

The purpose of the NAAA Structural Damage Policy is to define and clarify terminology associated with structural damage and to specify the disclosure requirements of the seller for vehicles offered at NAAA affiliated auctions. The policy is intended to provide adequate disclosure to the buyer for informed purchase decisions and to limit arbitrations for the seller. **This policy (along with the main Arbitration policy will serve as the primary criteria for all arbitration proceedings.**

## Definitions

- A. Vehicle Structure**-The main load-bearing platform of a vehicle that gives strength, stability and design exclusivity and to which all other components of the vehicle are fastened. For purposes of this policy, there are three **macro** types:
- 1) Unibody** -A type of structure whereby the floor, roof, panels, etc. are ~~welded~~ **bonded** together into one unit, thereby eliminating the need for a separate conventional frame. Unibody structures are typically shorter, sturdy and have thinner wall thickness.
  - 2) Unibody on Frame** ~~Unibody on Frame~~-A type of structure whereby a ~~unibody~~ **unitized** structure is bolted to a conventional frame.
  - 3) Conventional Frame** ~~Typically,~~ **A** type of structure consisting of two symmetrical rails (beams) connected by cross-members.
- B. UVMS**-Used Vehicle Measurement Standard. The commercially acceptable measurement deviation from the vehicle's original structural specification in order for any deviation not to be considered structural damage. Moved to Measuring portion of the policy.

## Recommended Disclosures

- B. "Structural Damage"**-Damage to the structure or a specific structural component of the vehicle. Often referred to as frame damage, although it also applies to Unibody and Unibody on Frame structures in addition to Conventional Frame.
- C. "Certified Structural Repairs/Replacement"**-Repairs to a specifically identified structural component of a vehicle that have been certified to be within the Used Vehicle Measurement Standard (UVMS).
- D. Structural Alteration**
- i.** An alteration to the vehicle's structure including a lengthened or shortened frame, a modified suspension, or the installation or removal of after-market accessories.
- E. UVMS** ~~Used Vehicle Measurement Standard. The commercially acceptable measurement deviation from the vehicle's original structural specification in order for any deviation not to be considered structural damage.~~ **Moved to 'definitions' portion of the policy.**

### Seller Disclosure Requirements

Sellers must disclose structural damage, repairs or replacements as outlined in this policy prior to selling a vehicle at auction **regardless of sales channel or light condition (see main Arbitration policy for light definitions)**. ~~Specific declarations~~ Disclosures are required for the following:

- A. **Any/all existing permanent (non-repairable)** structural damage as defined in this policy
- B. Improper **and/or substandard prior** repairs **(not meeting OEM repair guidelines)**
- C. Repairs not certified to be within the UVMS
- D. Improper alterations **to the structure**
- E. Lengthened or Shortened Frame, ~~unless clearly obvious by the appearance of the vehicle~~
- F. Altered suspension **that requires the structure to be modified from its OEM form**, ~~unless clearly obvious by the appearance of the vehicle~~
- G. After-market accessories installed or removed **to the structure**, ~~unless clearly obvious by the appearance of the vehicle~~
- H. Towing packages installed where **new holes (other than OEM holes)** are drilled, **OEM holes are enlarged, or if the towing package frame is welded or brazed to the structure.**
- I. Multiple **access holes (regardless of size)** or access holes for Paintless Dent Repair (PDR) greater than 5/8". PDR Access holes between 1/4" and 5/8" are subject to disclosure based upon location and condition **of structural component.**
- J. **Corrosion of structural components determined by one or more of the following; when the substrate loses its shape, the original bonds near the affected area are loose or no longer in existence, the original thickness of the substrate has been reduced by more than 25%, the affected area can longer possesses its absorption or deflection properties.**
- K. Damage due to transport tie-down if **more than 1"**
- L. Damage due to improper jacking or lifting **that permanently deforms structural components outlined in this policy.**
- M. Damage due to contact with parking abutments and/or road debris **that permanently deforms structural components outlined in this policy.**
- N. **Roof bows/braces that has been modified, have existing damage or removed. A replaced roof skin is not a required disclosure in terms of the Structural Damage Policy.**

Disclosure is not required for existing insignificant damage (provided that the vehicle is within UVMS limits) or proper repairs thereof. Insignificant damage is defined as: ~~Removed~~

- A. ~~Damage due to transport tie-down if less than 1"~~ **moved to required disclosures**
- B. ~~Damage due to improper jacking or lifting~~ **moved to required disclosures**
- C. ~~Damage due to contact with parking abutments and/or road debris~~ **moved to required disclosures**
- D. ~~Damage to a quarter panel, rocker panel, floor pan, etc. for ladder or perimeter frame vehicles~~ **Removed, addressed in Seller disclosures.**

Disclosure is also not required for the following:

- A. ~~Towing packages installed using OEM holes do not need any disclosure or announcement~~
- B. ~~PDR access holes 1/4" or less do not require disclosure~~
- C. ~~Roofs that have been re-skinned~~ **Removed, addressed in Seller disclosures.**

**Arbitration Rules for Structural Damage**

- A. A vehicle may be arbitrated if it has undisclosed existing damage or repairs, which should have been disclosed under this policy, even though the vehicle is within the UVMS. If structural damage is properly disclosed, the vehicle may only be arbitrated for improper repair of the designated area, existing damage or repairs to other areas of the vehicle not disclosed, or for failure to be within the UVMS.
- B. In the event that structural alteration is disclosed on a vehicle, the vehicle may only be arbitrated for damage or repairs to structural components other than those disclosed or in the event of improper alteration.
- C. Damaged or replaced core supports ~~are not arbitrable~~ **does not require a structural disclosure** under this policy.
- D. Damage to the apron **or other ancillary structural components** on a ~~unibody~~ **unitized** structure in the area where the **radiator** core support attaches may ~~be arbitrable~~ **require a disclosure** if ~~significant damage or distortion has occurred~~ **exists**. This would generally require measurement according to the UVMS.
- E. ~~Welded~~ **Brazed** exhaust hangers are not arbitrable **a required disclosure** under this policy.
- F. ~~Selling~~ **Facilitating** auction will, at its discretion, have a vehicle measured according to the UVMS at a facility of its choice. Prior to sending the vehicle for measurement, the auction ~~should~~ **reserves the right to** complete a visual verification of the physical condition of the vehicle to determine that it should be measured. If the measuring facility determines that the vehicle is within the UVMS, the buyer of the vehicle will be responsible for the charges paid to the facility. Likewise, if the measuring facility determines that the vehicle is not within the UVMS, the seller will be responsible for the charges paid to the facility.
- G. **Visual evidence supersedes any/all mechanical or electronic measurements.**
- H. For measurements according to the UVMS, the following guidelines will apply:
- 1) The vehicle structure must measure to a total tolerance of no more than +/- 8 millimeters (mm) of published specification of length, width and height at all master control points, and
  - 2) Symmetrically (comparative measure from side to side and point to point), the length, width and height must measure to a tolerance of no more than 6mm. ~~In each case, the fender to door, door to door and/or door to quarter panel gaps must indicate proper fit of the panels.~~ **removed**
- I. Buyer must arbitrate **any/all structural misrepresentations as outlined in this policy within published timelines (outlined in the main Arbitration policy matrix)** from date of purchase (purchase day counts as Day One).
- J. The buyer must contact and follow the arbitration process of the auction where the vehicle was purchased including the auction's direction for return of the vehicle and the timeframe allowed for the vehicle to be returned.
- K. In the event of improperly disclosed structural damage by the seller, the buyer will be entitled to reimbursement in accordance with the ~~NAAA~~ **main** Arbitration Policy.

Structural Components	Structural Damage Disclosure Requirement		
	Unibody	Unibody on Frame	Conventional Frame
Frame Rails Including front, center and rear rails	Existing or repaired damage, or replacement		
Spring Pod, and Torque Box or Stabilizer Mount	N/A	Existing or repaired damage, or replacement	
Cross Members (Except Bolt-Ons)	N/A	Existing or repaired damage, or replacement	
Apron/Upper Reinforcement Rails	Existing or repaired damage, or replacement		NONE
Strut Tower	Existing or repaired damage, or replacement		NONE
Cowl Panel/Firewall-excluding cowl vent panel	Existing or repaired damage, or replacement		NONE
Support Pillars-"A", "B", "C"* or "D" Pillars	Existing or repaired damage, or replacement		
Roof	If cut off or removed and repaired or replaced		
Rocker Panel-Outer	Replacement		NONE
Rocker Panel-Inner	Existing or repaired damage, or replacement		NONE
Floor/Trunk Panels	Torn and/or Perforated if 1" or more,		NONE
Quarter or Cab Panel*	Replacement		NONE
Inner Quarter Panel Assembly (includes wheelhouse panel/rear strut tower & wheelhouse extension/inside dogleg)*	Existing or repaired damage, or replacement		NONE
Rear Body Panel	NONE		

*\*Only on components deemed structural as per OEM. Not all manufacturers recognize the C pillar, Quarter or Cab Panel as Structural components.*



