

“NO SURPRISES” EXCESS WEAR & TEAR POLICY

Fusion Auto Finance makes the lease end process simple with our “No Surprises” Excess Wear & Tear Policy. This distinctive policy provides clear and understandable descriptions and examples of which wear and tear is normal and acceptable, and which are excessive and chargeable. Per your CU Xpress Lease agreement, you are legally responsible for excess wear and tear at lease end.



Exterior & Interior*

If your driver’s license can completely cover damage, the wear & tear is acceptable.



Wheels, Tires & Glass

A visual inspection of these areas will assist you in understanding what we consider excessive damage.



Repairs & Alterations#

Added equipment & repairs must not negatively impact any manufacturer’s warranty or specifications.

* Coverage by a driver’s license is not applicable for damage to wheels, tires, glass, windshields, exterior cracks, gouges, or any holes in the vehicle sheet metal.

Any substandard repair work, or parts are chargeable. A substandard repair is any repair not bringing the vehicle to its original condition, or lessening its condition.

The following wear and tear items are chargeable:

Vehicle Exterior – Paint and Body

1. All dents larger than the acceptable area defined by a U.S. Driver’s License (“USDL”).
2. All scratches that break the paint and are larger than the acceptable area defined by a USDL.
3. Four (4) or more dents on a single exterior panel regardless of size; four (4) or more scratches that break the paint on a single exterior panel regardless of size. In these cases, all are chargeable.
4. Any damage to a textured panel that penetrates the surface regardless of size.
5. Scratches on light lenses, body molding, or window trim larger than area defined by a USDL.
6. Any holes in the vehicle body; all broken or missing parts
7. All paint damage from rust or organic fallout (e.g. insect decomposition, bird droppings).
8. Customer affixed decals which cannot be removed without damaging the body or paintwork.



Vehicle Exterior – Bumpers

1. All dents larger than the acceptable area defined by a USDL.
2. All scratches which break the paint and are larger than the acceptable area defined by a USDL; a total of four (4) or more scratches that break the paint regardless of size.
3. Holes, cracks, tears, or damage that breaks through the bumper, regardless of size.
4. Any damage that penetrates the surface of a textured bumper regardless of size.
5. Any damage that causes a bumper to be bent or buckled.
6. Any substandard repair work is chargeable.



Vehicle Interior

1. Cracks, cuts, tears, and singed areas regardless of size.
2. Stains that cannot be removed.
3. Heavy cigar and/or cigarette odors.
4. Any interior compartment burn holes of any size.
5. Heavy pet odors; excessive pet hair.



Wheels, Tires & Glass

1. Mismatched, bent, cracked, gouged, or broken wheels, wheel covers, or trim rings; missing lug nut key; after-market wheel/tire combinations that protrude from or exceed the wheel housing.
2. Tires, regardless of mileage, that have, a) less than 3.2mm (4/32-inch) in any groove, or b) outer treads with no wear remaining, or c) internal belts, cords, or casings that are showing, or d) uneven tire wear.
3. AWD/Quattro vehicles with mismatched brand tires; 2WD vehicles with mixed brand tires on the same axle; replacement tires with mismatched size and rating.
4. Tire sidewall damage, cuts, bulges, bubbles, or repair plugs; recapped, retread, or snow tires.
5. Any tire damage affecting the safety of the tire and/or the safe operation of the vehicle.
6. Any damage to the windshield, regardless of size or location, is considered chargeable wear and tear. We encourage you to contact your insurance company and have the windshield replaced prior to lease end. Examples of glass damage - cracks, chips, scratches, star breaks, and bullseyes.
7. Vehicles equipped with Advanced Driver Assistance System (ADAS) may require a recalibration due to windshield replacement. This may be subject to an excess wear tear charge if not completed prior to lease end. Your insurance may cover this under your collision and comprehensive policy.



Repairs, Alterations, & Miscellaneous Items

1. Structural repairs that do not restore the frame rails, undercarriage, or uni-body to the original manufacturer's specifications are not acceptable and may indicate frame damage.
2. Any unrepaired damage; any repair that does not meet the manufacturer's warranty; any repair or alteration that detracts from the overall appearance or quality and safety of the vehicle.
3. Window tinting of any kind is chargeable.
4. Driveline modifications that void the manufacturer's warranty; damage to major driveline components (engine, transmission, differential).
5. Any servicing of the vehicle required under the manufacturer's scheduled maintenance plan.
6. Missing tech items: SIMS card, rear entertainment headphones, portable navigation system or disc.
7. Missing items: service books; primary, spare/valet keys; full spare tire and jack; tool kit, or any additional options listed on factory window sticker or sales invoice.
8. Any Advanced Driving Assistance System (ADAS) dashboard warning light may indicate a component requires replacement and/or recalibration and will be noted as Excess Wear and Tear. We encourage you to contact your local dealership service department prior to lease end for assistance for evaluation.

