

- A CarProof Verified BC report. This is more detailed and includes any out-of-province history. This report is available from CarProof, an independent used-vehicle history reporting service. (We don't monitor or guarantee the accuracy of any CarProof reports.)

For pricing and a comparison of the information provided by the two reports, go to [icbc.com](http://icbc.com).

If you're still interested in the vehicle, invest in an inspection (or two). Have an experienced licensed mechanic check the vehicle and let you know if it's mechanically sound. A licensed auto body shop can let you know if it's structurally sound.

## Buying the vehicle

Once you decide to buy a vehicle, protect both yourself and the seller from possible ownership and liability issues. We recommend that both the buyer and seller go together to an Autoplan broker to transfer the vehicle ownership.

You'll need the following documents to complete the transaction:

- Seller's original vehicle registration, signed by seller — the vehicle registration is the lower portion of the seller's Owner Certificate.
- The purchaser of the vehicle must complete a transfer/tax form, which includes a description of the vehicle, the purchase price, the buyer's and seller's names and addresses, both signatures and the date of purchase. Your Autoplan broker will also ask you to complete a non-market value and tax exemption form if your purchase price varies significantly from the market or Gold Book value of the vehicle.

You may be able to transfer your existing plates and insurance subject to certain terms and conditions. Ask your Autoplan broker what the options are.

## Checklist

Before you buy a used vehicle, use this checklist to help ensure you make an informed decision:

- Research market values and safety features on the internet and/or at the library.
- If buying from a licensed car dealer, check their business record with the Better Business Bureau.
- Ask to see the original vehicle registration from the seller.
- Check that the VIN on the vehicle registration is the same as the VIN plate and decals on the car, and that the VIN tags and decals on the car haven't been tampered with.
- Check the vehicle status classification on the vehicle registration to determine how the vehicle has been classified. Check the vehicle registration to see if there's an import code of either CANADIAN IMPORT or FOREIGN IMPORT. This shows if the vehicle was brought here from outside B.C.
- Check that the licence plate on the vehicle matches the licence plate number on the vehicle registration.
- Check that the vehicle make, model and colour match the description on the vehicle registration.
- Ask the seller for photo ID (if a private sale) and check it against the name on the vehicle registration.
- Get a home address, home and business phone number from the seller (again, if a private sale).
- Ask for service records and confirm the repairs or service by calling the repairer.
- Use the police data website to run the vehicle licence plate or VIN to see if it was a stolen vehicle.
- Do a lien search.
- Use the VIN to confirm the vehicle's status online at [icbc.com](http://icbc.com) to find out if the vehicle has been identified as rebuilt, altered, salvage or normal.

- Get a vehicle history report. Our basic ICBC vehicle claims history report may include all you need to know. But if you want a more detailed report, have specific concerns about the vehicle's history or if its registration shows it's imported from outside B.C., get a CarProof Verified BC report.
- Have the vehicle mechanically inspected and have the anti-theft and safety features confirmed.
- Have the vehicle structurally inspected.
- Ensure that all documentation was completed correctly at the time of the sale.
- Check that the Vehicle Status area completed by the seller on the transfer/tax form matches the vehicle status obtained directly from ICBC.
- Check the Previous Vehicle Damage area filled out by the seller on the transfer/tax form to see if the vehicle has been in a crash.
- Check that the odometer reading written on the transfer/tax form is accurate.
- Go with the seller to an Autoplan broker to obtain a copy of the completed transfer documents for your records.

### Statement of Limitation

The information in this publication is intended to provide general information only and is not intended to provide legal or professional advice. We have used plain language to help you understand your optional policy or some of the laws related to the topic of this publication. Information in this document is subject to change without notice. You should follow the more detailed wording and requirements of current applicable statutes and regulations or policy, even if they contradict the wording and requirements set out in this publication.

# used vehicle buyers' checklist



what to know  
before you buy

building trust. driving confidence.



Buying a used vehicle may save you money, but you need to be a careful shopper. We can make it easier for you to do your research with some tools to help you know what you're buying before you commit.

## Know the market

When you have some idea what kind of vehicle you want, you can check online or at the library to find more information including:

- the book or market value of vehicles. Check Sanford Evans Gold Book Value Guides ([www.sanfordevans.com/GOLDBOOKS.asp](http://www.sanfordevans.com/GOLDBOOKS.asp)) for estimated average wholesale and retail values for B.C.
- owner satisfaction
- repair problems and costs
- gas mileage (try [www.fueleconomy.gov](http://www.fueleconomy.gov))
- safety features
- how the vehicle rates in crash tests — see [www.nhtsa.gov](http://www.nhtsa.gov) or [www.iihs.org](http://www.iihs.org).

## Dealer versus private sale

One of your first decisions is whether to buy from a licensed vehicle dealer or from a private seller. Here's a quick overview of the differences you can expect.

### Vehicle dealers

Licensed dealers have a large selection of vehicles, so you can test drive different makes and models, compare prices and get an idea of market values.

Licensed vehicle dealers:

- provide you with protection up to \$20,000 against outstanding liens and stolen vehicles
- may provide protection against undeclared damage to the vehicle or undeclared rebuilt vehicles
- may offer a limited mechanical warranty.

Go with a well-established, reputable and licensed vehicle dealer. Ask friends for recommendations and take that little extra time to check out the dealer's business records with the Better Business Bureau. A little research at the beginning of this process could save you a lot of aggravation down the road.

### Private sales

You might think you get a better deal by purchasing a used vehicle through a private seller, but there are risks involved. It's best to buy a vehicle from someone who's recommended or known to you.

Avoid unlicensed dealers, or "curbers." Curbers may offer vehicles at lower prices, but they often alter odometers, misrepresent a vehicle's history or fail to disclose liens.

If you don't know the seller, look for these warning signs:

- The seller can't produce the original vehicle registration form.
- The name on the registration form is not the same as the seller's (ask to see ID).
- The vehicle year, make, model, body style and colour or licence plate don't match the description on the vehicle registration.
- The vehicle is not at the seller's residence — he or she always brings the vehicle to you.
- The seller wants cash only.
- The seller has more than one vehicle for sale.

If the deal looks too good to be true, chances are it is.

## Before you buy

Resist the urge to buy a vehicle before you have carefully inspected it. The inside story of a vehicle is often more telling than what first meets the eye.

Here are some things to look for:

- Check the odometer reading (average is 25,000 kilometres per year). Is it consistent with the wear on the vehicle?
- Check the tires and if the wear across them is even. Is there a spare tire, jack and wheel wrench in the trunk?

- Press down each corner of the vehicle. It should come to rest quickly. If it keeps bouncing, the shock absorbers may need replacing.
- Inspect the vehicle body for dents, signs of rust, ripples or signs of repainting which might indicate recent unreported bodywork.
- If the seats, sound equipment or tires have been replaced with after-market equipment, ask for receipts from the seller to help verify that they are not stolen items.
- Look at the vehicle identification number (VIN). On most vehicles manufactured after 1981, the VIN is 17 characters and uniquely identifies the type of vehicle, manufacturer and origin. It also provides the specific production number and options codes for that vehicle. This legal identifier also frequently has a bar code representation under the 17 characters.
- Does it match the VIN on the vehicle registration? Look for tape, glue or paint over the VIN plate as well as loose rivets, scratched numbers, mismatched rivets or screws in place of rivets. If the VIN has been tampered with, it may be a stolen vehicle.
- It's also a good idea to have a licensed mechanic check the VIN numbers on the driver-side doorpost and engine firewall.

If you're still interested in the vehicle, take it for a road test to ensure that:

- The vehicle starts immediately and idles smoothly once it's warm.
- The engine gauges and warning lights are working.
- The brakes feel firm.
- The steering doesn't stiffen up and bind. If it has power steering, there should be no squeaks or moans.
- The vehicle doesn't pull to one side. If it does, it may indicate a problem with alignment.
- The odometer digits are moving or mileage has changed. (The speedometer and odometer should be working together.)

Ask to see the vehicle's service records — and it's a good idea to call the shop to verify that the work was done. If you're in the Lower Mainland, ask to see an AirCare certificate.

## Check the history

Even vehicles that look good can have problems. This is why it's important to know about the vehicle's history.

We advise that you do a lien search. Liens are attached to the vehicle, not to its owner, so if you buy a vehicle that has a lien on it and the previous owner did not pay the debt, the vehicle can be repossessed from you.

Lien searches can be done for a small fee at your local driver licensing office, some Service BC centres or at the Personal Property Registry (604-775-1042 in the Lower Mainland, or 250-356-8609 outside the Lower Mainland).

The search only includes liens registered in B.C. If the vehicle's from out of province, you'll need to do a lien search in that province.

The Canadian Police Information Centre (CPIC) is an integrated, automated system that provides information on crimes and criminals. You can enter licence plate numbers, VIN numbers, or serial numbers to check for stolen vehicles at [www.cpic-cipc.ca](http://www.cpic-cipc.ca).

You can also use the VIN to find the status of the vehicle you're thinking of buying. (Status describes the general state of the vehicle and if it qualifies to be on the road.) When you enter the VIN and model year online at [icbc.com](http://icbc.com), the free look-up service will show the vehicle's status:

- Salvage. This means it's been written off as a result of a crash, but could be repaired.
- Rebuilt. This is a salvage vehicle that's been repaired and passed inspection.
- Altered. The vehicle has been significantly modified and passed inspection since it first went on the market.
- Normal. This means it doesn't fall into one of the categories above — though it could still have been damaged at one time.

You can learn more about the vehicle's history with one of two different vehicle history reports:

- An ICBC vehicle claims history. This is based on our claims records, and can be ordered online or by calling 604-661-2233 or 1-800-464-5050.