

DRIVER SET | COMPANY CARS

Volkswagen Financial Services | Company Cars warmly welcomes you to the ranks of our new drivers.

This DRIVER SET manual contains essential information, instructions, and an overview of available services. The DRIVER SET is an integral part of your contract, summarising your rights and obligations. Additional mutual rights and obligations are outlined in the operating lease terms and conditions of ŠkoFIN, s.r.o.

Wishing you many safe and happy miles on the road
Volkswagen Financial Services | Company Cars

ŠkoFin, s.r.o. uses the Volkswagen Financial Services trademark in all its communications.



TABLE OF CONTENTS



GENERAL INFORMATION

- Important Phone Numbers
- Vehicle Handover
- Vehicle Usage

SERVICES

- Service & Maintenance
- Tyre Repair Services
- Roadside Assistance
- Additional Roadside Assistance Services
- Highway Fees
- Electronic Journey Logbook
- EV charging card
- Fuel Card
- Replacement Vehicle

INSURANCE

- Insurance
- Legal protection insurance – Assistant
- GAP Insurance
- Personal accident insurance
- Filing an Insurance Claim

CONTRACT TERMINATION

- Returning the Vehicle
- Wear-and-Tear & Damage Standards
- Preparing the Vehicle for Return
- Final Tips
- Identification data

IMPORTANT CONTACTS

Menu



Roadside Assistance Service

T: +420 605 201 820

Company Cars Department

T: +420 224 992 300

E: fleet@vwfs.cz

File an insurance claim

Vehicle insurance online form:

[HERE](#)

T: +420 224 992 296

E: skody@vwfs.cz

Mon–Fri: 8:00–16:30

Personal accident insurance online form:

[HERE](#)

Enter the insurance policy number: 200717

Save the VWFS FleetCARD to your Apple or Google wallet. That way, you'll have everything you need at hand in case of unexpected situations (including this entire DRIVER SET and more).



Emergency Phone Number

General Emergency Line	112
Fire Department	150
Ambulance	155
Police	158

VEHICLE HANDOVER

When receiving your vehicle, you will sign a handover record with the representative. Please store all documents and accessories provided at handover in a safe place, as they must be returned with the vehicle at the end of your contract.



Items in the vehicle:

- User and maintenance manual
- Service logbook (unless provided in electronic form)
- Mandatory equipment (as supplied by the manufacturer)

Items provided at handover:

- Handover protocol of the leased vehicle
- Vehicle registration certificate (VRC)
- Vehicle keys, including spare keys and any safety labels
- Printed DRIVER SET (abridged version)
- Additional items based on the selected vehicle equipment

Additional Items (Depending on contracted services):

- International motor insurance card (the so-called Green Card)
- Confirmation of activation for the Czech Republic's electronic highway vignette
- Volkswagen Financial Services service card
- Fuel card (+ PIN)

VEHICLE USAGE

You must properly maintain the vehicle and operate it in accordance with the attached Instructions for Use and Maintenance of the Vehicle, as published by the manufacturer, and the service book. As the lessee, you are responsible for adhering to the scheduled service and technical inspections of the vehicle, including any manufacturer or lessor-issued recalls or special service requirements.



As the lessee, you are further responsible for:

- Protecting the vehicle from adverse weather conditions and preventing its deterioration through appropriate care.
- Operating the vehicle in compliance with traffic rules.
- Using the vehicle strictly according to the manufacturer's or the lessor's instructions.
- Maintaining the service logbook, including all necessary records (unless the logbook is in electronic form).
- Returning the vehicle and its full equipment (including the basic equipment) in a condition in which you received it.



Failure to comply with these obligations may result in additional costs payable by you.

As the driver of the vehicle:

- You must regularly check the vehicle's condition before driving.
- You are responsible for basic daily maintenance (e.g. checking tyre pressure, lights, fluids levels etc.).



Please remember your vehicle is not a safe
– avoid leaving valuables inside.

You can arrange maintenance, repairs, and servicing through our network of service partners. To view the list, click on [Service partner network](#).

If you use Prepaid Services, please visit only the [Contractual Centres](#) designated by Volkswagen Financial Services.

Only use tires and wheel rims of the sizes specified for your vehicle in the official documents or lease contract.

**Please inform us immediately in any of the following situations:**

- Modifications or alterations to the vehicle (these require prior approval from Volkswagen Financial Services. Unauthorized changes may result in liability for any damages caused).
- Theft of the vehicle, loss of documentation, or an insurance claim.
- Malfunction of the odometer or kilometre counter.

SERVICES AND INSURANCE

Service and
Maintenance



Tyre Repair Services



Roadside
Assistance



Additional Roadside
Assistance Services



Highway Fees



Electronic Journey
Logbook



Fuel card



Replacement
Vehicle



Insurance

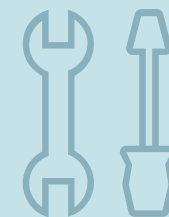


GAP Insurance



SERVICE AND MAINTENANCE

Follow the maintenance schedule prescribed by the vehicle's manufacturer. You can find the schedule in your service book. Make appointments directly with Volkswagen Financial Services [service partners](#). Keep a record of all service work in the service book.



BASIC SERVICE

The Basic Service package includes:

- Basic service inspection (every 2 years/30 000 km).
- Change of engine oil (every 2 years/30 000 km), pollen filter (every 2 years/60 000 km, or 30 000 km), air filter (every 6 years/90 000 km), spark plugs (petrol engines, every 4 years/60 000 km), fuel filter (diesel engines, every 90 000 km), brake fluid, 4 x 4 drive oil or differential lock oil (every 2 years), automatic direct-shift gearbox (DSG) oil (after 120 000 km, or after 60 000 km), distribution belt (after 210 000 km).
- Checks of EV, PHEV, CNG systems depending on the type of vehicle.
- Other operations prescribed by the manufacturer based on the Maintenance List (such as cleaning of the roof window or towing equipment, diagnostics, refills of operating fluid etc.).
- Other petty materials used for service inspections – windscreen washer fluid, screws, pads, standard bulbs, seals, etc.
- Standard extension of mobility guarantee (1000 km toleration of the service interval).



No other maintenance procedures are included in this service package.

UNLIMITED SERVICE (FULL)

The Full Service package includes:

- Basic service inspection.
- Replacement of: engine oil, pollen filter, air filter, and spark plugs (for petrol engines), fuel filter (for diesel engines), brake fluid, 4x4 drive oil, differential lock oil, and automatic direct-shift gearbox (DSG) oil, distribution belt.
- Other manufacturer-prescribed operations based on the Maintenance List, such as checks of towing devices, CNG/PHEV systems, roof windows, etc.
- Minor service materials, including: refill of operational fluids (e.g., windscreen washer fluid, coolant, etc.), screws, pads, standard bulbs (excluding Xenon and LED), seals, etc.
- Standard mobility guarantee extension (with a 1,000 km service interval tolerance).

The Full Service package also includes the following maintenance operations and, depending on the manufacturer's recommendations, the replacement of parts subject to normal wear and tear:

- Replacement of front/rear brake pads or linings, front/rear brake disks, front windscreen wiper blades, and rear wiper.
- Pre-inspection for the National Motor Vehicle Inspection or completion of the inspection itself.
- Air-conditioning system cleaning and refilling, if necessary.
- Axle geometry measurement.
- Inspection and maintenance of the exhaust and fuel systems, chassis systems (axles, axle shafts, suspension,

shock absorbers), clutch, cooling system, and automotive battery (including replacement if needed), as well as other components subject to normal wear and tear.

- Refill of engine oil or coolant between service intervals.

ŠkoFIN, s.r.o. Wear-and-Tear Limits:

- Minimum mileage for brake pad replacement: 30,000 km
- Minimum mileage for brake disk replacement: 60,000 km
- Minimum mileage for axle geometry measurement and adjustment: 90,000 km
- Minimum mileage for clutch replacement: 150,000 km
- Wiper replacement: Once per calendar year
- Air-conditioning disinfection: Once per calendar year

Other wear-and-tear limits are determined individually based on current mileage, operating time, and the assessment of the company's service partner for the specific service or case.

Repairs, servicing, and maintenance beyond the limits of normal wear and tear are the client's responsibility. If these services are provided by the company, they will be billed separately, and the client must cover the associated costs.

The Full Service package does not cover the following:

- Repairs and replacement of parts damaged due to accidents, negligence, incorrect use, or failure to follow the manufacturer's instructions and recommendations.
- Costs incurred from unqualified repairs carried out by a non-authorized service center that is not a contractual partner of Volkswagen Financial Services.
- Repairs of additionally installed parts in the vehicle, costs related to custom paintwork, corporate decals, or identification labels.
- Service, maintenance, or repairs required due to aggravated operating conditions as defined in the service book and user manual.
- Costs for: replacement of broken or damaged rear-view mirrors, headlights, or windows, tyre and wheel repairs or replacements due to damage or wear and tear, wheel balancing, navigation system and map updates, vehicle towing outside the contractual roadside assistance conditions, washing, waxing, and interior cleaning, wheel storage, AdBlue refills or replacements, replacement of lost keys or remote controls, damage caused by rodents.
- Mobility guarantee extension when the service interval is exceeded by more than 1,000 km.
- Additional exclusions as per the business terms and conditions of ŠkoFIN, s.r.o.

PREPAID SERVICE

If you have purchased a Prepaid Service or Service Package for your vehicle, present the Instructions for Use (where the package is marked) to the service partner. The service partner can also verify your eligibility through the manufacturer's portal by entering your VIN.

The package duration varies and is limited by either the number of years from the vehicle's activation or the selected mileage limit—whichever comes first. Once one of these limits is reached, the service package expires. The Prepaid Service / Service Package is linked to the vehicle, not the lease contract. This means its duration is not restricted by the lease terms.

The basic package covers manufacturer-recommended service checks, including an extended mobility warranty. The higher-tier package includes, in addition to manufacturer-prescribed inspections, replacements for parts subject to wear and tear. For a detailed breakdown of included service operations, please refer to the Product Terms and Conditions or the vehicle's Instructions for Use.





Headed for repairs? How to proceed

At the service centre, present your service card and vehicle registration certificate (ORV) for identification. Without these documents, the service centre may refuse to provide the requested service unless you cover the costs upfront. Upon receiving your vehicle, you must inspect the completed repairs. If you notice any defects, they must be immediately addressed by the service centre.

[Service partner network](#)

Mandatory Revisions

If your vehicle contains equipment requiring mandatory inspections, these must be performed according to the manufacturer's instructions at designated service centres. All completed inspections must be documented in the relevant records (e.g., warranty certificate).

Such equipment includes: passive safety systems (e.g., Construct, Defend Lock), LPG, CNG, and PHEV systems, special electric equipment, etc. Failure to comply with these requirements may result in loss of warranty and full liability for any damages incurred.



Service Abroad

If you experience an unexpected defect while abroad and require servicing, you may use the manufacturer's warranty or roadside assistance (if included in your contract). In such cases, you must obtain a preview/pro-forma invoice and send it to the Company Cars Department. If immediate payment is required, ensure the invoice is issued in the name and address of the user stated in the contract. ŠkoFIN, s.r.o. will reimburse the user for the invoiced amount.

Only urgent repairs that prevent the vehicle from being driven or could cause more extensive damage if not addressed immediately should be carried out abroad.



TYRE REPAIR SERVICES

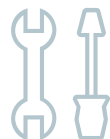
The **Basic Tyre Repair Service** package includes replacement, purchase, fitting, removing, balancing or also storage of tyres. Seasonal tyre changes must be carried out at our [service partners](#) within the designated periods.



The **Unlimited Tyre Repair Service** package provides the necessary quantity of tyres for the proper operation of the vehicle. If you have this service included in your contract, you are eligible for tyre replacement after 30,000 km of use or when the tread depth falls below the statutory minimum limit, plus an additional 10%.

Costs not covered by the Tyre Repair Service package must be paid by you as the lessee or will be rebilled to you. These include:

- Tyres of a different type (not specified in the contract).
- Replacement of a defective tyre.
- Costs for repairs performed at special rates or outside normal working hours, etc.



Heading to a tyre shop? Here's what to do

- Identify yourself at the service centre with your service card and vehicle registration certificate (ORV). Without these, the service centre may refuse service unless you pay upfront.
- Inspect the vehicle upon pickup to ensure all repairs have been properly completed.
- Report any defects immediately and have them corrected by the service centre before leaving.



When to Switch Tyres

Switch to summer tyres when the outside temperature consistently stays above 7 °C. Switch to winter tyres when the outside temperature consistently stays below 7 °C.

According to the law, winter tyres with a minimum tread depth of 4 mm (for vehicles up to 3,500 kg) are mandatory from 1st November to 31st March.



Tyre Service Abroad

If you need to visit a service centre abroad due to an unexpected defect, you can use the manufacturer's warranty or roadside assistance (if included in your contract). You must then obtain a preview/pro-forma invoice and send it to the Company Cars Department. If the service centre requires immediate payment, the invoice must be issued in the name and address of the user stated in the contract. ŠkoFIN, s.r.o. will reimburse the user for the invoiced amount.

Only urgent repairs should be carried out abroad—those that prevent the driver from continuing the journey or could cause further damage if not addressed immediately.



ROADSIDE ASSISTANCE

Your selected Roadside Assistance programme is specified in your contract. If your vehicle becomes inoperable due to an accident, malfunction, theft, or driver error in the Czech Republic or abroad, please call +420 605 201 820. For details on financial coverage limits, see the section below (applicable if you have the Roadside Assistance service included in your contract).



Who Can Use Roadside Assistance?

You and your passengers are eligible to use the service. The number of covered passengers is limited to the capacity stated in the vehicle documents. The service does not apply to individuals being transported for a fee.

Where is Roadside Assistance Available?

Roadside assistance is provided in the Czech Republic and across Europe, including the European part of Turkey. In the following countries, assistance services are provided as local conditions and capacities allow:

- Belarus
- Bosnia and Herzegovina
- Bulgaria
- Montenegro
- Iceland
- Cyprus
- Lithuania
- Latvia
- Malta
- Romania
- Russian Federation
- Ukraine

You can request roadside assistance multiple times as needed.



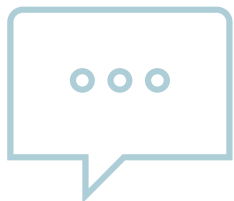
Had an Accident? Here's What to Do

If you experience an assistance event, immediately contact Volkswagen Financial Services Roadside Assistance at +420 605 201 820. The service is available 24/7, year-round. Follow the operator's instructions carefully.

When calling, be ready to provide the following details:

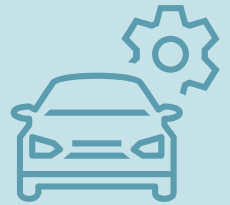
- Your full name.
- Your phone number (so the operator can call you back; a nearby landline number is also acceptable).
- A brief description of what happened.
- Your current location.
- Vehicle details: type, color, license plate number, and VIN.

Following these steps will help ensure prompt assistance.



On-Site Repairs

A service vehicle can be dispatched to repair minor defects on-site, provided that safety and traffic flow are not compromised and access to the vehicle is possible and legally permitted.



Towing to the nearest service centre & parking fees

If your vehicle cannot be repaired following an accident or breakdown, it will be towed to the nearest contractual service centre. If the service centre cannot begin repairs immediately, the inoperable vehicle will be stored safely for 3 to 5 days, depending on your selected programme.

Driver's error in the Czech Republic or abroad

Despite careful operation, driver errors can sometimes occur. The following are considered driver errors:

- Running out of fuel or mixing up fuel or other operating fluids.
- Losing, locking, or breaking a key in the vehicle lock.
- A dead battery.
- A tyre defect.
- Discovering that the vehicle's certificate of roadworthiness has expired.



If a driver error occurs and you have Roadside Assistance included in your contract, the assistance service will either resolve the issue on-site or tow the vehicle to a contractual service centre. The costs of replacement materials are payable by you as the vehicle user.

ADDITIONAL ROADSIDE ASSISTANCE SERVICES

If your vehicle cannot be repaired within 2 hours on-site or at an authorised service centre, you may use one of the following services:



Alternative transport

You and your passengers can return home or reach your destination using alternative transport, such as a first-class train or bus.

Replacement vehicle loan

If needed, we will provide you with a replacement vehicle for 5 to 10 days, depending on your arranged programme. The category and equipment of the replacement vehicle may differ from your original vehicle. The service includes unlimited number of km for short-term rentals, a green card, highway fees in Czechia, accident insurance (the deductible depends on the type of vehicle), third party liability insurance and an assistance service. In case of an accident or a breakdown, replacement vehicle and repair and maintenance costs are also included. The return of the replacement car is subject to the terms and conditions of the rental company.

Hotel accommodation

If necessary, you and your passengers can stay in a hotel for 1 to 3 nights, depending on your arranged programme.

Transport of an unrepaired vehicle from abroad

If your vehicle cannot be repaired abroad within 2 days, we will tow it to the nearest service centre in the Czech Republic, closest to your home or company headquarters. This service is only available if included in your arranged programme.

Transport of a repaired vehicle

Once your vehicle has been repaired at an authorised service centre, it will be transported to your place of residence or company's registered office. (This service is available only if included in your arranged programme.)

Return of a replacement vehicle

You can pick up your repaired vehicle at any contractual service centre near your place of residence or company's registered office in the Czech Republic or abroad. (This service is available only if included in your arranged programme.)

Replacement driver

If the driver of the insured vehicle is hospitalised abroad and none of the passengers is able to drive, you can request a replacement driver for up to 2 days as part of the agreed assistance programme, depending on your arranged coverage. Fuel, operating fluids, highway tolls, and other fees are not included in the service.

Delivering a message to a close person

If you experience trouble with your vehicle, the assistance service can deliver a message to a designated person via phone, email.

DESCRIPTION OF ASSISTANCE SERVICES	Czech Republic + EU package, 5 days for a replacement vehicle		Czech Republic + EU package, 10 days for a replacement vehicle	
	Czech Republic	Abroad	Czech Republic	Abroad
If the vehicle becomes inoperable as a result of accident, malfunction or driver's error, or has been stolen:				
Roadside assistance arrival, departure, repair on site, sending of spare parts	YES	YES	YES	YES
Towing of the vehicle into the nearest authorised service centre, including loading, unloading, rescue	YES	YES	YES	YES
Safekeeping of the inoperable vehicle	YES for up to 3 days	YES for up to 3 days	YES for up to 5 days	YES for up to 5 days
If the vehicle is not repaired within 2 hours from its acceptance to an authorised service centre or has not been found within 2 hours from being reported stolen:				
Hotel accommodation	YES for the duration of vehicle repair, 3 nights maximum	YES for the duration of vehicle repair, 3 nights maximum	YES for the duration of vehicle repair, 3 nights maximum	YES for the duration of vehicle repair, 3 nights maximum
or: Replacement vehicle in case of the vehicle being inoperable on the road Vehicle will be brought within 2 hours	YES for the duration of vehicle repair, 5 days maximum	YES for the duration of vehicle repair, 5 days maximum	YES for the duration of vehicle repair, 10 days maximum	YES for the duration of vehicle repair, 10 days maximum
or: Reimbursement of travel costs payment of fare to continue the trip / return home (1st class train or bus ticket)	YES	YES	YES	YES



DESCRIPTION OF ASSISTANCE SERVICES	Czech Republic + EU package, 5 days for a replacement vehicle		Czech Republic + EU package, 10 days for a replacement vehicle	
	Czech Republic	Abroad	Czech Republic	Abroad

Additional assistance services:

Transport of unrepaired vehicle from abroad to a service centre in the Czech Republic closest to the client's place of residence / registered office, if the repair abroad is to take more than 2 business days	NO	NO	NO	YES
Transport of a repaired vehicle Towing into the client's place of residence / registered office, including loading and unloading	NO	NO	YES	YES
Return of a replacement vehicle taking back the replacement vehicle in any authorised service centre or the client's place of residence / registered office	NO	NO	YES	YES
Replacement driver provision of a driver for the crew to return to the place of residence in case of the driver's illness/injury	NO	NO	NO	YES For 2 days maximum
Transporting the crew Into the client's place of residence / registered office in the Czech Republic	NO	NO	YES	YES
Financial assistance	NO	NO	NO	YES Up to EUR 500
Delivering a message to a loved one	NO	NO	YES	YES

HIGHWAY FEES

If this service is included in your contract, we will provide you with a highway vignette valid in the Czech Republic.

You can verify the validity of your vignette by entering your license plate number [at this link](#).

For electric vehicles and hybrids that are exempt from highway fees, Volkswagen Financial Services provides a vignette only if this service is included in your contract. If the service is not included, you must obtain a notice of exemption on your own.



ELECTRONIC JOURNEY LOGBOOK

If this service is included in your contract, you can access a real-time overview of your vehicle online. To log in, use your assigned username and password.



Available Features:

- Driver identification via electronic access.
- Service/private journey tracking using an onboard switch.
- Comprehensive electronic journey logbook with automatic differentiation between private and business trips.
- Real-time vehicle monitoring on a digital map.
- Autonomous fleet utilization checks with alerts for deviations (e.g., speeding, unauthorized departures).
- Fuel transaction tracking.
- Detailed analytics and reporting.

EV CHARGING CARD

If you have a charging card included in your contract, it will be sent to your company headquarters along with your login credentials.



In Case of Loss or Theft of the Card or PIN:

- Email: tankservis@vwfs.cz or call: +420 224 992 300
- Include your contract number or license plate number, the card number, and request blocking or replacement of the card.

Lessee Responsibilities:

- Keep the card secure to prevent theft or misuse.
- Do not leave the card unattended in the vehicle.
- You are liable for all transactions and any damages resulting from use, misuse, or forgery of the card.





Using the Charging Card

The charging card works similarly to a payment card. Simply tap it on the reader at the charging station to unlock charging. Once tapped, the charger activates and begins supplying power to your vehicle. When charging is complete, tap the card again to end the session, and the payment will be automatically processed.

Lost or Stolen Card

If your card is stolen, please contact us immediately. A Volkswagen Financial Services representative will block the card and issue a replacement. The costs associated with blocking the card are covered by you as the lessee.

Card Validity

The charging card does not have an expiration date. However, it must be returned along with the vehicle at the end of the lease.

FUEL CARD

If you have the Fuel Service included in your contract, you can refuel using the fuel card provided when you received your vehicle.

Protect your card from theft or misuse. Do not write down the PIN on the card or keep it nearby.



In Case of Loss or Theft of the Card or PIN:

- Email: tankservis@vwfs.cz or call: +420 224 992 300
- Include your contract number or license plate number, the card number, and request blocking or replacement of the card.

Lessee Responsibilities:

- Keep the card secure to prevent theft or unauthorized use.
- Do not leave the card unattended in the vehicle.
- You are responsible for all transactions and any damages resulting from use, misuse, or fraud involving the card.





Using the Fuel Card

The charging card works similarly to a payment card. Simply tap it on the reader at the charging station to unlock charging. Once tapped, the charger activates and begins supplying power to your vehicle. When charging is complete, tap the card again to end the session, and the payment will be automatically processed.

Lost or Stolen Card

If your card is stolen or your PIN is compromised, contact us immediately. A Volkswagen Financial Services representative will block the card and issue a replacement. The costs associated with blocking the card are your responsibility as the lessee.

Card Expiry

The expiry date is printed on the card. A new card will be issued before the current one expires. If you do not receive it, please contact us. At the end of the lease, the fuel card must be returned along with the vehicle.

REPLACEMENT VEHICLE

If this service is included in your contract, you can request a replacement vehicle when your vehicle is undergoing repairs at a service centre or is damaged or destroyed due to causes other than an insured event or an incident requiring roadside assistance.



For regular maintenance choose your preferred [VWFS service partner](#).

When booking your service appointment, inform them of your need for a replacement vehicle. If no replacement vehicles are available, contact your VWFS Key Account Manager.

Insurance Claim

If the replacement vehicle is covered by your insurance, you are entitled to one under the terms of your policy (for more details, see page 17: [Did you have an accident? How to proceed](#)). If your vehicle is stolen or becomes inoperable and cannot be repaired at an authorised service centre within 2 hours, you may be eligible for a replacement vehicle through [Roadside Assistance](#) (if this service is included in your contract).



If this service is not included in your lease contract, you can still request a replacement vehicle, but you will be responsible for the costs, which will be invoiced to you.



The Replacement vehicle service includes:

- Unlimited number of km for short-term loans.
- Green Card.
- Highway fees in the Czech Republic.
- Motor vehicle liability insurance.
- Vehicle accident insurance (coinsurance depends on the type of vehicle).
- Assistance service.
- Vehicle replacement in case of malfunction or accident.
- Costs of repairs and maintenance.

The Replacement vehicle service does not cover:

- Fuel or battery charging (in case of an EV)
- VAT

If you use this service, you must return the replacement vehicle with a full tank and in the same condition as when you received it.



INSURANCE



Insurance is an integral part of our company's financial services. Vehicle accident insurance, motor vehicle liability insurance, and additional coverage options provide comprehensive protection against unexpected situations.

The following types of insurance can be included in your contract:

- Motor vehicle liability insurance.
- Vehicle accident insurance, including optional add-ons.
- Legal protection insurance (Assistant).
- GAP insurance.

Motor Vehicle Liability Insurance

This insurance covers damage or injury you cause to another party's health, property, lost income, or life in the Czech Republic and in all countries that recognize the Green Card. (Click [here](#) to check the list of covered countries.)

Vehicle Accident Insurance

This insurance covers damage to the insured vehicle resulting from a collision, a natural disaster, vandalism or theft. Coverage applies throughout Europe.

Additional coverage options available as part of vehicle accident insurance:

- Windscreen insurance.
- Luggage insurance.
- Passenger accident insurance (also known as seat insurance).

LEGAL PROTECTION INSURANCE – ASSISTANT



Coverage Includes:

- Legal protection insurance – assistance in criminal or administrative proceedings related to a traffic accident, claiming damages, disputes concerning other vehicle insurance policies, conflicts with service centres, National Motor Vehicle Inspection authorities, or parking disputes.
- Administrative and legal assistance, including: guidance on resolving legal issues, support in case of document theft or loss, interpreting and translation services, help with service mediation and dealings with police or authorities, assistance if the insured is taken into custody
- Telephone legal advice centre



The extent of services depends on the selected insurance option:

Assistant XL – Full coverage, including all services with the highest insurance limits

Assistant L – Standard service package

Assistant M – Basic level of support

This insurance does not replace technical assistance in the event of a vehicle malfunction or accident. (Such services are typically included in vehicle accident insurance, motor vehicle liability insurance, or Roadside Assistance.)



How to use the Assistant insurance

- **Have your identification details ready:**

- Name of the person listed in the lease, loan, or Assistant insurance contract.
- Contract number.
- Vehicle license plate or registration number.
- Phone number (including international dialing code) where you can be reached.

- **Call +420 272 101 082**

- After verifying your details, the Assistant will provide the necessary information.
- Briefly describe your situation and provide any requested details. The Assistant will guide you through the situation, explain the next steps, and help resolve the issue.
- You can contact the Assistant again at any time for further support.
- While the Assistant does not provide technical assistance, they can help connect you with roadside assistance in case of an accident or breakdown. Roadside assistance will then handle the necessary services covered under your vehicle accident insurance or motor vehicle liability insurance (e.g., repair, towing, etc.).



GAP INSURANCE

GAP insurance is an extension of vehicle accident insurance that protects you from financial losses caused by the depreciation of your vehicle over time. It applies in cases of total loss or theft of the vehicle.



GAP insurance is available in four options:

- GAP XL – covers the full difference between the current market value and the original purchase price (up to 50% of the acquisition price) and fully covers the deductible under motor vehicle insurance.
- GAP L – covers the difference between the current market value and the acquisition price (up to 50% of the acquisition price), but does not include deductible coverage under motor vehicle insurance.
- GAP M – provides basic coverage, covering half of the difference between the current market value and the acquisition price (up to 25% of the acquisition price).
- GAP OL – designed for operating leases, this option covers up to the net book value of the vehicle but does not include deductible coverage under motor vehicle insurance.



PERSONAL ACCIDENT INSURANCE



Eligibility Conditions

If both motor vehicle liability insurance and accident insurance are included in your leasing contract, all passengers traveling with the client's consent are entitled to the benefits of personal accident insurance. This insurance is arranged by ŠkoFIN s.r.o. for vehicles in its ownership through MetLife Europe d.a.c.

Personal accident insurance covers all passengers in the vehicle during both business and private trips. Coverage is valid worldwide, 24/7.

Coverage Details (Per Person):

- Death due to an accident: 1,000,000 CZK
- Permanent disability due to an accident: 200,000 CZK, with a progressive payout of up to 1,000%, depending on the severity of the disability.

Example Calculation: if a permanent disability of 32% is recognized, the payout will be 300% of the insured amount, meaning 600,000 CZK.

The maximum insured amount per accident is 10,000,000 CZK for all passengers combined.

To report a claim under personal accident insurance, use this online form: [here](#)

Enter the insurance policy number: 200717

FILING AN INSURANCE CLAIM

You can find the necessary forms for reporting an insurance claim on vwfs.cz, including:

- European Accident Report
- Online Claim Report Form



Once the required documents are submitted, the claim is registered by the relevant insurance company.

In case of an insurance claim, fill out the form [here](#).

For more information, contact Volkswagen Financial Services at +420 224 992 296.

Reporting an insurance claim:

- If you have insurance coverage, use the designated contacts for reporting claims, listed at the beginning of this DRIVER SET.
- Report the claim immediately before taking the vehicle to a service centre: [here](#).
- When submitting the report, attach all required documents, including: completed European accident report, Czech police report (if applicable), driver's license (of the driver at the time of the accident), damage assessment application, advice to the injured party.
- Important: When filling out the forms, remember that the owner (insured party) is ŠKOFIN, s.r.o.

Handling insurance claims based on accident type:

Vehicle Inoperability or Insurance Claim
(Czech Republic & Abroad)

- Contact the relevant insurance company or Roadside Assistance (if included in your contract).

Traffic accidents over CZK 200,000 or accidents involving injuries, damage to roads, public property, or the environment, damage to third-party property

- In these cases, you must call the Czech Police (158), including for collisions with animals.
- Fill out the European accident report, clearly identifying the at-fault party. If the parties cannot agree, the Czech police will determine liability.
- If you do not receive a copy of the police report, note down the reference number or address of the police station, the other party's name, address, license plate number, and insurance policy number.
- No insurance claim will be accepted if the police were not called to the accident, the driver tested positive for alcohol or drugs, the driver refused to take an alcohol test.

Traffic accidents under CZK 200,000 with no injuries

- Calling the police is not required in this case.

Please follow the following guidelines:**Single-Vehicle Accident**

- If the damage is under CZK 200,000 (e.g., hitting an animal without killing it, parking lot damage caused by an unknown vehicle), you only need to fill out a claim report.

Accidents involving two or more vehicles

- If the damage is under CZK 200,000 and no injuries are involved, fill out the European Accident Report, clearly identifying the at-fault party.
- If either party refuses to cooperate, call the Czech Police. For two vehicles, use one set of the European Accident Report (for three vehicles, use two sets, etc.). Copies must be legible. The form can be completed in any language by either party.

Vandalism or Theft

- You must report the incident to the Czech Police (158) for investigation.
- In the event of theft, if possible, you must return all documents and accessories received upon vehicle handover to Volkswagen Financial Services.
- Failure to return the required documents or accessories may result in a reduced claim settlement by the insurance company.

Replacement Vehicle

- Your insurance covers a replacement vehicle only if your vehicle becomes inoperable or technically unfit for use due to an insured event.



Exclusions from insurance coverage and service provision

Volkswagen Financial Services will not provide services or cover insurance claims in the following cases:

- The assistance or insurance claim occurred while the driver was under the influence of alcohol, drugs, or other narcotics.
- The assistance service was paid for directly by you without prior approval from Volkswagen Financial Services (except for emergency repairs or towing of an inoperable vehicle when you were objectively unable to contact the Volkswagen Financial Services assistance center).
- The vehicle was driven by a person without a valid driver's license.
- The vehicle was not roadworthy, not regularly maintained according to the manufacturer's instructions, or was mishandled—including cases where you were previously notified to correct the issue but failed to do so.
- The assistance/insurance event was caused by unauthorized or unqualified interventions to the vehicle.
- The incident resulted from an intentional accident caused by you or an attempted suicide.
- The incident occurred during a motor-racing competition, race, exhibition, bet, crime, or misdemeanor.
- The assistance/insurance event was caused by contaminants on the vehicle body that were not removed in time, resulting in paint damage.
- The event was caused by improperly secured cargo, leading to falling, shifting, or damage to the vehicle.

If any of the above circumstances are confirmed, you, as the lessee, will be required to reimburse all incurred costs.



RETURNING THE VEHICLE



Before Returning the Vehicle

- If the vehicle has been damaged, file an insurance claim and have it repaired before returning it.
- You will receive advance notice regarding the option to extend the contract, purchase the vehicle, or return it. A new offer may also be provided.
- 15 days before the contract ends, call the number provided in the written notification to schedule the vehicle handover.
- Before returning the vehicle, inspect its technical and operational condition. If necessary, have it cleaned or repaired.
- Restore the vehicle to its original condition and remove any personal accessories or added equipment.
- If you have exceeded the mileage limit, you will be charged for the extra kilometers driven.
- If you have not used the full mileage limit, you may be eligible for a refund (up to CZK 12,100.00). Tampering with the odometer is strictly prohibited.
- If the vehicle is not returned in proper condition, additional costs may apply.

Vehicle Pre-Check

- If you are unsure about the vehicle's technical condition, you can request a preventive inspection from DEKRA CZ, a.s. before returning the vehicle.
- This service is subject to a fee according to the Volkswagen Financial Services price list. Contact details for booking a pre-check will be sent to you in a letter before returning the vehicle.



Once you return the vehicle, you can no longer file an insurance claim for any damages!

Returning the Vehicle

- Return the vehicle on the agreed termination date. If returning the vehicle earlier, bring it on the date agreed upon for early termination.
- The vehicle must be undamaged, clean, and in proper technical and operational condition.
- During the return process, a handover report will be completed, documenting the vehicle's visual and technical condition.
- Return all accessories, documents, and items received when you took possession of the vehicle.



The termination date of the contract is determined by the handover date and the agreed financing period.

Items that must remain in the returned vehicle:

- Service book with completed records (if digital, print the records beforehand).
- Car radio manual and security code.

Items to be handed over to the authorized representative:

- Vehicle registration certificate.
- All keys, including spare keys (and safety labels, if applicable).
- Remote control for the alarm.
- If the vehicle has mechanical security equipment, hand over the keys and security codes.



If you are unable to return the vehicle in person, your representative must have a notarized Power of Attorney.



Additional items to return (depending on vehicle equipment & services):

- Green Card (insurance certificate).
- Spare tyre set (or second set of tyres/wheels if included in the lease).
- Mandatory equipment that was included with the vehicle at handover.
- Volkswagen Financial Services service card.
- Fuel card (without PIN).
- PLUS SD card.
- CD for the navigation system (if applicable).
- Dongle (if included in the vehicle equipment).
- Any other accessories received at vehicle handover.

Additional Requirements:

- Remove any non-standard equipment that was installed after handover, ensuring no visible traces remain.
- Remove all stickers without leaving mechanical damage or visible color changes.

Post-Handover Assessment

Once the vehicle has been returned, the Volkswagen Financial Services technical department will review the handover report and assess any costs exceeding standard wear and tear. These costs, if applicable, will be charged to you.

WEAR-AND-TEAR & DAMAGE STANDARDS

On the following pages, you will find definitions of acceptable and unacceptable damage for returned vehicles. These limits primarily apply to passenger vehicles. For utility vehicles, the criteria for unacceptable damage are outlined in the [Vehicle Interior Section](#).



Assessing Vehicle Damage

1

Inside the printed brochure, you'll find a measurement guide to help you assess any damage to the vehicle. Simply cut it out and use it to measure.

2

Go through the handbook carefully and study all descriptions of acceptable and unacceptable damage.

3

Now you know how Volkswagen Financial Services will assess the damage to your vehicle.

4

The guide also includes tips on reducing the impact of non-acceptable damage.

5

A technician will evaluate the damage in your presence when you return the vehicle.

6

All recorded damage will be documented in the Vehicle Handover Report.

7

You and the technician will review and confirm the handover report together.

8

If you disagree with the damage assessment stated in the handover report, follow the procedure outlined in the business terms and conditions.



Acceptable vehicle damage

Vehicle damage corresponds to the normal wear-and-tear of vehicles of a comparable age and number of kilometres driven and does not significantly reduce the vehicle market price.



Unacceptable vehicle damage charged to the client

Vehicle damage does not, on average, appear in vehicles of a comparable age and number of kilometres driven and the extent of damage has a direct impact on reduction of the vehicle market price.

VEHICLE EXTERIOR



Ordinary (acceptable) damage to the vehicle exterior

- Caused by a long-term load which does not exceed the bearing capacity limit.
- The overall condition of the vehicle corresponds to its age and number of kilometres driven.
- It is usually demonstrated on the whole area of worn material.
- The vehicle shows damage occurring from the normal use of a vehicle.
- The vehicle damage does not have a significant impact on its market price.
- An acceptable exterior damage may be for instance a faded paint on the entire surface of the bodywork, minor scratches on the paint or equally worn tyres, if the tread is higher than the statutory minimum.

Only a washed vehicle will be accepted in order to find all exterior damage.
In winter, the vehicle must be handed in without frost.



Menu

Excessive (unacceptable) damage to the vehicle exterior

- Caused by a short-term load which exceeds the bearing capacity limit.
- The overall condition of the vehicle does not correspond to its age and number of kilometres driven.
- The vehicle damage has a significant impact on its market price.
- Unacceptable vehicle damage often occurs as a result of a foreign body acting on the damaged material and it is usually limited in the area.
- Unacceptable exterior damage may be for instance a deep scratch in the paint, large dents or bulges on the bodywork, damaged tyres or wheel rims.

How to reduce the impact of excess vehicle damage:

- Qualified repair of damage in contractual service centres listed at vwfs.cz
- Prudent removal of car accessories which are not part of the agreement.

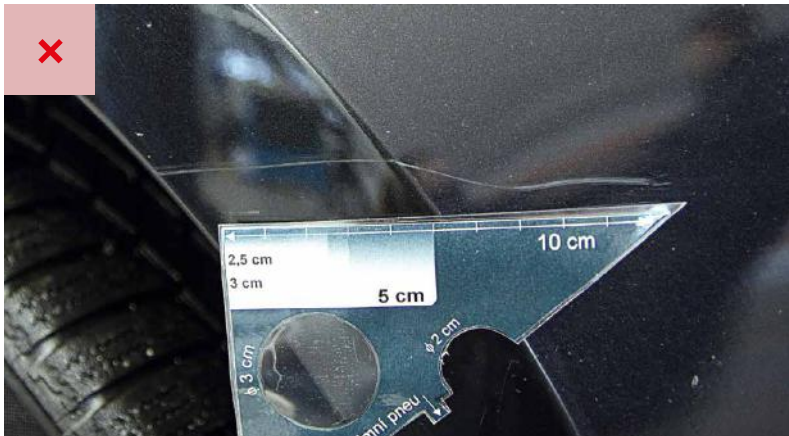


Vehicle paint damage



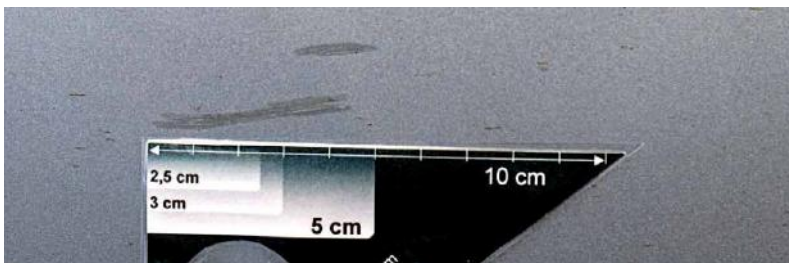
Acceptable damage

- In the upper paint layer are only scratches removable by polishing.
- Maximum of 3 instances of unpolishable paint damage up to 3 cm per one part are acceptable for vehicles older than 24 months.
- Maximum of 2 instances of unpolishable paint damage up to 3 cm per one part are acceptable for vehicles less than 24 months old.

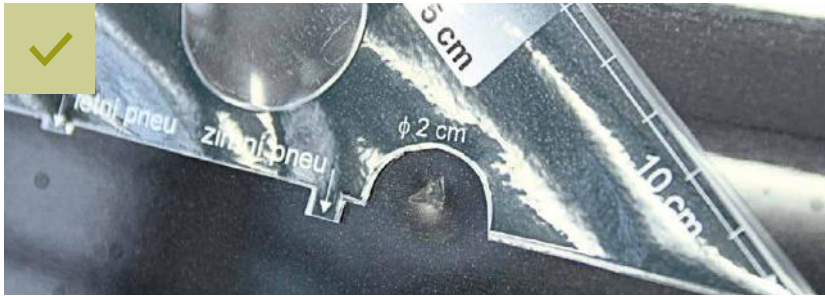


Unacceptable damage

- Deep and unpolishable scratches longer than 3 cm or more than 3 scratches per on part (vehicles over 24 months) / more than 2 scratches per one part (vehicles up to and including 24 months).
- Unqualified paint repair.
- Peeled or otherwise deteriorated paint or paint damage to base paint.
- Paint damage on the edges of individual parts of bodywork of more than 5 cm or with the beginning corrosion.
- Unremovable advertising stickers and other labels and signs or traces left after their removal (mechanical damage or change of surface colour, traces of glue).



Advertising stickers and other labels and signs must be fully removed before returning the vehicle.



Bodywork damage



Acceptable damage

- Bodywork damage of 2 cm maximum, without paint damage.
- Maximum of two minor dents per one part of the bodywork; traces of a stone impact (maximum of 10 traces of a stone impact per 15 × 15 cm area); repair made up to standards.



Unacceptable damage

- Cases where the bodywork has been clearly hit by hailstorm or another natural phenomenon.
- Where dents and bulges in the bodywork are bigger than 2 cm or more numerous than two per part.
- Clearly unqualified repair of a damaged spot.
- Corrosion at any stage or extent.
- Damaged thresholds, doorframes and seals.
- Deformed or damaged edges of bodywork parts.
- Soiling with tar or concrete.



Has the bodywork been damaged by a hailstorm, and have you reported it as a claim? Damage must be repaired before returning the vehicle.



Damage to the vehicle grille, bumpers, and unpainted parts



Acceptable damage

- Superficial scratches on bumpers that are limited to the top layer of paint and can be removed by polishing or plastic restoration (maximum scratch length: 10 cm, up to two scratches per part).
- Scrapes on the lower parts of bumpers and protective strips with a maximum length of 5 cm, provided there are no cracks and no more than two instances of damage per part.



Damage to wheel covers and rims



Acceptable damage

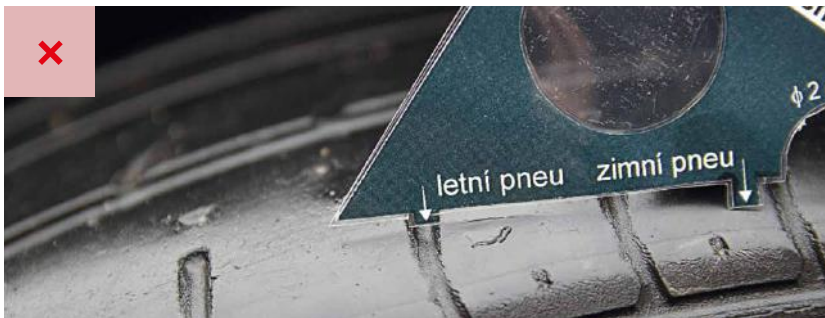
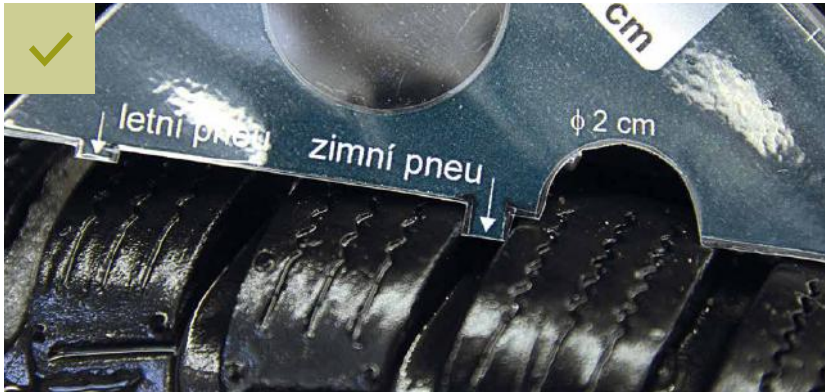
- Operating damage of wheel covers and rims by spinning stones, or fine scratches to a minor extent.
- Scratches on wheel covers of any extent.
- Varied colour share of steel wheels and/or local surface corrosion around screws and centre of the wheels.
- In case of wheel rims of light alloys, for vehicles less than 24 months old, the maximum length of a scratch is 3 cm, and the maximum number of scratches is two per wheel; for vehicles older than 24 months, the maximum length of a scratch is 5 cm, and the maximum number of scratches is two per wheel; wheel rims must be free from any deformations or traces after contact with a curb or nicks into the base layer of the material.



Unacceptable damage

- Cracked, deformed or otherwise broken cover (hubcap).
- Bigger scratch or sharp edge of a wheel rim.
- Missing wheel covers if part of the vehicle upon purchase; wheel covers must be original and must belong with the particular vehicle.
- Missing spare wheel or full tyre repair set.
- Any unqualified repair of wheel rims.





Tyre damage



Acceptable damage

- Summer tyres with tread depth all over the circumference according to the currently applicable regulations, i.e. at least 1.6 mm.
- Winter tyres (if returned with the vehicle) with tread depth all over the circumference according to the currently applicable regulations, i.e. at least 4 mm.
- Only slight tread damage without limiting the function.
- No damage on sides, no bulges.



Unacceptable damage

- Tyres worn over the determined tread limit (summer tyres: 1.6 mm / winter tyres: 4 mm).
- Any damage on the side of the tyre.
- Bulges, deformations, punctures, tears, cuts in any spot of the tyre.



Before returning the vehicle, check whether a spare wheel and repair set are in place.



Replace broken bulbs in headlights.

Damage to glass, headlights and mirrors



Acceptable damage

- Minor damage (windscreen standardly struck by stones, without cracked glass) and very fine hairline scratches to a minor extent, provided that they do not impede the vehicle safety and roadworthiness.
- A repaired crack up to 10 cm and chip up to 2 cm, provided that they do not prevent from the vehicle safety and roadworthiness.
- Abrasions and scratches shorter than 5 cm are acceptable in painted mirrors, provided that they do not penetrate the paint layer.
- Scratches to a minor extent are acceptable in unpainted mirrors where the mirrors must not be deformed.
- Type-approved sun foil with a visible attest, placed on the windows outside the front line of seats, in accordance with the applicable laws, without limiting the window functions.



Unacceptable damage

- Unrepaired windscreen damage (chip, hole, crack) in the wiped area and a chip larger than 3 mm outside the wiped area.
- Non-functioning lights (also due to non-functioning bulbs).
- Broken mirror cover.
- Windshield or rear window scratched from wipers.
- Cracks or chips in other glasses, lights, mirrors.
- Broken glasses, lights, mirrors.
- Protective sun foils placed in conflict with the applicable laws, or damaged or non-type-approved.



Damage to the bottom part of the vehicle, engine, brakes and exhaust



Acceptable damage

- Operating damage to the bottom part of the vehicle from spinning stones and fine scratches to a minor extent.



Unacceptable damage

- Mechanically damaged and dented bottom part of a threshold or axle.
- Scratches on brake disks from the contact of metal on metal.
- Damage to the engine caused by lack of operating fluids (e.g. oil or cooling fluid).
- Gearbox and clutch showing difficult switching gears, slipping clutch, noisy gearbox, inefficient synchronisation.



TIP!

Upon returning the vehicle, all care of the vehicle engine and its efficient operation will be reimbursed.

VEHICLE INTERIOR



Ordinary (acceptable) damage to the vehicle interior

- Caused by a long-term load which does not exceed the load bearing capacity limit.
- The overall condition of the vehicle corresponds to its age and number of kilometres driven.
- It is usually demonstrated on the whole area of worn material.
- The vehicle shows damage occurring from the normal use of a vehicle.
- The vehicle damage does not have a significant impact on its market price.
- An acceptable interior damage may be normal wear-and-tear of carpets, plastic and textile parts, interior equipment and seats.



Excessive (unacceptable) damage to the vehicle interior

- Caused by a short-term load which exceeds the load bearing capacity limit.
- The overall condition of the vehicle does not correspond to its age and number of kilometres driven.
- The vehicle damage has a significant impact on its market price.
- Damage, burned-through and torn upholstery and carpets.
- Interior contaminated by cigarette smoke or other distinctive smell.
- Soiling with animal fur, or soiling requiring wet, specialised interior cleaning.



TIP!

You can reduce the impact of excess vehicle damage by cleaning the vehicle interior.



Seat damage



Acceptable damage

- Seat upholstery is fully undamaged, without any cracks, burnt-through spots or chafing, in original colour shade, no stains.
- Driver's and front passenger's seats may bear surface wear marks on the outer front parts of backrests providing they do not compromise the integrity of the basic cover material.
- Leather upholstery without any scratches.



Unacceptable damage

- Any soiling of seats which cannot be removed by a standard cleaning of the vehicle interior.
- Torn or otherwise damaged upholstery (e.g. burnt, cut-through, punctured).
- Scratched leather upholstery.
- Smelling vehicle interior.



Before returning the vehicle to the leasing company, the interior should be completely cleaned.



Damage to floor, ceiling and interior padding



Acceptable damage

- Visible signs of use and abrasions of upholstery of the ceiling and side pillars without damage to the upholstery.
- Visible signs of use, partial changes of colouring and abrasions on additional carpets, change of colouring caused e.g. by partially covering the ceiling upholstery.



Unacceptable damage

- Torn, burnt-through, chemically damaged upholstery of the ceiling and side pillars.
- Deformation of ceiling upholstery of more than 2.5 cm, deep deformation or more than two deformations of the whole ceiling upholstery.
- Cracked, differently coloured, penetrated carpet or carpet with burns.



Damage to luggage compartment



**Acceptable
damage**

- Only surface scratches without deformations or deep nicks, luggage compartment cover must be undamaged.



**Unacceptable
damage**

- Soiling, cracks or deformations, e.g. from load, or soiling with chemicals.
- Soiling requiring interior shampooing, soiling with animal fur.
- Missing luggage compartment partition, if part of the vehicle equipment.





Damage to dashboard, steering wheel, control elements and interior lights



Acceptable damage

- Blind-flanged hole from installing and removing extraordinary equipment in the lower half of the dashboard where the blind flange is up to 25 mm in size; there can be only one damaged spot.
- After removing the accessories (e.g. handsfree set of a cell phone, radio or another non-standard equipment), all holes or damaged parts must be set into original condition and all original control elements must be unbroken and properly functioning.
- Ventilation grilles must be undamaged, without any traces of chemicals or glue.



Unacceptable damage

- Damage to control elements, ventilation grilles and speaker grilles by chemicals or glue and their disrupted (peeling) painted layers.
- Scratches, cracks, damage to venting grilles and speaker grilles, deformations (such as from trapping a foreign object).
- Missing parts of the interior.
- Holes after installing and removing extraordinary equipment.

LIST OF UNACCEPTABLE DAMAGE AND WEAR-AND-TEAR		Vehicle category			
EXTERIOR		Passenger up to and including 24 months	Passenger over 24 months	Utility up to and including 24 months	Utility over 24 months
Vehicle paint damage	unpolishable paint damage per one part (no damage to base coat) – size	bigger than 3 cm	bigger than 3 cm	bigger than 4 cm	bigger than 5 cm
	unpolishable paint damage per one part (no damage to base coat) – number, irrespective of the size	more than 2	more than 3	more than 3	more than 5
	peeled or otherwise deteriorated paint	unacceptable	unacceptable	unacceptable	unacceptable
	unqualified paint repair visible at first sight	unacceptable	unacceptable	unacceptable	unacceptable
	paint damage to base coat	unacceptable	unacceptable	unacceptable	unacceptable
	paint damage on the edges of individual parts of bodywork, accompanied by the beginning corrosion	unacceptable	unacceptable	unacceptable	unacceptable
	stickers and other labels and signs left on the vehicle (except as provided by the lease agreement)	unacceptable	unacceptable	unacceptable	unacceptable
	traces left after removal of the stickers – traces of glue, paled paint	unacceptable	unacceptable	unacceptable	unacceptable
Bodywork damage	dent per part – size	bigger than 2 cm	bigger than 2 cm	bigger than 3 cm	bigger than 5 cm
	dent per part – number irrespective of the size	more than 2	more than 2	more than 3	more than 5
	dented from stones – number of dents per 15 x 15 cm area	more than 10	more than 10	more than 10	more than 10
	marks from a hailstorm or another natural phenomenon	unacceptable	unacceptable	unacceptable	unacceptable
	corrosion at any stage or extent	unacceptable	unacceptable	unacceptable	unacceptable
	unqualified repair – visibly repaired damage	unacceptable	unacceptable	unacceptable	unacceptable
	damaged thresholds, doorframes and seals	unacceptable	unacceptable	unacceptable	unacceptable
	deformed or damaged edges of bodywork parts	unacceptable	unacceptable	unacceptable	unacceptable
Damage to wheel covers and rims	soiling with tar or concrete	unacceptable	unacceptable	unacceptable	unacceptable
	abraded or scratched wheel rim – size	bigger than 3 cm	bigger than 5 cm	bigger than 5 cm	bigger than 10 cm
	abraded or scratched wheel rim – number irrespective of the size	more than 2	more than 2	more than 2	more than 5
	deformed wheel rim, nick, scratch or sharp edge	unacceptable	unacceptable	unacceptable	unacceptable
	cracked, deformed or otherwise broken or unoriginal or missing hubcaps	unacceptable	unacceptable	unacceptable	unacceptable
	missing spare wheel or full tyre repair set	unacceptable	unacceptable	unacceptable	unacceptable

Unacceptable wear-and-tear/damage – wear-and-tear or damage to the vehicle that usually does not occur in vehicles of similar age with a similar number of driver kilometres and its extent has a direct impact on the reduction of the vehicle market value. Acceptable wear-and-tear/damage – wear-and-tear or damage to the vehicle that correspond to the normal wear-and-tear of vehicles of similar age with a similar number of driven kilometres and does not reduce the vehicle market value any significantly. Dent – visible hole or bulge in part of the bodywork.

LIST OF UNACCEPTABLE DAMAGE AND WEAR-AND-TEAR		Vehicle category			
EXTERIOR		Passenger up to and including 24 months	Passenger over 24 months	Utility up to and including 24 months	Utility over 24 months
Damage to the bottom part of the vehicle, engine, brakes and exhaust	mechanically damaged and dented bottom part of a threshold or axle	unacceptable	unacceptable	unacceptable	unacceptable
	scratches on brake disks from the contact of metal with metal	unacceptable	unacceptable	unacceptable	unacceptable
	damage to the engine caused by lack of operating fluids	unacceptable	unacceptable	unacceptable	unacceptable
	slipping clutch, noisy gearbox, inefficient synchronisation	unacceptable	unacceptable	unacceptable	unacceptable
Tyre damage	tyres with a tread less than required by the applicable laws	unacceptable	unacceptable	unacceptable	unacceptable
	damaged tyres – bulges, deformations, punctures, tears, cuts	unacceptable	unacceptable	unacceptable	unacceptable
Damage to car mask, bumpers and unpainted parts	damage not repairable by plastics renovation – size	unacceptable	bigger than 5 cm	bigger than 5 cm	bigger than 5 cm
	damage not repairable by plastics renovation – number irrespective of the size	unacceptable	more than 2	more than 2	more than 2
	dent per part – size	unacceptable	bigger than 2 cm	bigger than 2 cm	bigger than 5 cm
	dent per part – number irrespective of the size	unacceptable	more than 2	more than 3	more than 5
	crack, deformation or break-off	unacceptable	unacceptable	unacceptable	unacceptable
	missing parts of bodywork equipment (blind flanges, grilles, parts of handles, antenna rod, locks etc.)	unacceptable	unacceptable	unacceptable	unacceptable
	unqualified repair visible at first sight	unacceptable	unacceptable	unacceptable	unacceptable
Damage to glass, headlights and mirrors	unrepaired windscreen damage (crack) in the wiped area	bigger than 0,3 cm	bigger than 0,3 cm	bigger than 0,3 cm	bigger than 0,3 cm
	qualified repair of windscreen crack – size	bigger than 10 cm	bigger than 10 cm	bigger than 10 cm	bigger than 10 cm
	qualified repair of windscreen chip – size	bigger than 2 cm	bigger than 2 cm	bigger than 2 cm	bigger than 2 cm
	windshield or rear window scratched from wipers	unacceptable	unacceptable	unacceptable	unacceptable
	scratched other glasses, lights, mirrors – size	unacceptable	bigger than 2 cm	bigger than 2 cm	bigger than 5 cm
	broken other glasses, lights, mirrors and their cracks or stems	unacceptable	unacceptable	unacceptable	unacceptable
	broken or deformed mirror cover	unacceptable	unacceptable	unacceptable	unacceptable
	non-functioning lights (also due to non-functioning bulbs)	unacceptable	unacceptable	unacceptable	unacceptable
	damaged or non-type-approved protective sun foils of foils placed in conflict with the applicable laws	unacceptable	unacceptable	unacceptable	unacceptable
Other damage	any damaged or unprofessionally installed exterior accessories	unacceptable	unacceptable	unacceptable	unacceptable
	damaged seal	unacceptable	unacceptable	unacceptable	unacceptable
	any missing or broken parts	unacceptable	unacceptable	unacceptable	unacceptable

LIST OF UNACCEPTABLE DAMAGE AND WEAR-AND-TEAR		Vehicle category			
INTERIOR		Passenger up to and including 24 months	Passenger over 24 months	Utility up to and including 24 months	Utility over 24 months
Seat damage	any soiling of seats which requires wet, specialised cleaning	unacceptable	unacceptable	unacceptable	unacceptable
	scratched, torn or otherwise damaged upholstery (e.g. burnt, cut-through, punctured)	unacceptable	unacceptable	unacceptable	unacceptable
	smelling vehicle interior	unacceptable	unacceptable	unacceptable	unacceptable
Damage to floor, ceiling and interior padding	torn, burnt-through, chemically damaged upholstery of the ceiling and side pillars	unacceptable	unacceptable	unacceptable	unacceptable
	cracked, differently coloured, penetrated carpet or carpet with burns	unacceptable	unacceptable	unacceptable	unacceptable
	deformation of ceiling upholstery – size	bigger than 2,5 cm	bigger than 2,5 cm	bigger than 2,5 cm	bigger than 2,5 cm
	deformation of ceiling upholstery – number per the entire ceiling upholstery	more than 2	more than 2	more than 2	more than 2
	deep deformation of the ceiling	unacceptable	unacceptable	unacceptable	unacceptable
Damage to luggage compartment	soiling, cracks or deformations, e.g. from load, or soiling with chemicals	unacceptable	unacceptable	–	–
	soiling requiring interior shampooing, soiling with animal fur	unacceptable	unacceptable	–	–
	missing luggage compartment partition, if part of the vehicle equipment	unacceptable	unacceptable	–	–
Damage to dashboard, steering wheel, control elements and interior lights	blind-flanged hole after removal of extraordinary equipment in the lower part of the dashboard – size of the blind flange	bigger than 2,5 cm	bigger than 2,5 cm	bigger than 2,5 cm	bigger than 2,5 cm
	blind-flanged hole after removal of extraordinary equipment in the lower part of the dashboard – number of instances of damage	more than 1	more than 1	more than 1	more than 1
	non-blind-flanged holes after removal of extraordinary equipment	unacceptable	unacceptable	unacceptable	unacceptable
	scratches, cracks, damage to control elements, venting grilles and speaker grilles by chemicals or glues and disruption of their painted layers	unacceptable	unacceptable	unacceptable	unacceptable
	missing parts of the interior	unacceptable	unacceptable	unacceptable	unacceptable

Unacceptable Wear/Damage – Wear or damage that is not typical for vehicles of a similar age and mileage and has a direct impact on reducing the vehicle's market value. Acceptable Wear/Damage – Wear or damage that is consistent with normal use for vehicles of a comparable age and mileage and does not significantly decrease the vehicle's market value. Dent – A visible indentation or bulge on the vehicle's bodywork, noticeable under normal viewing conditions.

LIST OF UNACCEPTABLE DAMAGE AND WEAR-AND-TEAR		Vehicle category			
		Passenger up to and including 24 months	Passenger over 24 months	Utility up to and including 24 months	Utility over 24 months
Cargo load compartment (LCV)	any signs of corrosion	–	–	unacceptable	unacceptable
	cracks and deformations of interior parts of the cargo load compartment (it does not apply to bodywork parts) – number irrespective of the size	–	–	more than 2	more than 4
	cracks and deformations of interior parts of the cargo load compartment (it does not apply to bodywork parts) – size	–	–	bigger than 5 cm	bigger than 5 cm
	deformation of inner arches in the cargo load compartment – number irrespective of the size	–	–	more than 2	more than 4
	deformation of inner arches in the cargo load compartment – size	–	–	bigger than 5 cm	bigger than 5 cm
	any damage restricting the function of doors, windows or locks	–	–	unacceptable	unacceptable
	puncturing, unprofessional holes	–	–	unacceptable	unacceptable
	missing parts of the cargo load compartment	–	–	unacceptable	unacceptable
Documents and accessories	missing additional accessories subject to the lease agreement (roof racks, chains etc.)	unacceptable	unacceptable	unacceptable	unacceptable
	missing winter tyres, if the lease includes the Tyre Repair Services including winter tyres	unacceptable	unacceptable	unacceptable	unacceptable
	missing key to the vehicle or card with a code	unacceptable	unacceptable	unacceptable	unacceptable
	incomplete mechanical security equipment of the vehicle	unacceptable	unacceptable	unacceptable	unacceptable
	missing service book (except where in electronic form)	unacceptable	unacceptable	unacceptable	unacceptable
	missing or incomplete vehicle documentation	unacceptable	unacceptable	unacceptable	unacceptable
	missing mandatory equipment of the vehicle which was part of the vehicle upon handover	unacceptable	unacceptable	unacceptable	unacceptable



PREPARING THE VEHICLE FOR RETURN

Now, all that's left is to attend your appointment with the technician and return the vehicle on the scheduled date at the designated return location specified by Volkswagen Financial Services in the letter sent to you before your contract ends.

For a full overview of the return process, refer to the chapter [Returning the vehicle](#).

What to Expect During the Return Process

- The technician will inspect the vehicle in your presence and complete the Vehicle Handover Report.
- Both you and the technician will review and sign the report.
- The handover report serves as the basis for the final billing of your contract.
- Any unacceptable vehicle damage (not covered by insurance; see [Unacceptable Vehicle Damage](#)) may result in additional charges in the final settlement.

A smiling man with a beard is sitting in the driver's seat of a car. He is wearing a white t-shirt and is holding a car key in his right hand. He is looking towards the camera with a friendly expression. The background is slightly blurred, showing the interior of the car and some light coming from the window.

FINAL TIPS

Before returning the vehicle:

- Ensure you have all required documents, keys, mandatory equipment, and safety wheel screws ready.
- Wash the vehicle to ensure it is clean upon return.
- Clean the interior thoroughly, including removing any pet hair.
- Remove all corporate labels or signs from the vehicle.
- Take out any personal accessories or additional equipment you installed.
- Return all original vehicle accessories that were present at handover.
- If a second set of tyres or wheel rims was included in your lease, you must return them as well.

IDENTIFICATION DATA

If you have any questions, please feel free to contact us at +420 224 992 300 or via our correspondence address.

Volkswagen Financial Services contact details

**Correspondence Address:**

Volkswagen Financial Services
Evropská 866/63
Prague 6
160 00

Invoicing Address:

ŠkoFIN s. r. o.
Pekařská 635/6
Prague 5
155 00
Comp. Reg. No.: 45805369
VAT No.: CZ45805369

**Shareholders:**

VOLKSWAGEN FINANCIAL SERVICES AKTIENGESELLSCHAFT

Registered office:

38112 Braunschweig,
Federal Republic of Germany

Ownership share: 100 %

Pursuant to Section 79 of Act No. 90/2012 Coll., on Business Corporations, as amended, ŠkoFIN s.r.o., as a controlled entity, is a member of the corporate group (concern) with VOLKSWAGEN FINANCIAL SERVICES AKTIENGESELLSCHAFT.

**Working hours:**

Monday – Friday: 9:00 AM – 5:00 PM

Wishing you safe travels!