

NSD EWT

Excess Wear & Tear Protection for your Leased Vehicle



NSD EWT

covers most excess wear and tear items.

Some of the covered items are:

Dings, dents, scratches, and chipped paint

Stains, burns, and tears of upholstery and carpet

Tires and wheels

Chipped and cracked glass

Missing or broken parts

Excess Wear & Tear Protection



Protect Yourself with **NSD EWT**



Leasing a car should be a carefree and enjoyable alternative to the responsibilities of auto ownership.

Lease agreements hold you financially responsible for the condition of your vehicle's interior and exterior at the time of turn in. **NSD EWT** helps relieve you of this unwanted expense.

Auto insurance pays for certain types of damage to your vehicle. However, your auto insurance does not pay for excess wear and tear – **YOU DO!**

NSD EWT provides peace of mind with excess wear & tear coverage up to \$5,000.

Typical wear and tear charges:

- Dents
- Scratches & Chipped Paint
- Chipped Glass
- Interior Stains
- Tires
- Lenses – Head Lamps, Rear Lamps & Fog Lights
- Wheels & Wheel Covers
- Missing Car Manual or Keys
(if charges are \$100 or less per item)
- Stone Bruises, Sand Damage & Pits

Annually there are
over a **half billion** dollars
in **EWT charges**
assessed to lease holders!

**Protect yourself against
EWT charges with
NSD EWT!**

This brochure is a summary of some of the benefits available with the NSD Excess Wear & Tear Program. See your agreement for details of coverage, as well as conditions, limitations, and exclusions. The excess wear and tear program provider in Texas is American Auto Guardian, Inc. and is insured by American Bankers Insurance Company of Florida.