

LEASE WEAR & USE

AVOID LEASE-END CHARGES THAT COULD BREAK YOUR BUDGET.

When leasing a vehicle, you can be held accountable for its condition at the end of your lease. This includes the vehicle's interior and exterior. While auto insurance may cover specific damage, regular wear and tear or other damage to the vehicle is your responsibility. Lease Wear & Use coverage can help alleviate some of the uncertainty that comes with your lease return. You can enjoy a more carefree driving experience with less worry about unexpected expenses.

Features and benefits

- 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 lease-end charges may be covered?

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

What is not covered?

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| ✗ Excess mileage | ✗ Damage due to theft, vandalism, war, or acts of nature |
| ✗ Damage that would be covered by an insurance policy, service agreement, warranty, or manufacturer's or repairer's guarantee | ✗ Failure to fulfill your lease obligation |
| ✗ Damage where the 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 |

VEHICLE ELIGIBILITY



Gas combustion, hybrid and electric vehicles



Most makes and models, ask your dealership representative for further details.

This is intended as a general overview of Zurich's Lease Wear and Use Protection product. Zurich's Lease Wear and Use Protection can be written as either a service contract or as waiver addendum to the lease agreement, depending upon state codes and regulatory requirements. Certain restrictions and exclusions apply, and benefits may differ in certain states. Please consult your contract for detailed terms and conditions. Zurich's Lease Wear and Use Protection contracts are administered by Universal Underwriters Service Corporation (UUSC), an individual member company of Zurich in North America. In California and New York, UUSC operates under its d/b/a UUSC Service Company (CA License #0C17302). Claims administration for Zurich's Lease Wear and Use Protection is provided by American Risk Services (ARS). ARS is not affiliated with individual member companies of Zurich in North America.