

# Excess Wear and Use

This serves as a guide to normal and excess wear of your leased vehicle according to Hann Financial specifications. It does not take the place of, or supercede the terms of your contract or the inspection of your vehicle by an inspection agency.

Component	Normal	Excess Wear and Use
<b>Windshield</b>	It goes without saying that an unobstructed view is critical to the safe operation of a vehicle.	Any cracks or chips in the windshield. Glass repairs are not allowed as they are cosmetic and present a possible safety issue. Glass will be assessed for replacement only.
<b>Headlights/Taillights</b>	It goes without saying that properly operating headlights and taillights are critical to the safe operation of a vehicle.	Any cracks, chips, or scrapes in any lens or lens cover.
<b>Body</b>	Surface scratches that will polish out during a normal reconditioning process. Minor bumper scratches that do not break paint. On molded/unpainted bumpers, scratches that do not catch your fingernail.	Scratches deep enough in which to catch your fingernail. Scratches covered with touch-up paint. Scratches/gouges to the plastic on bumper covers. Bumper damage from contact with driveways, parking blocks, etc. Excessive quantity of scratches on bumpers. Any graphics or signs applied to the vehicle.
<b>Dents</b>	Minor dents, which are very difficult to detect and 'out of normal sight.'	Dents with paint damage. Highly visible and/or large dents. Dents on panels that have been previously repainted.
<b>Collision Repairs</b>	Repairs must be performed to the specifications of the insurance company estimate. Replacement parts must be factory or factory approved aftermarket components.	Repairs not to the specifications of an insurance estimate. Mismatched paint, touch-up paint, or body fillers are not acceptable forms of repair.
<b>Wheels and Covers</b>	Cosmetic scrapes less than two inches that do not affect the performance (retention ability) of the wheel cover or wheel. Cosmetic scrapes caused by car wash equipment.	Cosmetic scrapes greater than 2-inches. Any damage to the wheel that may affect performance (ability to hold air or support vehicle during operation). Gouges in the wheel. Non-standard wheels or wheel covers with poor paint durability. Wheels or wheel covers with peeling finish. Missing or mismatched wheel covers.
<b>Tires</b>	Tires with a 1/8-inch tread depth or greater at the minimum thickness point. All four tires must match each other in brand and model, and be comparable in quality to the original tires. That is, the rating of the tire should match the original. For instance, a tire marked P 205/55 R 16 88V should be replaced with the same.	Tires with less than a 1/8-inch tread at minimum thickness point. Tires of incorrect rating. Tires with sidewall damage. Retreads. Mismatched tires (all four tires must be same brand and model).
<b>Mechanical</b>	All mechanical and electrical systems must be functioning properly. There should be no unresolved recall items. There should be no unresolved warranty items (even if the vehicle is still within the manufacturer's warranty).	Non-functioning or improperly functioning mechanical or electrical components. Unresolved warranty or recall items (even if the vehicle is still within the manufacturer's warranty).
<b>Carpet</b>	Stains that can be removed as part of a normal car reconditioning process.	Stains that are too heavy to be removed as part of a normal car reconditioning process. Any visible rip, cut, burn, singe, or tear.
<b>Upholstery</b>	Stains that can be removed as part of normal reconditioning.	Stains too heavy to be removed as part of normal reconditioning. Any visible rip, cut, burn, singe, or tear on seats, door trim or headliner. Scratches in fabric. Any holes created by the removal of accessories (e.g. cellular telephone mounting bracket.) Cracked or peeling interior panels or finishes.
<b>Miscellaneous</b>	All installed stereo, navigation or entertainment equipment, navigation discs, compact disc/DVD cartridges, cellular phone, original keys or keyless entry remotes, manuals, removable seats, headrests, cargo covers, head sets, convertible top/boot, jack and/or spare tire and any other equipment delivered with the vehicle must be returned with the vehicle in working order.	Any damage caused by the installation or removal of parts and accessories. Any missing parts such as radios, speakers, cellular phones, etc. Poorly applied/peeling window tinting. Non-functioning equipment.