

What does personal vehicle use mean?

The VSA helps people in BC with problems when they purchase or lease vehicles for consumer use. Consumer use means using the vehicle at least 51% of the time for personal, family, or household use. For example, going to and from work is personal use.

The VSA cannot help with problems if the vehicle is mostly used for business. The VSA also cannot help with problems if the vehicle is mostly used to generate an income. Going to and from a client as part of your work is business use. Other examples of business use of vehicle include:

- Conducting business
- Conducting sales calls
- Meeting with clients
- Carrying or storing equipment or inventory
- Using as a company vehicle
- Driving for payment through car-share applications (like Uber)

The VSA looks at certain facts to assess your use of the vehicle:

- A review of relevant portions of income tax forms. These portions are your declared percentage use of a vehicle for business purposes.
- Your declared use of the vehicle on insurance documents.
- Statements you make in your claim of personal use.
- If the vehicle replaces a previous vehicle, the primary use of the previous vehicle.
- Declarations you made at the time you bought or leased the vehicle.
- Evidence of how the vehicle was used after the purchase.

You will have to prove personal use which may require providing various documents for us to review during the complaint process. BC law says the VSA must protect the confidential nature of your information.