



GM FINANCIAL

XS WEAR[®]

Minimize your worries
with XS Wear.



PROTECT YOURSELF WITH

XS WEAR[®]

A lease agreement holds you financially responsible for the condition of your vehicle's interior and exterior when your vehicle is returned. With XS Wear, you are protected against most out-of-pocket expenses incurred from excess wear-and-tear charges.

Your primary auto insurance carrier may pay for certain types of damage to your vehicle. However, you usually pay for excess wear and tear. Don't get blindsided by unexpected out-of-pocket expenses.

XS WEAR COVERS MOST WEAR-AND-TEAR THAT MAY RESULT IN ADDITIONAL COSTS.

PROGRAM TERMS:

- Coverage up to \$3,500 of wear-and-tear charges, as detailed in the lease schedule guidelines
- Deductible may apply
- Coverage applicable upon lease contract maturity
- Valid for lease terms of 24 to 60 months and 12-month extensions of contractual terms

INCLUDES

- Upholstery stains
- Dents/scratches
- Worn tires - excluding winter tires
- Cracked/broken glass
- Paint damage
- Excess kilometres up to 999 kms

EXCLUDES

- Damage due to dishonest, intentional, fraudulent, criminal or illegal acts
- Damage due to a single incident over \$1,000 which would normally be covered by an automobile policy
- Damage resulting from any race, speed contest or other contest
- Loss if the odometer has been stopped, altered, tampered with or disconnected
- Missing parts of \$150 value or greater
- Damage or loss to any parts added to the vehicle after delivery
- Coverage limited to a maximum of \$1,750 or 50% of normal coverage amount, if vehicle has been driven an average of 40,000 or more kilometres per year
- Mechanical items, substandard repairs or winter tires
- Other exclusions may apply; refer to Terms and Conditions set out in the XS Wear schedule

PROGRAM ELIGIBILITY

- Current model year new vehicles only
- Coverage must be purchased prior to delivery of the leased vehicle
- Coverage available on cars and pick-up truck models
- Not valid for vehicles used in: public transportation, private/public carrier or livery vehicle, ambulance, daily rental, car dealers, police or fire, taxi or driver's education, or vehicles used for commercial purposes

ENROLLMENT

To enroll, a separate enrollment form must be included with the required lease documents. See your GM sales representative for details.

DON'T GET BLINDSIDED

by life's dents and dings.

Protect yourself with XS Wear.

- chipped and cracked glass
- tires and wheels
- dings, dents, scratches and chipped paint
- stains, burns and tears on upholstery and carpet



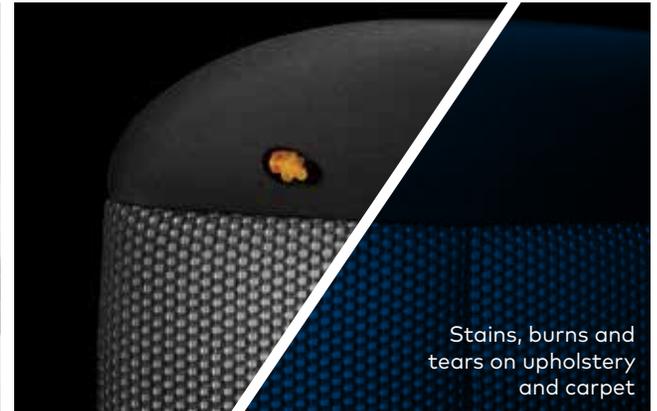
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Stains, burns and tears on upholstery and carpet



Tires and wheels



Dings, dents, scratches and chipped paint

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XS Wear is not insurance.

