

# Help diminish your worry about lease-end charges

When you lease a new vehicle, did you know that you can be held accountable for the condition of your vehicle at the lease end? This includes both the vehicle's interior and exterior. While auto insurance may cover specific damage to your vehicle, other damage, and wear and use, are your responsibility. Lease Wear and Use Protection can help alleviate some of the uncertainty that comes with your lease return. Less worry about unanticipated out-of-pocket expenses can help you enjoy a more carefree driving experience.



## Benefits of Lease Wear and Use Protection:

- No deductible
- Up to \$5,000 of charges related to lease wear and use may be covered at lease-end
- Plan cost can be included in your monthly lease payments

What is typically assessed on your vehicle at lease-end?

How does Lease Wear and Use work?

What are some examples when charges are not covered?

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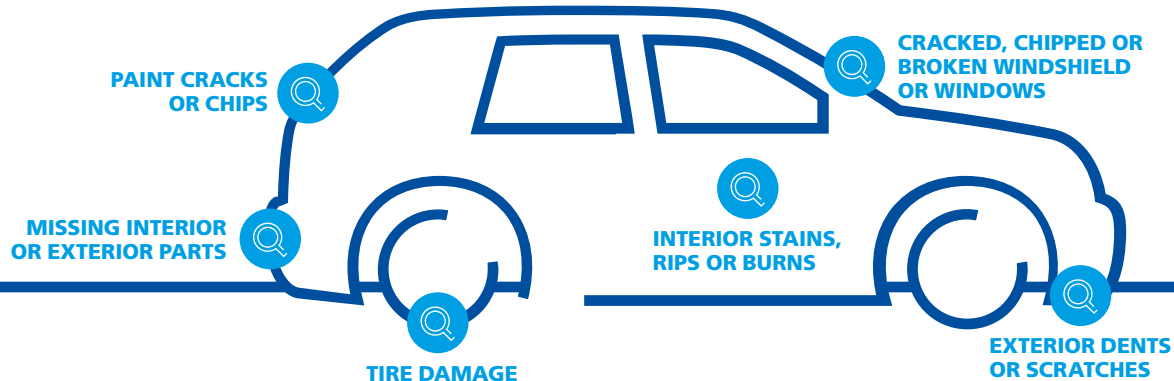
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## What is typically assessed on your vehicle at lease-end?



What is **assessed**?

- Tire damage
- Paint cracks or chips
- Interior stains, rips or burns to the leather/upholstery
- Exterior dents or scratches
- Cracked, chipped or broken windshield or windows
- Missing interior or exterior parts



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## How does Lease Wear and Use work?



At the end of your leasing period, your vehicle must be inspected by a third-party inspection company, not the dealership. The resulting inspection report determines the amount of wear and use on your vehicle. The Wear and Use Protection Plan administrator would then issue payment directly to the lessor on your behalf for all covered wear and use. Any amount not covered by this plan would be your responsibility.

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## What are some examples when charges are not covered?



What is **not covered**:

- Excess mileage
- Damage due to theft, vandalism, war, acts of nature
- Damage that would be covered by an insurance policy, service agreement, warranty, or manufacturer's or repairer's guarantee
- Damage where estimated cost of an individual element of repair or continuous damage across multiple elements exceeds \$1,000
- Cost to remove, signs, lettering, bumper stickers, window tinting, and other adhesive items including any subsequent repairs required by their removal
- Failure to fulfill your lease obligation

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This brochure gives a general overview of Zurich's Lease Wear & Use. Certain restrictions and exclusions apply and coverages may differ in certain states. Please consult your contract for detailed terms and conditions.

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