"WHY DO I NEED IT?"

"I AM CONSCIENTIOUS AND TAKE GREAT CARE OF MY CAR."

EXACTLY. Because of what you value, Excess Wear and Use Protection provides the peace-of-mind that is so important to you. It delivers the best protection in a world where the actions of nature and chance can take a toll on your leased vehicle. Protect yourself and your leased vehicle from life's costly surprises with Excess Wear and Use Protection defined in the lease contract.



PROTECT YOURSELF AND YOUR LEASED VEHICLE FROM THE ACTIONS OF NATURE AND CHANCE.



The total amount of \$3,500 applies to leases with an annual mileage up to 25,000. Average Annual Mileage greater than 25,000 reduces the total benefit to \$1,750. Coverage does not include missing parts. For complete details please read the Volvo Car Financial Services Excess Wear and Use Protection addendum. This product is optional and not available in all states.



Administered by: VOLVO CAR FINANCIAL SERVICES P.O. Box 91300 Mobile, AL 36691-1300

CS 11291 01/2017



EXCESS WEAR AND USE LEASE-END PROTECTION

VOLVO INCREASED PROTECTION



VOLVO EXCESS WEAR AND USE LEASE-END PROTECTION PLAN

Over the life of a vehicle lease a certain amount of wear is expected from everyday usage. Beyond the expected normal wear, excessive wear can occur and result in charges in addition to what you expected to pay at lease end.

Volvo Car Financial Services Excess Wear and Use Lease-End Protection, if attached to a lease contract, may free you from the financial responsibility of up to \$3,500 of the excess wear charges as defined in the lease contract.

LEASE-END PROTECTION BENEFITS

Leased Vehicle Excess Wear & Use may waive up to \$3,500 for excess wear and use charges to the following parts:

Features include:

- •Coverage up to a total of \$3,500
- No deductible
- Coverage of repairs on a single occurrence up to \$1,000
- Coverage for:
- Large dents and dings to body panels
- Windshield
- Tire replacement
- Scratched, gouges, broken or bent wheels
- Scratched and worn interior

DAMAGE COVERED WITH LEASE-END PROTECTION

As stated in your lease agreement, you are responsible for the condition of your vehicle at turn in. Excess damage as defined by the lease to the interior or exterior means additional charges.

Examples of damage that can result in additional charges include:

- Hail damage
- Dents/dings
- •Acid rain-cause paint damage
- Scratches and chipped paint
- Wheel rash
- Windshield chips
- Interior burns and spills
- Worn out tires

