

LEASE WEAR & TEAR PROTECTION

Lease agreements hold consumers financially responsible for the condition of their vehicle (exterior & interior) at the time they return the vehicle. In the event the consumer turns in a vehicle that has excess wear and tear, this program will cover those charges up to \$5,000.

Dealer Benefits

- Add to Your Profitability
- Increase Customer Retention
- Multiple Sales Opportunities
- Available term is from 24 to 72 months
- Available for sale in all states EXCEPT: NY

Consumer Benefits

- No Deductible
- Coverage includes, but is not limited to, damage to the following items:
 - » Tire and Wheel
 - » Scratched/chipped paint
 - » Stains & spotting of upholstery & carpet
 - » Chipped or cracked glass including windshield damage
 - » Cracked headlamps, fog lights and tail lights
 - » Pitting, rust and corrosion
 - » Antennae damage
 - » Exterior handles
 - » Exterior discoloration

Eligibility

- Lease Vehicles.
- Coverage can only be obtained at the time the vehicle finance agreement is executed and only on vehicles with less than 10,000 odometer miles at lease inception.
- Maximum vehicle M.S.R.P of \$150,000.

Note: Auto physical damage insurance claims are excluded from excess wear coverage.