



Security+Plus®



ELITE®  
PROTECTION  
PROGRAM



DIAMOND CARE  
PROTECTION PLAN®

QualityGuard+Plus®

# LEASE WEAR & TEAR CLAIM PROCESS: DEALERSHIPS

## FIVE EASY STEPS TO FILING A CLAIM

1. Prior to the scheduled lease termination or upon return of your vehicle at lease termination, a third party inspection will be completed on your vehicle to evaluate the vehicle for excess wear and tear damages. Once completed, the inspector will prepare an itemized list of damages for you and the lessor. The lessor will send in an invoice to you documenting any excess wear and tear charges that may apply.
2. Once you have received the invoice from the lessor identifying the excess wear and tear charges and the vehicle has been returned, a claim may be submitted to the Claims Administrator.
3. You will need the following documentation for the claim you submit:
  - A copy of the front and back of your Excess Wear and Tear Protection Agreement.
  - A copy of the front and back of your signed lease agreement.
  - A copy of the final bill/invoice from the lessor indicating the excess wear and tear charges, including an itemized breakdown of those charges.
  - Proof of the date that the vehicle was returned to the lessor or dealer.
4. Mail or fax the claim packet to:  
**Claims Administrator**  
**Attn: EWT Claim Handling**  
**P.O. Box 338**  
**Palatine, IL 60078-0338**  
  
Fax: **847-463-7011**  
Email: [ewtclaims@aagi.com](mailto:ewtclaims@aagi.com)  
Note: Emails sent with website links to claim documentation and photos will **NOT BE** accepted. You must attach files or images of the required claim documents and photos to your emails in the following allowable formats: **.jpeg, .bmp, .tiff, .png, or .pdf**
5. Processing claim:
  - Upon receipt of the above documentation, a claim number will be assigned and an experienced claim professional will process the claim according to the terms and conditions of your Excess Wear and Tear Protection Agreement. The adjuster may contact you with a request for additional documentation if needed.
  - Upon approval of your claim, a payment will be issued directly to the lessor for the excess wear and tear charges, less any applicable deductible per your Excess Wear and Tear Protection Agreement. Or, if you have already paid the charges, payment will be made to you. In a situation where there may be a difference between the invoice amount and the actual claim payment, a letter of explanation.

**If you have any questions regarding the claims process, please contact the Claims Administrator at 1-866-910-5547 and select option 3, then option 1.**

**If the lease-end vehicle inspection is completed by a dealer rather than an independent 3rd party inspection company, the following photos must be taken during the inspection and must be emailed to the Claims Administrator at: [ewtclaims@aagi.com](mailto:ewtclaims@aagi.com)**