

SAMPLE Inspection Guidelines - Vehicle Condition



Inspection Guidelines for Vehicle Condition are used to determine the condition of key components of the loss vehicle. These guidelines describe physical characteristics for the major vehicle components. Based on these guidelines, the insurance company will determine the condition of the vehicle prior to the loss. CCC will then make dollar adjustments that reflect the impact the reported condition has on the value of loss vehicle.

These four condition levels are:

BELOW AVERAGE

AVERAGE

ABOVE AVERAGE

EXCEPTIONAL

The legend below provides definitions of terms used in the matrices:

The Vehicle age is an important factor in a vehicle's relative condition and is addressed via three age groups: current year through four years of age, five through nine years old, and ten years and older. A vehicle with a model year of the current calendar year or newer will be considered "0" years.

The three vehicle age ranges are:

0-4
YEARS

5-9
YEARS

10+
YEARS

Glass / Interior

- If a windshield is cracked it should be handled as unrelated prior damage. A bulls-eye is a chip and a star is a crack.
- Glass includes all panes of glass, with the primary consideration given to the windshield.
- Carpet includes all permanent floor coverings and interior trim panels
- Dashboard also includes steering wheel, console, cup holders and glove box as well as vents, gauges and all components of the instrument panel.

Tread

- To calculate the % of tread remaining, divide the current tread depth by the original new tread depth of the tire. Round up to the nearest whole percentage i.e. $3/11 (0.2727) = 28\%$
- Exact new tire tread depth is available in the estimating tire database.
- Typical new tread depth on a car tire is $11/32"$; low profile is $9/32"$; typical pickup, van or utility vehicle is $14/32"$; over-sized tire is $21/32"$.
- Mismatched brands of tires (per axle) could be handled with a prior damage estimate.

Headliner

- Convertible soft top is considered as Headliner. Convertible hard top exterior is Sheet Metal and interior is Headliner.
- Sun visors are taken into consideration with the Headliner. Primary consideration should be given to entire headliner.



General

- One area may not represent the overall condition of that category
- Numerous or many is five or more; some or few mean between two and four. These counts are for the entire vehicle.
- Large is more than one inch; small implies an inch or less.
- Bed area of pickup trucks may show wear from usage and this should be considered normal. Evaluate condition based on external panels, and use unrelated damage estimates for excessive damage to the bed area.
- Sheet metal also includes composite body panels.
- Trim includes bumpers, wheel rims, grille, door handles, outside mirrors, moldings, body cladding, headlight and taillight lenses - any exterior component excluding non-factory accessories.

Damage

- Deep damage extends below the surface level. For example, a finger nail dragged over the area will catch.
- A ding is a small dimple that does not cause curvature in the surrounding sheet metal. A dent is a large indentation, which causes a depression or contouring in the immediate area.

ECA 01 ECA 6 - **Note:** This is a sample Inspection Guidelines document. Your company's Inspection Guidelines may differ from this example.

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