

NAAA Structural Damage Policy

Last updated: 9/2007

1. Sellers Disclosure Requirements - Seller must disclose structural damage, repairs or replacements as outlined in this policy prior to selling a vehicle at auction. The recommended declarations are:

- Structural Damage - The vehicle has structural damage and/or repairs and will not be subject to arbitration under this policy.

- Certified Structural Repairs - The vehicle has sustained damage to a specifically identified structural component, which has been repaired, and the vehicle has been certified to be within the Used Vehicle Measurement Standard (UVMS). The vehicle, if properly announced, may be arbitrated only for improper repair of the designated area, existing damage or repairs to other areas, or failure to be within the UVMS (see par. 3).

- Structural Alteration - The vehicle has an altered frame or unibody as specifically announced. The vehicle can be arbitrated only for damage or repairs to structural components other than those disclosed or in the event of improper alteration. Such a disclosure should be made for the following alterations, unless they are clearly obvious by the appearance of the vehicle.

- Frame lengthened or shortened.

- Suspension altered.

- After market accessories installed/removed.

2. Seller's Disclosure Not Required - No declaration will be required for existing insignificant damage or repair thereof. Insignificant damage is defined as:

- Damage due to transport tie-down if less than 1", improper jacking or lifting or contact with parking abutments and/or road debris, provided that the vehicle is within the UVMS.

3. Measurement of Vehicle - Selling auction will, at its discretion, have a vehicle measured at a facility of its choice. Prior to measurement a vehicle must first visually indicate a physical condition to warrant the measurement. Purchaser will agree to pay for this measurement if the vehicle is within the UVMS. Seller will be responsible for charges if the vehicle is found to be beyond the UVMS.

4. Used Vehicle Measurement Standard - For purposes of arbitration under this policy the Used Vehicle Measurement Standard (UVMS) specifications are:

- The vehicle will measure to a total tolerance of no more than +/- 8mm of published specifications in length, width and height at all master control points; and

- 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.

5. Undisclosed Structural Damage or Repair - A vehicle may be arbitrated if it has undisclosed existing or repaired damage, which should have been disclosed under this policy, even though the vehicle is within the UVMS.

6. Arbitration Period - Buyer must arbitrate improperly disclosed structural damage within 7 calendar days from date of purchase. The vehicle must be returned to the selling auction, or to an auction or facility designated by the auction within 7 calendar days of arbitration.

7. Buyer's Reimbursement by Seller - In the event of improperly disclosed structural damage the Seller will be responsible to reimburse the Buyer for:

- The actual price of the vehicle,
- The Buyer's fee,
- Measurement and arbitration fees incurred at the auction, and
- Reasonable transportation costs actually incurred transporting the vehicle to and from the Buyer's dealership.
- Post-sale inspection fees remain the responsibility of the buyer.

This policy is a recommendation only. Its adoption by NAAA members is strictly optional.

Figure 1

Component	Disclosure Requirement		
	Unibody	Unibody on Frame	Conventional Frame
1. Radiator Core Support – Including the upper and lower tie bars, center support or side baffles	None		
2. Frame Rails Extensions (Ears) – On frame vehicles that area at the end of the frame rail to which the bumper, reinforcement or isolators attach.	None		
3. Frame Rails – Including front, center & rear rails.	Existing or repaired damage, or replacement		
4. Spring Pod, and Torque Box or Stabilizer Mount	N/A	Existing or repaired damage, or replacement	
5. Cross members – Except Bolt-Ons	N/A	Existing or repaired damage, or replacement	
6. Apron/Upper Reinforcement Rails	Existing or repaired damage, or replacement		None
7. Strut Tower	Existing or repaired damage, or replacement		None
8. Cowl Panel / Firewall – excluding cowl vent panel	Existing or repaired damage, or replacement		None
9. Support Pillars – “A”, “B”, “C” or “D” Pillars	Existing or repaired damage, or replacement		
10. Roof	Replacement		
11. Rocker Panel – Outer	Replacement		None
12. Rocker Panel – Inner	Existing or repaired damage, or replacement		None
13. Floor Panels	Torn and/or perforated if 1” or more, dented if deflected more than 2” or replacement floor panel		None
14. Quarter or Cab Panel	Replacement		None
15. Rear Body Panel	None		

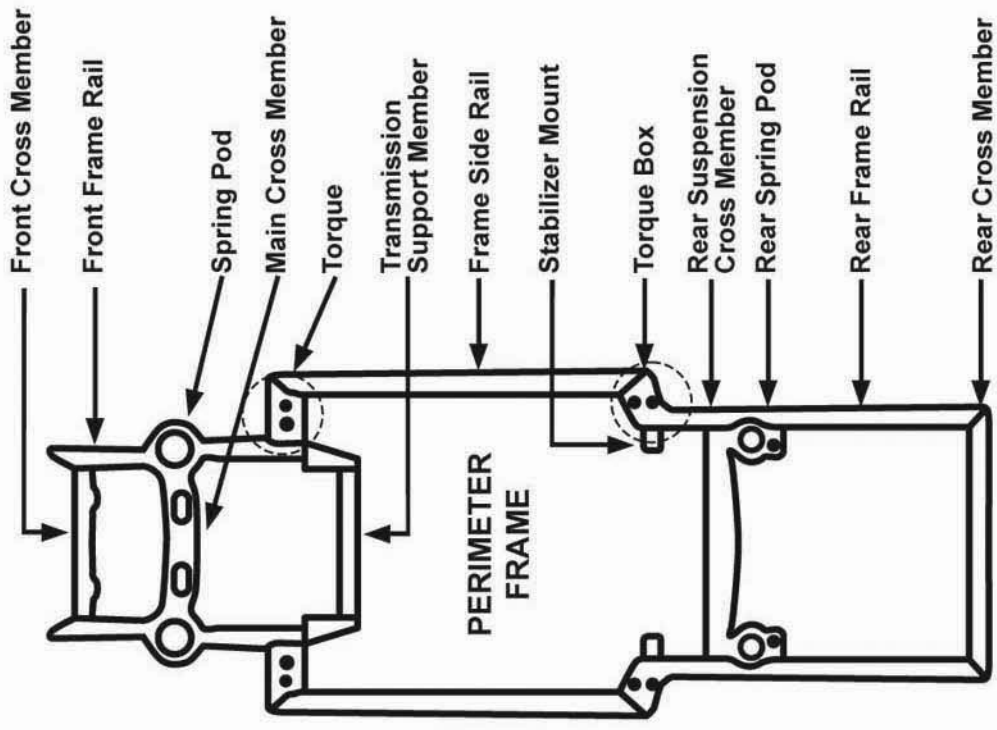


Figure 3

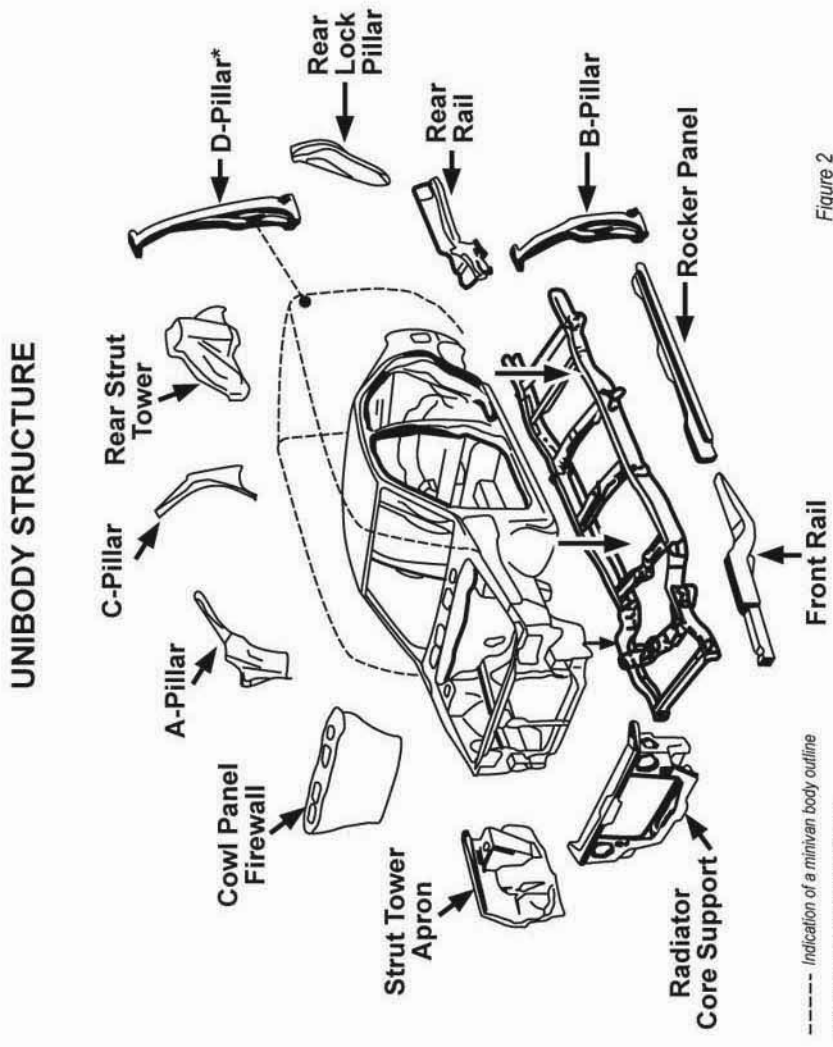


Figure 2

STRUCTURAL DAMAGE POLICY CLARIFYING POINTS

- Towing packages do not require announcement.
- Access holes for Paintless Dent Removal do not require announcement if 1/4" or smaller. Many PDR access holes in very close proximity or access holes greater than 1/4" need to be assessed on a case by case basis. *Has the structural integrity of the vehicle been compromised?*
- Damaged or replaced core supports are not arbitrable under this policy. Damage to the apron on a unibody in the area where the core support attaches may be arbitrable if significant damage or distortion has occurred. *Will the unibody measure within the UVMS?*
- Welded exhaust hangers are not arbitrable under this policy.
- Floor/trunk panels dented to a depth of 2" or more constitute structural damage and must be disclosed. Tears in these panels that separate welds, rivets or other bonds also must be disclosed.
- Roofs that have been re-skinned do not require disclosure. Roofs that have been cut off or removed and repaired must be disclosed.
- Quarter panel, rocker panel, floor pan, etc. damage to a ladder or perimeter frame vehicle is not structural damage a does not require disclosure.

Frame Identification

Unibody	Unibody on Frame	Conventional Frame
<ul style="list-style-type: none"> - Strut towers will be present - Rails and floor welded together - No independent rail system - Aprons will be present - Core support typically welded to aprons 	<ul style="list-style-type: none"> - Unibody bolts to frame - Rails independently bolted to suspension and drive train - Has aprons - No strut towers - Rails tend to be a thicker gauge metal (iron) - Core support is typically welded to aprons 	<ul style="list-style-type: none"> - Body is not welded to frame - Rails independently bolted to suspension and drive train - No aprons - No strut towers - Rails tend to be a thicker gauge metal (iron) - Core support is typically mounted by bolts only