

VPA AUDIT STANDARDS

<u>Best Practice</u>	<u>Company Substantiation</u>	<u>Auditor Verification</u>
If a Member makes a specific offer in a marketing piece, it must contain clear and consistent statements or representations of all the material points of the offer . The offer shall not be contradicted by individual statements, representations or disclaimers. Representations which, by their size, placement, duration, or other characteristics are unlikely to be noticed or are difficult to understand should not be used if they are material to the offer.		Review Scripts & Advertising Material Review Policies and Procedures
If a Member's marketing piece contains informational material , such as the fact that a recall exists for the consumer's auto, the Member must clearly and conspicuously disclose that if the consumer calls the Member for information, the Member will be offering for sale an automobile service contract.		Review Scripts & Advertising Material Review Policies and Procedures
Members shall make reasonable best efforts to ensure that mailing lists they purchase contain legally obtained consumer information and comply with federal laws that now require that consumers opt in to their motor vehicle public information being sold or shared.		Review Scripts & Advertising Material Review Policies and Procedures
All marketing shall contain clear and consistent statements so as not to be misleading or purposefully confusing.		Review Scripts & Advertising Material Review Policies and Procedures
Members shall not use full vehicle identification numbers (VINs) in their promotional materials. If a VIN is used in promotional materials, it shall be limited to the first 12 digits.		Review Scripts & Advertising Material Review Policies and Procedures
SAMPLE		
<u>Offers</u>		
All offers shall be disclosed to a prospective customer in a clear, honest and complete manner and shall include, at a minimum the price; deductible, if any; the terms of the service contract and the terms and duration of payment(s) (if applicable, including all extra charges) and the commitment involved in purchasing a service contract.		Review Contracts, Scripts & Advertising Material Monitor Calls Interview Staff Review Policies and Procedures
Members shall include a summary of material consumer obligations and requirements on the offer. The summary of obligations and requirements is used to educate consumers. It is not intended to replace the actual terms and conditions link that should be prominently displayed for consumers.		Review Contracts, Scripts & Advertising Material Monitor Calls Interview Staff Review Policies and Procedures
Where required, Members shall have their contracts approved by or filed with the appropriate State .		Interview Staff Review Policies and Procedures Review all state filings