

FOUR MORE WEAR AND TEAR WATCH POINTS.



Servicing. Trade buyers mark-down the price of cars if they don't have a full service history, which can lead to a de-hire charge. Make sure your car receives all its scheduled services and that its service record is stamped each time.

Documents. Keep track of all your car's documents including the operation manual, service booklet, satellite navigation discs and records of audio equipment security codes. These must be with the vehicle when it is returned.

Appearance. Clean the bodywork and interior regularly. It's a good idea to polish the exterior three or four times a year, as this helps to minimise stone chip damage and makes routine washing easier.

Vehicle Keys. Today's electronic car keys can cost over €250 to replace. All spare keys and locking wheel nuts, if originally supplied, must be returned with the car to avoid charges.

TEN TIPS FOR MINIMISING CAR DAMAGE.

- | Do | Don't |
|---|--|
| <ul style="list-style-type: none"> • Regularly clean and inspect your car • Approach kerbs slowly • Choose well lit areas when parking • When parking at the supermarket, park away from trolley bays • Place a blanket or similar article across the rear seat when carrying small children | <ul style="list-style-type: none"> • Park your car next to a neglected car • Open the car door with the key remote in your hand • Use attachable air fresheners inside the car (the contents can melt car interiors) • Display potentially provocative stickers, e.g. football club/slogans/political • Place articles such as briefcases or soft drink cans on the bodywork for any reason |

ROUTINE CHECKS AND WHAT TO DO ABOUT PROBLEMS.

Clean your car regularly and check for damage that will need to be put right before the car is replaced. Repairs should always be carried out to a professional standard. If you notice a fault, consult your car policy and notify your fleet manager, who will decide what to do. Some bodywork faults can be rectified relatively inexpensively, using so-called smart repair techniques, if spotted in time. Give your car a thorough check-up at least 10 weeks before it is due for replacement, so there is ample time to rectify any faults.



'WEAR AND TEAR'.

AT-A-GLANCE HINTS AND TIPS FOR AVOIDING ADDITIONAL COSTS.

Millions of euros are spent each year repairing or refurbishing vehicles before resale. This guide shows you what to look out for.

These charges relate to the costs of putting right excessive wear such as scuffs, dents, scratches and other damage. They are usually applied at the end of a car's life. If such damage isn't fixed it can knock hundreds or even thousands of Euros from a company car's resale value.

This guide aims to help you to understand where this line is drawn. The diagram on the following page will help you to decide whether 'wear and tear' on your vehicle would be acceptable or whether it might result in a repair bill.

It's not just a matter of knowing what to avoid. Some faults, such as certain types of windscreen damage, often turn into costly repair jobs unless dealt with promptly.



FAIR 'WEAR AND TEAR' STANDARDS*

This chart shows examples of common 'wear and tear' problems. The standards applied are those laid down by the BMW Financial Services (Ireland) DAC which are widely used in the vehicle industry.

Except for very minor faults, it is always best to repair damage when it occurs. Leaving repairs until the last minute can result in a bigger bill.

'Wear and tear' standards take account of a car's age and mileage, so expect a tougher assessment at the end of a two-year contract than a four-year one.

WINDSCREEN AND WINDOWS.

All glass should be kept clean for safety reasons and so that damage is easy to see. Damage in the driver's direct line of sight or affecting heating elements should be repaired immediately.

Chips must be repaired.

CHIPS.

Small areas of chipping, including door edge chipping are acceptable, provided that the base coat has not been penetrated and there is no corrosion.

Excessive chips should be repaired before the car is returned.

DENTS.

Minor dents are acceptable provided that the base coat has not been penetrated and there is no corrosion. More than one dent per panel is not acceptable.

Dents over 10mm are not acceptable.

MECHANICAL CONDITION.

Any sign of abuse or neglect, such as brake damage from worn-out pads; engine damage due to ignoring coolant or other warning lights; clutch and gearbox noise and slippage, and excessive damage to the underside, will usually lead to a de-hire charge.

TYRES.

All tyres, including the spare, must meet the minimum legal standard for tread depth and sidewall condition. They must be of the type, size and speed rating recommended by the vehicle manufacturer.

Replace tyres with damaged tread or sidewalls immediately.

INSIDE THE CAR.

The interior upholstery and trim, including boot linings, must be clean with no visible burns, tears or staining. All original in-car entertainment equipment must be intact and operate correctly. Optional extras fitted by the manufacturer or dealer should be returned with the car unless otherwise agreed with the leasing company. Any holes or other damage from fitting phones or other equipment must be repaired.

Light staining to seats is acceptable but tears (above) and burn marks are not.

IN THE BOOT.

The spare wheel, jack and other tools, if originally supplied, must be intact, stowed properly and in good working order.

ACCIDENT DAMAGE.

Accident damage should be repaired to a professional standard as soon as possible. There should be no signs of rust or corrosion. Obvious evidence of poor repair is not acceptable.

Damage (shown) should be repaired as soon as possible.

LAMPS/LENSES.

Lamps and lenses should be replaced if cracked or holed.

Only minor damage to lenses are acceptable. Holes (shown) or cracks allowing water to get in are not.

DOOR MIRRORS.

Missing, cracked, badly scuffed or damaged door mirrors are not acceptable. If adjustable and/or heated, they must work correctly.

Small marks (shown) on door mirrors are acceptable.

WHEELS AND WHEEL TRIMS.

Minor scuffing to the outside edge of alloy wheels and trims is acceptable but scoring and other damage to the wheel surface is not acceptable.

Bad scuffs and dents to alloy wheels or wheel covers are not acceptable.

SCRATCHES.

Light scratches and abrasions up to 25mm long are acceptable as long as they have not penetrated the base coat and there is no corrosion.

Scratches longer than 25mm (shown), or through to the base coat, are not acceptable.

*Please note that this is for illustrative purposes only. It follows industry standard practice but individual assessments and leasing company standards can vary.

BMW VEHICLE DAMAGE CHARGE MATRIX.

BMW Financial Services.



VEHICLE CONDITION, OUTSIDE OF BVRLA FAIR WEAR & TEAR STANDARDS.

COMPONENT	CONDITION	UNIT OF MEASURE	COST (CUSTOMER CHARGE)
BODY PANELS & BUMPERS (FRONT AND REAR)			
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (10-49mm) re. paint	Per Panel	£70.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (50-125mm) re. paint	Per Panel	£255.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Dent (125mm+) re. paint	Per Panel	£255.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Paintless Dent Removal	Per Panel	£70.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Scratch to Metal	Per Panel	£160.00
Panel (Doors, Sills, Wings, Bootlid, Bonnet, Roof) Inc Bumpers	Scratch to Pastic	Per Panel	£83.00
DECALS/LIVERY			
Vehicle Signage/Company Logo Stickers	Minor (1 to 4 panels)	Per Vehicle	£12.00
Vehicle Signage/Company Logo Stickers	Medium (5 to 8 panels)	Per Vehicle	£19.00
Vehicle Signage/Company Logo Stickers	Major (9 or more panels)	Per Vehicle	£55.50
Vehicle Signage/Company Logo Stickers	Full Body Wrap	Per Vehicle	BMW FS to advise customer
MIRROR COVERS			
Mirror cover	Scratched	Per Cover	£45.00
Mirror Cover	Excessive Damage	Per Cover	Based on Thatchams parts system
GLASS			
Front/Rear Screen	Cracked/Shattered	Per Screen	150.00 (Contribution)
Front/Rear Screen	Chipped	Per Screen	£21.33
Door Glass	Shattered	Per Glass	Based on Thatchams parts system
Mirror Glass	Cracked/Shattered	Per Glass	Based on Thatchams parts system
Lamps (Head, Rear, Fog etc)	Lens Holed	Per Item	Based on Thatchams parts system
REPLACEMENT VEHICLE PARTS			
Replacement Parts are based on Thatchams parts system		Per Item	Based on Thatchams parts system
WHEELS			
Alloys (Incl. Diamond Cut)	Excessive Damage (50mm+)	Per Wheel	£80.00
Alloys (Incl. Diamond Cut)	Gouge/Scratch to Spoke	Per Wheel	£80.00
Steel Wheel	Excessive Damage	Per Wheel	Based on Thatchams parts system
Steel Wheel Trim	Missing	Per Wheel Trim	Based on Thatchams parts system

VEHICLE CONDITION, OUTSIDE OF BVRLA FAIR WEAR & TEAR STANDARDS.

COMPONENT	CONDITION	UNIT OF MEASURE	COST (CUSTOMER CHARGE)
TYRES			
Tyre	Excessively Worn	Per Tyre	Please Reference Tyre Price Summary Below
Tyre	Excessively Damaged	Per Tyre	Please Reference Tyre Price Summary Below
Tyre	Incorrect Size/ Specification	Per Tyre	Please Reference Tyre Price Summary Below
Spare Tyre	Missing	Per Tyre	Please Reference Tyre Price Summary Below
Tyre Repair Compressor	Used/Missing	Per Vehicle	£87.00
Tyre Repair Sealant	Used/Missing	Per Vehicle	£30.00
Tyre Repair Compressor & Sealant Kit	Missing	Per Vehicle	£150.00
KEYS			
Ignition Key	Missing	Per Vehicle	£150.00
Spare Key	Missing	Per Vehicle	£150.00
Alloy Wheel Key	Missing	Per Vehicle	£25.00
SERVICING			
Missed Service	Incomplete Service	Per Vehicle	£250.00
Missing Service	No Record of Services	Per Vehicle	£500.00
Service Book / Information	Missing	Per Vehicle	
No Running In Service (M Power Cars e.g. M3, M4, M5, M6, X5M, X6M)	Missing (Invalidates Mechanical Warranty)	Per Vehicle	Difference between actual sale value and average sale values with RIS
INTERIOR TRIM			
Interior Trim (seats, carpets, door trim, dashboard etc)	Holed	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Missing	Per Item	Based on Thatchams parts system
Interior Trim (seats, carpets, door trim, dashboard etc)	Torn	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Excessive Damage	Per Item	Based on Thatchams parts system
Interior Trim (seats, carpets, door trim, dashboard etc)	Burn	Per Item	£29.00
Interior Trim (seats, carpets, door trim, dashboard etc)	Broken	Per Item	£29.00
EXTERIOR TRIM			
Exterior Trim (Grills, mouldings etc)	Scuffed	Per Item	£29.00
Exterior Trim (Grills, mouldings etc)	Scratched	Per Item	£29.00
Exterior Trim (Grills, mouldings etc)	Damaged	Per Item	Based on Thatchams parts system
IN CAR ENTERTAINMENT			
In Car Entertainment	Missing		Based on Thatchams parts system
In Car Entertainment	Damaged		Based on Thatchams parts system

VEHICLE CONDITION, OUTSIDE OF BVRLA FAIR WEAR & TEAR STANDARDS.

COMPONENT	CONDITION	UNIT OF MEASURE	COST (CUSTOMER CHARGE)
REMOVABLE ITEMS			
Removable items (load cover, headrests, sat nav discs, SD cards etc)	Missing	Per Item	Based on Thatchams parts system
Charging Cable BMW	Missing	Per Item	£237.00
BMW Financial Services Administration Fee		Per Invoice	£12.00
Replacement parts prices come from "Thatchams" standard pricing for insurance industry Missing Service Book / Information – Note: BMW FS will investigate and may charge Missed or Late servicing (>3 months) is not acceptable Poor Previous Repairs – Note: BMW FS will investigate and may contact customer Severity definition will be explained on the FS Website			

TYRE PRICE SUMMARY (DAMAGED / ILLEGAL)									
WHEEL SIZE	UP TO 14"	15"	16"	17"	18"	19"	20"	21"	21" +
CHARGE £	52.00	52.00	53.00	86.00	119.00	161.00	217.00	299.00	

GLOSSARY	
CONDITION OR REPAIR METHOD	DESCRIPTION
Cold Metal Repair	Paintless Dent Removal, Dents are pushed or pulled out to achieve a repair without the need to repaint the panel
Local Repaint	Repaint to part of a panel (not possible with some colours)
Excessive Damage	Damaged beyond point of repair
Replace	The cost includes the average price of the part across the vehicle model range, removal of the part and any connecting parts etc, repaint (where required) and refitting
Thatchams system	Thatcham is an industry recognised supplier of parts prices and repair times used by most major insurance companies
Specialist Repair	Localised repair that is more cost effective than replacement or full repair. For example repairs to windscreen to save replacement. Normally performed buy a specialist
Refurbish	Similar to a Specialist Repair, where a repair that is more cost effective than replacement. For example repairs to alloy wheels to save replacement. Normally performed buy a specialist
Gouge	Deep scratch that will require some filling to the base material to effect a satisfactory repair, prior to repaint
Polished Alloy Wheel	Repair to an alloy wheel which has a polished finish rather than a painted finish or flat finish. Similar to a chrome finish
Poor previous repairs	A sub standard repair to panels,glass or trim
Shattered / Cracked	A crack or chip larger than 10mm squared
Scuffed	Damage to the outer layer of item
Corrosion	A chemical or electrochemical reaction caused by fault or damage