

DETERMINING THE COST OF DAMAGE END OF CONTRACT

Evaluation system for vehicles at the end of a contract

This document has been drawn up specifically to provide you with the necessary transparency regarding the potential costs that may arise at the end of the contract.

Obtaining insight into the final evaluation of a vehicle at the end of the contract should also allow you to formulate your own internal car policy and justify the costs to your drivers.

This document provides you with a clear explanation of the evaluation system, which will enable you to determine the ultimate value of the damage, the degradation and the losses that cannot, under any circumstances, be considered by the supplier to be the result of the normal use of a vehicle or normal wear and tear.

Following an **optional** inventory of the vehicle in the presence of the driver, each end of contract vehicle will be subject to a 2nd check by Arval or one of its representatives to determine the good condition of the vehicle or any damage. This applies to damage to the outside and inside of the vehicle as well as the absence of vehicle documents, keys and/or missing elements such as accessories.

If any missing items (keys, accessories, car documents, etc.) are invoiced you still can return them to Arval within five business days after reception of the inspection report.

If your contract stipulates the use of winter tyres, please deliver the car fitted with summer tyres between 1 May and 30 September. If you do not, Arval will be obliged to charge you EUR 250,00 for the resulting reduced value at that point in time.

Arval determines the usage damage based on the standards set by Renta, the Belgian Professional Association of Leasing Companies. For additional information, please consult the Renta collection restitution guide, which is available at www.renta.be, or contact your account manager.

Determining the value of the damage

During Arval's final check, we allow for the possible grouping of individual counts of damage caused by the same accident.

We work with fixed amounts in order to give a value to current end-of-contract damages. This fixed basic amount per vehicle category is determined for each component in consultation with independent vehicle damage specialists. This amount is reviewed, updated and indexed (excluding levies) on an annual basis.

A depreciation formula is applied that takes into account the age and mileage of the vehicle (for passenger cars or company vehicles).

The package for missing key includes the 2nd remote control, the programming of the key on the car, its emergency key and given the lack of a key, replacement of the cylinder lock of the left front door for security reasons.

■ You have opted for the Perfecta service from Arval

The deductible amount will be applied to the total value of the accident, not to the value of each individual instance of damage on the condition, of course, that these damage claims relate to the same accident. If the total amount is lower than the deductible amount, the damage valuation is invoiced.

■ You are externally insured

The amount as specified above will be invoiced

The flat rates (excluding levies), depreciation matrix, work schedule and an example are provided below. Items marked with * in de list of flat rates are not depreciated.

List of flat rates used for 2024 in Euros

General		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
Smart repair*	Small	55	55	55	55	55
	Medium	110	110	110	110	110
	Large	183	183	183	183	183
Interior repair*		185	185	185	185	185
Polish per part*		44	44	44	44	44
Complete polish*		268	268	268	268	268
Registration certificate*		567	567	567	567	567
Certificate of conformity*		317	317	317	317	317
Spare key(s)*	Emergency Key	51	60	66	75	84
	Key Price Range 1 / Missing /	245	288	317	360	403
	Key Price Range 2 / Missing /	365	429	472	536	601
	Key Price Range 3 / Missing /	844	993	1.092	1.241	1.390
Delettering	Delettering*					
	XXS (1 élément)	18	18	18	18	18
	XS (1 élément)	18	18	18	18	18
	S (2 éléments)	35	35	35	35	35
	M (3-5 éléments)	90	90	90	90	90
	L (6+ éléments)	180	180	180	180	180
	XL (spécial)	on demand	on demand	on demand	on demand	on demand
Forfait	on demand	on demand	on demand	on demand	on demand	
Delettering LCV	Delettering*					
	XXS (1 élément)	15	18	20	23	NA
	XS (1 élément)	15	18	20	23	NA
	S (2 éléments)	30	35	39	44	NA
	M (3-5 éléments)	77	90	99	113	NA
	L (6+ éléments)	153	180	198	225	NA
	XL (spécial)	on demand	on demand	on demand	on demand	on demand
Forfait	on demand	on demand	on demand	on demand	on demand	

Interior cleaning		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
Interior cleaning*	S	87	87	87	87	87
	L	204	204	204	204	204
Bumper						
Paint	Front	463	545	600	681	763
	Rear	345	406	447	508	568
Repair & paint	Front	582	685	754	856	959
	Rear	548	645	710	806	903
Replacement & paint	Front	870	1.024	1.126	1.280	1.434
	Rear	794	934	1.027	1.168	1.308
replacement without paint		435	512	563	640	717
Replacement spoiler	Front	89	105	116	131	147
	Rear	180	212	233	265	297
Replacement lower cover not painted	front	517	608	669	760	851
	rear	517	608	669	760	851
Replacement park assist sensor	Front	385	453	498	566	634
	Reat	303	356	392	445	498
Replacement tow cover	Front	53	62	68	78	87
	Reat	53	62	68	78	87
Replacement grill	Front	57	67	74	84	94
Replacement moulding	Front	59	69	76	86	97
	Rear	42	49	54	61	69
Replacement central moulding		84	99	109	124	139
Front						
Paint		144	169	186	211	237
Repair & paint		258	303	333	379	424
Replacement & paint		364	428	471	535	599
Replacement logo		37	44	48	55	62
Replacement radiator grill		230	270	297	338	378
Bonnet						
Paint		335	394	433	493	552
Repair & paint		713	839	923	1.049	1.175
Replacement & paint		786	925	1.018	1.156	1.295
Replacement moulding		22	26	29	33	36
Side panel						
Paint	Front	273	321	353	401	449
	Rear	345	406	447	508	568
Repair & paint	Front	464	546	601	683	764
	Rear	561	660	726	825	924
Replacement & paint	Front	655	771	848	964	1.079
	Rear	1.806	2.125	2.338	2.656	2.975
Replacement fuel cap		83	98	108	123	137
Replacement fender		91	107	118	134	150
Replacement window	Rear	165	194	213	243	272
Door						
Paint		344	405	446	506	567
Repair & paint		509	599	659	749	839
Replacement & paint		835	982	1.080	1.228	1.375
Replacement moulding		63	74	81	93	104
Replacement window	Front	167	197	217	246	276
	Rear	122	144	158	180	202
Replacement handle	Rear	131	154	169	193	216

Rocker		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
	Paint	336	395	435	494	553
	Repair & paint	428	503	553	629	704
	Replacement & paint	1.873	2.203	2.423	2.754	3.084
	Replacement plastic coating	384	452	497	565	633
	Replacement plastic coating without painting	180	212	233	265	297
Roof						
	Paint	633	745	820	931	1.043
	Repair & paint	1.079	1.269	1.396	1.586	1.777
	Replacement & paint	3.040	3.577	3.935	4.471	5.008
	Replacement antenna	65	76	84	95	106
	Replacement panoramic roof	974	1.146	1.261	1.433	1.604
	Replacement roof rails	501	589	648	736	825
Trunk						
	Paint	309	363	399	454	508
	Repair & paint	651	766	843	958	1.072
	Replacement & paint	1.544	1.817	1.999	2.271	2.544
	Replacement moulding	100	118	130	148	165
	Replacement wiper arm	Rear 76	89	98	111	125
	Replacement wiper	Rear 13	15	17	19	21
	Replacement window	678	798	878	998	1.117
Rear						
	Paint	303	357	393	446	500
	Repair & paint	462	543	597	679	760
	Replacement & paint	846	995	1.095	1.244	1.393
Outside rear-view mirrors						
	Paint	131	154	169	193	216
	Replacement & paint	506	595	655	744	833
	Replacement cover	Painted 102	120	132	150	168
		Not painted 145	171	188	214	239
	Replacement glass	98	115	127	144	161
	Replacement blinker	98	115	127	144	161
Lights						
	Standard replacement	Front 322	379	417	474	531
	Replacement xenon	Front 1.074	1.264	1.390	1.580	1.770
	Replacement LED	Front 1.306	1.536	1.690	1.920	2.150
	Replacement fog lights	Front 89	105	116	131	147
		Rear 60	71	78	89	99
	Replacement	Rear 126	148	163	185	207
	Rear light block on trunk	Rear 131	154	169	193	216
	Replacement 3rd stop light	82	96	106	120	134
Wheels						
	Replacement hubcap with logo	25	29	32	36	41
	Replacement trim	47	55	61	69	77
	Replacement steel rim	82	97	107	121	136
	Repair alloy rim*	147	147	147	147	147
	Repair two tone rim*	269	269	269	269	269
	Replacement alloy rim	520	612	673	765	857
	Replacement tyre	167	197	217	246	276
	Replacement spare wheel	250	294	323	368	412
	Space-Saving Spare Whee	102	120	132	150	168
	Replacement tyre kit	242	242	242	242	242
	Replacement mud flap	52	61	67	76	85

Windows		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
Repair windschield		64	75	83	94	105
Replacement windschield		755	888	977	1.110	1.243
Replacement wipers	Front	31	37	41	46	52
Replacement wiper arm		76	89	98	111	125
Replacement moulding	Front	59	69	76	86	97
Replacement sun visor	Windshield	94	110	121	138	154
Replacement rear view mirror	Front	246	289	318	361	405
Seats						
Repair per part*		186	186	186	186	186
Replacement seat upholstery		522	614	675	768	860
Replacement complete upholstery per part		1.044	1.228	1.351	1.535	1.719
Replacement armrest		241	284	312	355	398
Replacement seat belt		237	279	307	349	391
Replacement headrest		220	259	285	324	363
Interior						
Ionization smell*		148	148	148	148	148
Replacement carpet complete		712	838	922	1.048	1.173
Replacement roof lining		765	900	990	1.125	1.260
Replacement door lining		366	431	474	539	603
Replacement trunk door lining		73	86	95	108	120
Replacement ashtray		66	78	86	98	109
Replacement gear shift		88	103	113	129	144
Replacement central console		504	593	652	741	830
Replacement hand brake		95	112	123	140	157
Replacement airbag		990	1.165	1.282	1.456	1.631
Replacement complete dashboard		861	1.013	1.114	1.266	1.418
Replacement storage compartment		156	184	202	230	258
Replacement storage space cover		79	93	102	116	130
Replacement vent		84	99	109	124	139
Replacement steering wheel		400	471	518	589	659
Replacement cup holder		45	53	58	66	74
Replacement trunk lining	Sides	119	140	154	175	196
	Rear	64	75	83	94	105
Replacement trunk carpet		139	164	180	205	230
Replacement speaker cover		31	37	41	46	52
Replacement trunk cover		360	423	465	529	592
Replacement window shelf		179	211	232	264	295

For eventually extra substantial damage (possibly following an accident), the above mentioned flat rates cannot be applied and a quotation or even a specific expertise will have to be made.



Flat rates – Vehicle categories

Passenger cars	Flat rates – Vehicle categories		Vans	
	1	Mini/Mini MPV, Compact		Mini, 500, Clio, Polo, A1, E-Up, ZOE, Aygo, DS3, Captur, i3...
2	Small middle class	A3, Série 1, 308, Focus, Astra, Mégane, E-Golf, Auris,...	2	Caddy, Citan, Dokker, Combo, Berlingo, Partner, Cango,...
3	Middle class MPV	A5, Mondeo, Talisman, XC60, D-Max, GLC, Model 3, 508 ...	3	Caravelle, Expert Combi, Trafic, Vito, Vivaro,...
4	High middle class	GLE, Cayman, Galaxy, Model S, XF, X6, Discovery, A6, ...	4	Jumper, Master, Movano, Sprinter, Crafter, Ducato,...
5	High class, coupé, 4x4	A7, Série 6, CLS, Q7, X1, E-Tron, Panamera, Class S,...		
-	Exclusive, special vehicles, large 4x4	upon request		



Matrix - passenger cars

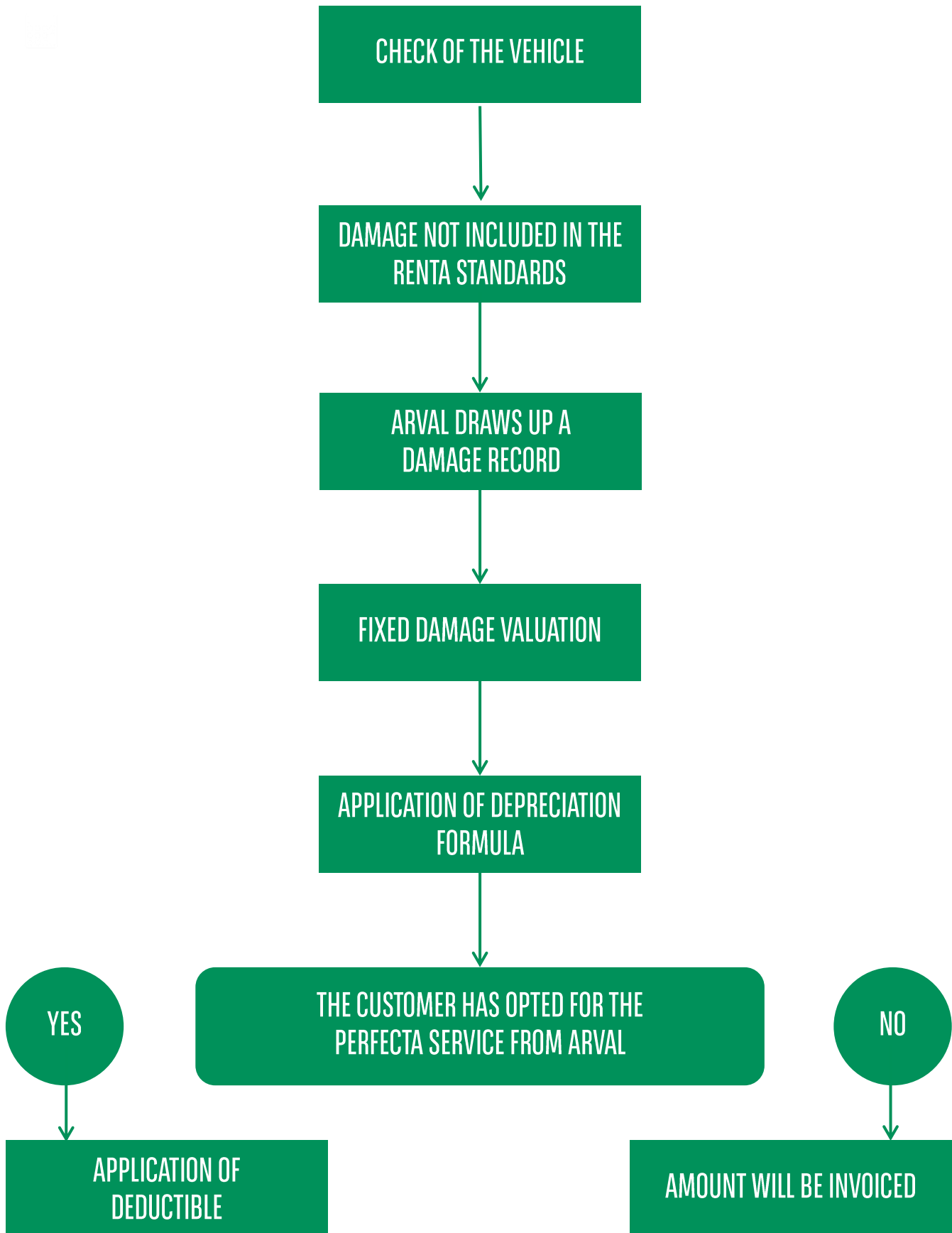
This matrix is provided below. It is drawn up based on the depreciation formula for passenger cars, including the age of the car in months and the mileage.

KM/month	12	18	24	30	36	42	48	54	60
-	94,00	91,18	88,36	85,54	82,72	79,90	77,08	74,26	71,44
5.000	93,50	90,70	87,89	85,09	82,28	79,48	76,67	73,87	71,06
10.000	93,00	90,21	87,42	84,63	81,84	79,05	76,26	73,47	70,68
15.000	92,50	89,73	86,95	84,18	81,40	78,63	75,85	73,08	70,30
20.000	92,00	89,24	86,48	83,72	80,96	78,20	75,44	72,68	69,92
25.000	91,50	88,76	86,01	83,27	80,52	77,78	75,03	72,29	69,54
30.000	91,00	88,27	85,54	82,81	80,08	77,35	74,62	71,89	69,16
35.000	90,50	87,79	85,07	82,36	79,64	76,93	74,21	71,50	68,78
40.000	90,00	87,30	84,60	81,90	79,20	76,50	73,80	71,10	68,40
45.000	89,50	86,82	84,13	81,45	78,76	76,08	73,39	70,71	68,02
50.000	89,00	86,33	83,66	80,99	78,32	75,65	72,98	70,31	67,64
55.000	88,50	85,85	83,19	80,54	77,88	75,23	72,57	69,92	67,26
60.000	88,00	85,36	82,72	80,08	77,44	74,80	72,16	69,52	66,88
65.000	87,50	84,88	82,25	79,63	77,00	74,38	71,75	69,13	66,50
70.000	87,00	84,39	81,78	79,17	76,56	73,95	71,34	68,73	66,12
75.000	86,50	83,91	81,31	78,72	76,12	73,53	70,93	68,34	65,74
80.000	86,00	83,42	80,84	78,26	75,68	73,10	70,52	67,94	65,36
85.000	85,50	82,94	80,37	77,81	75,24	72,68	70,11	67,55	64,98
90.000	85,00	82,45	79,90	77,35	74,80	72,25	69,70	67,15	64,60
95.000	84,50	81,97	79,43	76,90	74,36	71,83	69,29	66,76	64,22
100.000	84,00	81,48	78,96	76,44	73,92	71,40	68,88	66,36	63,84
105.000	83,50	81,00	78,49	75,99	73,48	70,98	68,47	65,97	63,46
110.000	83,00	80,51	78,02	75,53	73,04	70,55	68,06	65,57	63,08
115.000	82,50	80,03	77,55	75,08	72,60	70,13	67,65	65,18	62,70
120.000	82,00	79,54	77,08	74,62	72,16	69,70	67,24	64,78	62,32
125.000	81,50	79,06	76,61	74,17	71,72	69,28	66,83	64,39	61,94
130.000	81,00	78,57	76,14	73,71	71,28	68,85	66,42	63,99	61,56
135.000	80,50	78,09	75,67	73,26	70,84	68,43	66,01	63,60	61,18
140.000	80,00	77,60	75,20	72,80	70,40	68,00	65,60	63,20	60,80
145.000	79,50	77,12	74,73	72,35	69,96	67,58	65,19	62,81	60,42
150.000	79,00	76,63	74,26	71,89	69,52	67,15	64,78	62,41	60,04
155.000	78,50	76,15	73,79	71,44	69,08	66,73	64,37	62,02	59,66
160.000	78,00	75,66	73,32	70,98	68,64	66,30	63,96	61,62	59,28
165.000	77,50	75,18	72,85	70,53	68,20	65,88	63,55	61,23	58,90
170.000	77,00	74,69	72,38	70,07	67,76	65,45	63,14	60,83	58,52
180.000	76,00	73,72	71,44	69,16	66,88	64,60	62,32	60,04	57,76
190.000	75,00	72,75	70,50	68,25	66,00	63,75	61,50	59,25	57,00
200.000	74,00	71,78	69,56	67,34	65,12	62,90	60,68	58,46	56,24

Matrix - utility vehicles

This matrix is provided below. It is drawn up based on the depreciation formula for utility vehicles, including the age of the car in months and the mileage.

KM/month	12	18	24	30	36	42	48	54	60
-	75,20	72,94	70,69	68,43	66,18	63,92	61,66	59,41	57,15
5.000	74,80	72,56	70,31	68,07	65,82	63,58	61,34	59,09	56,85
10.000	74,40	72,17	69,94	67,70	65,47	63,24	61,01	58,78	56,54
15.000	74,00	71,78	69,56	67,34	65,12	62,90	60,68	58,46	56,24
20.000	73,60	71,39	69,18	66,98	64,77	62,56	60,35	58,14	55,94
25.000	73,20	71,00	68,81	66,61	64,42	62,22	60,02	57,83	55,63
30.000	72,80	70,62	68,43	66,25	64,06	61,88	59,70	57,51	55,33
35.000	72,40	70,23	68,06	65,88	63,71	61,54	59,37	57,20	55,02
40.000	72,00	69,84	67,68	65,52	63,36	61,20	59,04	56,88	54,72
45.000	71,60	69,45	67,30	65,16	63,01	60,86	58,71	56,56	54,42
50.000	71,20	69,06	66,93	64,79	62,66	60,52	58,38	56,25	54,11
55.000	70,80	68,68	66,55	64,43	62,30	60,18	58,06	55,93	53,81
60.000	70,40	68,29	66,18	64,06	61,95	59,84	57,73	55,62	53,50
65.000	70,00	67,90	65,80	63,70	61,60	59,50	57,40	55,30	53,20
70.000	69,60	67,51	65,42	63,34	61,25	59,16	57,07	54,98	52,90
75.000	69,20	67,12	65,05	62,97	60,90	58,82	56,74	54,67	52,59
80.000	68,80	66,74	64,67	62,61	60,54	58,48	56,42	54,35	52,29
85.000	68,40	66,35	64,30	62,24	60,19	58,14	56,09	54,04	51,98
90.000	68,00	65,96	63,92	61,88	59,84	57,80	55,76	53,72	51,68
95.000	67,60	65,57	63,54	61,52	59,49	57,46	55,43	53,40	51,38
100.000	67,20	65,18	63,17	61,15	59,14	57,12	55,10	53,09	51,07
105.000	66,80	64,80	62,79	60,79	58,78	56,78	54,78	52,77	50,77
110.000	66,40	64,41	62,42	60,42	58,43	56,44	54,45	52,46	50,46
115.000	66,00	64,02	62,04	60,06	58,08	56,10	54,12	52,14	50,16
120.000	65,60	63,63	61,66	59,70	57,73	55,76	53,79	51,82	49,86
125.000	65,20	63,24	61,29	59,33	57,38	55,42	53,46	51,51	49,55
130.000	64,80	62,86	60,91	58,97	57,02	55,08	53,14	51,19	49,25
135.000	64,40	62,47	60,54	58,60	56,67	54,74	52,81	50,88	48,94
140.000	64,00	62,08	60,16	58,24	56,32	54,40	52,48	50,56	48,64
145.000	63,60	61,69	59,78	57,88	55,97	54,06	52,15	50,24	48,34
150.000	63,20	61,30	59,41	57,51	55,62	53,72	51,82	49,93	48,03
155.000	62,80	60,92	59,03	57,15	55,26	53,38	51,50	49,61	47,73
160.000	62,40	60,53	58,66	56,78	54,91	53,04	51,17	49,30	47,42
165.000	62,00	60,14	58,28	56,42	54,56	52,70	50,84	48,98	47,12
170.000	61,60	59,75	57,90	56,06	54,21	52,36	50,51	48,66	46,82
180.000	60,80	58,98	57,15	55,33	53,50	51,68	49,86	48,03	46,21
190.000	60,00	58,20	56,40	54,60	52,80	51,00	49,20	47,40	45,60
200.000	59,20	57,42	55,65	53,87	52,10	50,32	48,54	46,77	44,99





Damage calculation example

The customer has opted for the Perfecta service from Arval.

- Mileage: 121,500 km
- Age: 48 months
- Deductible of EUR 350,00.

This example uses four counts of unacceptable damage as its basis, with total repair costs of EUR 1271.00.

If we use the depreciation formula, this results in 67,12%, which equates to EUR 889,23.

For the first damage, as the two damaged parts refer to the same accident, the deductible of EUR 350,00 will only be charged once.

For the second damage, the cost is lower than the deductible, meaning that the damage will be invoiced against its depreciated value (if applicable), i.e. EUR 214,00.

This brings the total cost to EUR 564,00.

ID	Damage	File n°	Repair cost	Deprec.	Deprec. Value	Deductible	Acceptable damage	Decl.	Recoverable	Sub total
DAMAGE 1										
13	Bumper / Front / Repair & paint	214038169	685,00	67,12%	459,77	-	N	N	N	-
63	Wing / front left / Paint	214038169	321,00	67,12%	215,46	-	N	N	N	-
	SUB TOTAL		1006,00	-	675,23	350,00	-	-	-	350,00
OTHER DAMAGES										
222	Side View Mirror Right // Painting	214098147	155,00	67,12%	104,00	104,00	N	N	N	-
101	Door Rear Left // Smart Repair Medium	214098147	110,00	0,00%	110,00	110,00	N	N	N	-
	SUB TOTAL		265,00	-	214,00	214,00	-	-	-	214,00
	TOTAL		1271,00	-	889,23				TOTAL COST	564,00