible to file under the VPP").
- An eBay rep advising that a buyer is "covered" or "eligible for reimbursement" may obligate eBay to pay a loss on the complaint even if the vehicle is otherwise ineligible.
- Do not use any language with insurance connotations (e.g. "claim," "coverage"). Instead of "claim," use "complaint," etc.
- If the vehicle buyer's primary complaint is one of undisclosed damage or vehicle misrepresentation, DO NOT advise that they return the vehicle to the seller to be eligible for the VPP.
- We are no longer able to verify misrepresentation when the buyer does not have possession of the vehicle and they will lose their eligibility.

Requirements:

Category	No Vehicle	Deposit	Stolen	Lien	No Title	Make/Model	Model Year	Damage***	Undisclosed Title Brand	Odometer	Processing Fee	Minimum Devaluation	Damage Covered	Cars & Trucks	Y	Y	Y
----------	------------	---------	--------	------	----------	------------	------------	-----------	-------------------------	----------	----------------	---------------------	----------------	---------------	---	---	---

[illegible]

valign="top" width="76"> Y </td> <td valign="top" width="65"> Y** </td> <td
valign="top" width="92"> NA </td> <td valign="top" width="76"> \$1500 </td> <td
valign="top" width="130"> Boats Engine and Hull Others Engine, Transmission, Frame/Body
</td> </tr> </tr> <td valign="top" width="86"> All Others Eligible Categories*
</td> <td valign="top" width="58"> Y </td> <td valign="top" width="53"> Y
</td> <td valign="top" width="46"> Y </td> <td valign="top" width="37"> Y
</td> <td valign="top" width="62"> Y </td> <td valign="top" width="80"> Y
</td> <td valign="top" width="49"> Y </td> <td valign="top" width="74"> Y
</td> <td valign="top" width="76"> Y </td> <td valign="top"
width="65"> </td> <td valign="top" width="92"> NA </td> <td valign="top"
width="76"> \$1000 </td> <td valign="top" width="130"> Engine, Transmission,
Frame/Body </td> </tr> </tbody> </table> Eligibility:

The buyer successfully completed the purchase of a vehicle priced at more than \$100 from one of the following categories on the eBay Motors Site:*

- Car and Truck
- Motorcycle
- Go Kart, Scooter, and Moped
- ATV
- Personal Water Craft
- Snowmobile
- Boat
- Bus
- Commercial Truck
- RV or Camper
- Race Car (not street legal)
- Trailer (non-RV)
- Dune Buggy / Sand Rail

Buyers eBay account had an eBay Site feedback rating of zero or above as of the listing end date and the buyers account is in good standing (i.e. not suspended) at the time the reimbursement request is filed.

Buyer has not filed a VPP reimbursement request in the last 180 days/6 months.

Buyer, the seller, the vehicle, and the financial institutions on which payment was drawn, and to which payment was made, must have been located inside the 50 United States or in Canada at the time of the transaction.

Buyer obtains the VPP Administrator's prior written consent before altering, repairing, selling, or releasing possession of, the vehicle before a determination is

made. Buyer is able to provide the VPP Administrator with documentation to substantiate all purchase payments, and/or estimates for repair, within 14 days of filing. Buyer complies with the filing deadline and requests from the VPP Administrator (regardless of any shipping delays). Odometer misrepresentation is being offered for vehicles less than 20 years old that have more than a 5,000 mile odometer discrepancy from the mileage as stated in the listing. Must fall under one of the following concern types: Pay for a vehicle and never receive it. Send a refundable deposit for a vehicle and never receive it. Pay for a vehicle but find that (any one or more of the following): The vehicle is an unrecovered, stolen vehicle. The vehicle has an undisclosed, unresolved lien against the title. The vehicle year, make or model is different than described. The vehicle has an undisclosed previous title brand. The vehicle is less than 20 years old and has more than a 5,000 mile odometer discrepancy (applies only for Cars & Trucks and RVs & Campers listings). The vehicle is less than 10 years old and has undisclosed damage to the engine, transmission, body or frame. Must exceed over \$1000.00 in needed repairs to any one of those components or over \$1500.00 for the Boats, Buses, Commercial Trucks and RVs and Campers categories. The Race Cars category is not eligible for undisclosed damage. * Buyer will be deemed to have successfully completed the purchase if they receive confirmation in their "My eBay" that they have successfully won, or purchased, an item through an auction, Buy It Now, or Best Offer. ** Odometer Misrepresentation is available for only Cars & Trucks and RVs and Campers category purchases. *** Complaints of undisclosed damage are only eligible for reimbursement for vehicles less than 10 years old. Situations for which protection is offered You pay for a vehicle and do not receive it. You send a refundable deposit for a vehicle and never receive it. The vehicle was determined by law enforcement as stolen. The vehicle has an undisclosed or unknown lien against its title.

The make, model, or year is different than described on the listing. You didn't receive a title from the seller, and it cannot be obtained from the appropriate DMV (not available if the vehicle listing has a title status other than "Clear" - i.e. salvage, rebuilt, lemon, theft, water damage title status is included in the listing). The vehicle has a title with an undisclosed salvage, rebuilt/rebuildable, unrebuildable, reconstructed, scrapped/destroyed, junk, lemon, manufacturer, buyback, or water damage brand at the time of the listing. The vehicle is less than 20 years old and has more than a 5,000 mile discrepancy from the mileage as stated in the seller's listing (This is only for Cars & Trucks, and RVs & Camper categories). The vehicle is less than 10 years old and has undisclosed engine, body, transmission, and/or frame damage at the time of purchase and will cost more than \$1,000 to repair (not available if the vehicle listing has a title status other than "Clear" - i.e. salvage, rebuilt, lemon, theft, water damage title status is included in the listing). Note: Reimbursement for misrepresentation of condition or undisclosed damage is only available for vehicles less than 10 years old (i.e. In 2011, all vehicles with a model year of 2001 or earlier are not eligible). Situations that are not covered by VPP Regular maintenance and fluid levels. Damage on a vehicle with a model year 10 years old or older. Normal wear and tear, including but not limited to belts, hoses, tires, brakes, bushings, joints, spark plugs and wires, interior features, minor dents, paint chips and scratches. Sending a non-refundable deposit for a vehicle and not receiving the vehicle, or a refund, because the buyer chooses to not complete the transaction or pay the remaining balance for any reason. Damage to any component other than the engine, transmission, frame or body, including but not limited to the vehicle's interior, exhaust, air conditioner, electrical, suspension, cooling system, turbo charger, fuel system, differential, clutch/torque converter, and/or pollution control devices. Damage to an eligible component that does not exceed \$1,000 (or \$1,500 for boats, buses, commercial trucks, RVs and campers). Damage or loss arising during shipping or otherwise after

purchase. Cosmetic damage, such as paint or external surface rust.
Unverifiable damage. Punitive claims, lost profits, loss of work, or restocking costs. Failure to disclose a title brand if another title brand was disclosed in the listing, or if the title was described in the listing as anything but "clear".
Failure to receive a certificate of title for a vehicle that was listed with a title brand or with the title being described as anything but "clear". Receiving a title that is not signed, is improperly assigned, or receiving a title but not being able to register the vehicle.
Any damage on a vehicle that was listed with a title brand or with the title being described as anything but "clear". Losses based on a vehicle classified by a law enforcement agency prior to being listed on eBay, as "theft recovery" or "previously stolen".
Buyer's remorse. Any damage or listing discrepancies that were disclosed to the buyer prior to acceptance of the vehicle. Any damage that could have been discovered upon a reasonable inspection. Any damage that does not impact the safety or operability of the vehicle. Repairs or alterations made by the buyer to the vehicle without the consent of the VPP Administrator. Inspection costs, warranty fees, taxes paid, or any other fees or expenses that are not expressly covered under these Terms and Conditions. Transactions occurring directly between the parties (i.e. phone, email, mail, in person, by overnight messenger, etc.) and/or on another website rather than through the eBay website. Spoof email issue If a buyer reports that they have received an email for a purchase to be completed through the Vehicle Purchase Protection (VPP) program for a transaction that was the result of an advertisement through another site or that is outside of a successful winning bid on eBay, this is a spoof only.

 Common keywords that can indicate a spoof email:
 - An invoice, transaction or case ID number different than an eBay item number - all VPP cases will be identified by the eBay item number only, no separate case number will be assigned or associated.
 - Payment is requested to be sent to a VPP

representative - the VPP program does not include services such as holding payment to allow for an inspection period or to act as an escrow option.
 - VPP will apply to purchases for transactions started through other sites or that were not the result of a successful winning bid on an eBay listing - VPP will only apply to valid eBay transactions where the buyer won the listing (through Buy It Now, an accepted Best Offer or a winning bid), it will never apply for non-eBay or non-winning transactions. For successful, eBay transactions be cautious about guaranteeing any result:
 Do not guarantee to any buyer or seller that any decision through the Vehicle Purchase Protection (VPP) program is assured. All determinations on eligibility for reimbursement are made by a third party after review of:

 - Estimates of damage, if appropriate;
 - Proof of payment;
 - Contact with both the buyer and seller;
 - Verification that direct resolution is not available from the seller, and;
 - Confirmation that reimbursement is not available through any other means.

 Always refer members to the terms and conditions page of the VPP if they want to verify if their concern is eligible for reimbursement. </h2>