

Hyundai Lease End Paint Claims Procedures

Below are a few different scenarios Hyundai dealerships may encounter when adjusting Hyundai Appearance claims on leased vehicles.

a) Claims processed while policy is still in force (Not within the last 90 days of lease).

This is how all damages are reported when contract holders have an Appearance Protection Plan. The contract should be active and have more than 90 days remaining on the policy. Both contract holder and the Hyundai dealer are looking to perform repairs to the vehicle.

What is Required?

- Start a claim online or call to speak with a Hyundai Protect adjuster.
- If online, upload Pictures of the damages for coverage (wipe down the car as damages need to be clearly visible).
- Upload your body shop estimate for the damages.
- If the claim is processed online, please make sure you enter the subtotal from the estimate in the HUB e-invoice section and submit your claim. A Hyundai Protect adjuster will review it and you will receive a response within an hour.
- If the repairs are sublet to a bodyshop outside of your dealer group we will provide a 10% markup on the sublet invoice.
- If over the phone, please ensure you have pictures, estimate, mileage and customer statement if possible.

b) Policy is in force and an End of Lease inspection has been completed within the last 90 days of the lease (Contract holder is still in possession of the vehicle and will return it at the end of the lease).

This occurs when the contract holder uses the plan as a lease end type of coverage, which is not the intended use of the product.

In this scenario, the contract is still active and a Lease end inspection would be required in the last 90 days of the lease. Hyundai Protect will require a copy of the AutoVin inspection report so we can review the excessive damages for coverage. If the damages identified as chargeable to the customer are covered under the plan, Hyundai Protect will pay as per the dealer/bodyshop estimate.

What is Required?

- Start a claim online or call to speak with a Hyundai Protect adjuster.
- If this is an online claim, upload the Lease End Inspection from AutoVin.
- If online, upload Pictures of the damages for coverage (wipe down the car as damages need to be clearly visible).
- If done over the phone please ensure you have the AutoVin inspection ID so a Hyundai Protect adjuster can access the file and review coverage.
- If over the phone, please ensure you have pictures, estimate, mileage and customer statement if possible.
- Upload your body shop estimate for the damages.
- If the claim is processed online, please make sure you enter the subtotal from the estimate in the HUB e-invoice section and submit your claim. A Hyundai Protect adjuster will review it and you will receive a response within an hour.
- If the repairs are sublet to a bodyshop outside of your dealer group we will provide a 10% markup on the sublet invoice.

c) Contract holder policy is in force, and is within the last 90 days of the lease, End of Lease inspection has not been completed (Contract holder is still in possession of the vehicle and WILL buy it back at the end of the lease).

In this scenario, the contract would still be active and the contract holder is looking to buy the leased vehicle back. No Lease end inspection would be performed by AutoVin in this case. Hyundai Protect will require proof that the contract holder will purchase the vehicle back (Bill of Sale) and we will then review the damages for coverage. If the damages are covered under the plan, Hyundai Protect will pay as per the dealer/bodyshop estimate.

What is Required?

- Start a claim online or call to speak with a Hyundai Protect adjuster.
- If online, upload Pictures of the damages for coverage (wipe down the car as damages need to be clearly visible).

- Upload your body shop estimate for the damages (please note that waste disposal fees and shop supplies are not covered).
- If the claim is processed online, please make sure you enter the subtotal from the estimate in the HUB e-invoice section and submit your claim. A Hyundai Protect adjuster will review it and you will receive a response within an hour.
- If the repairs are sublet to a bodyshop outside of your dealer group Hyundai Protect will provide a 10% markup on the sublet invoice.
- If over the phone, please ensure you have pictures, estimate, mileage and customer statement if possible.

d) Contract is still in force, no End of Lease inspection done, Contract holder no longer owns the vehicle (returned to dealer at end of lease).

In this scenario, the contract holders policy is still in force, and no lease end inspection was performed. The vehicle was returned to the dealership, so the contract holder is no longer considered the owner. These types of scenarios result in **a denied claim**. The damages were never reported while the vehicle owner had possession of the vehicle, and Hyundai Protect no longer has the ability to determine what AutoVin considers excessive damage.

What is Required?

- Start a claim online or call to speak with a Hyundai Protect adjuster.
- These claims will result in a Denial.

Other scenarios to Consider

- If the contract holder is returning their vehicle early to lease/purchase another Hyundai vehicle, the Appearance claim will need to be started while the vehicle is still under the Contract holder's name. Any claims started when the contract holder no longer owns the vehicle will be denied.
- Contract holder receives a Lease Extension by the manufacturer and policy is now expired;
 - We will request a copy of the documentation confirming the extension.
 - We will then continue the claims process as per Process letter "B".
- If the contract holder returns the vehicle after the lease expires, and the Hyundai dealership buys the vehicle back, we will only cover the damages as per the AutoVin report if it is still in the contract holder's possession. This scenario absolutely requires a

copy of the AutoVin inspection report for us to determine the excessive wear charges. All damages must be reported while the contract holder is in possession of the vehicle.

- The contract holder has returned their vehicle to their Hyundai dealership and no longer owns the vehicle and their Appearance Protection plan is expired. The contract holder has now received a bill to pay for excessive Wear damages identified by AutoVin. Please call to speak with a Hyundai Protect adjuster, submit all your documents, and Hyundai Protect will review the case and respond.