





# DETERMINATION OF DAMAGE COSTS

## END OF CONTRACT

### INTRODUCTION

Your drivers will probably ask you regularly how any damage is evaluated at the end of the contract and what possible costs can be charged.

We have designed this document specifically to explain our evaluation system to you in a clear way. This allows you to easily:

-  determine what is acceptable or unacceptable damage.
-  determine the final value of the damage.
-  draw up your own internal car policy, with which you can justify the costs to your drivers.
-  inform drivers about this subject by sharing this document with them.

Please also read the return manual beforehand when you need to return the car. The purpose of this guide is to provide you with the information you need to make the process of returning your vehicle as seamless as possible.



## EVALUATION PROCESS

After the vehicle has been transported to one of our partners, each vehicle undergoes a final inspection. If an inspection has already been carried out by one of our partners in the presence of the driver, the final inspection will be based on this inspection with the driver, unless this initial inspection was carried out with reservations.

Based on this final inspection and after inspection by an authorised expert, we, Arval, draw up the inspection report on any damage present.

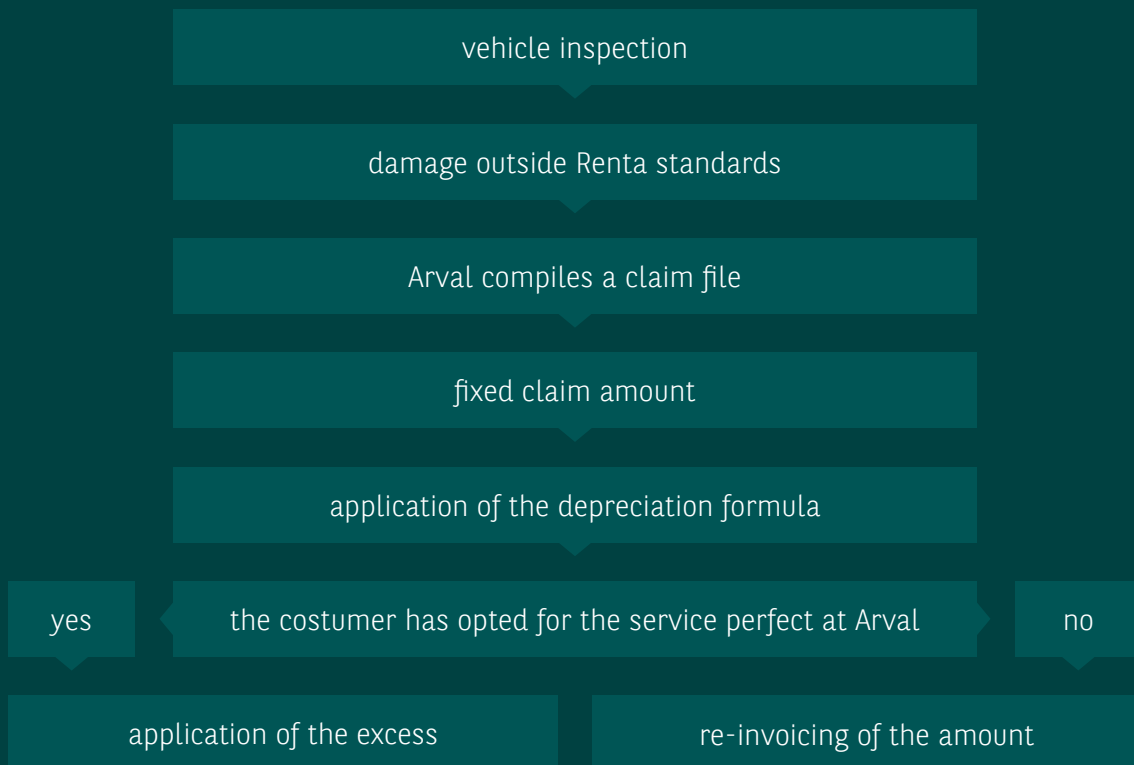
This damage can affect the exterior or interior of the vehicle as well as missing items such as vehicle documents, keys, charging cables and accessories.

If any missing items were charged, you have five working days after receiving the inspection report to send these to Arval and avoid this additional cost.

Arval determines the damage caused by use on the basis of the standards drawn up by Renta, the federation of long-term and short-term vehicle rental companies. For additional information, please consult the Renta Return Manual, available on [www.renta.be](http://www.renta.be). You can also contact your account manager at any time.

## WORK SCHEDULE

The work schedule below provides a clear overview of the procedure we follow to determine the final value of the damage (and the amount to be paid).



## DAMAGE COST VALUATION

We use fixed amounts to determine the value of normal end-of-contract damage. This fixed basic amount per vehicle category is determined per component in consultation with independent experts. This amount is reviewed, updated and indexed annually (excluding taxes).

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

During the final inspection carried out on behalf of Arval, we take into account any grouping of the damage caused by the same accident.

For the final determination of the costs to be charged at the end of the contract, we distinguish between vehicles insured via Perfecta by Arval and vehicles insured externally.

### **You have opted for the Perfecta service from Arval**

The maximum amount of the excess will be charged, both for individual claims and for the sum of group claims.

### **You are insured externally**

The depreciated amount will be charged both for individual claims and for the sum of group claims.

## EXAMPLE OF DAMAGE CALCULATION

The customer has opted for the Perfecta service from Arval.

- Mileage: 121,500 km
- Age: 48 months
- Own risk of EUR 350.00

In this example, we assume four unacceptable damages, for a total repair value of EUR 1,271.

By applying the depreciation formula, we obtain 67.12%, i.e. an amount of EUR 853.23.

**Damage 1:** Since two claims relate to the same accident, they are combined, and the excess of EUR 350.00 will only be charged once.

**Other damages:** As the amount is lower than the excess, the damage is invoiced at its depreciated value (if applicable), i.e. EUR 178.00.

This brings the total cost to EUR 528.00.



## EXAMPLE OF DAMAGE CALCULATION

ID	Damage	File n°	Repair cost	Deprec.	Deprec. Value	Deductible	Acceptable damage	Decl.	Recoverable	Sub total
<b>Damage 1</b>										
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	-
<b>Sub total</b>			<b>1,006.00</b>	-	<b>675.23</b>	<b>350.00</b>	-	-	-	<b>350.00</b>
<b>Other damages</b>										
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	67.12%	74.00	74.00	N	N	N	-
<b>Sub total</b>			<b>265.00</b>	-	<b>178.00</b>	<b>178.00</b>	-	-	-	<b>178.00</b>
<b>Total</b>			<b>1,271.00</b>	-	<b>853.23</b>				<b>TOTAL COST</b>	<b>528.00</b>

## EXAMPLES OF VEHICLE CATEGORIES

Passenger cars	1	Mini/Mini MPV, Compact	Mini BEV, 500, Clio, Polo, DS3, 208, ...
	2	Small middle class	A3, X1, 308, Focus, Astra, Mégane, ID3, Corolla, Model 3, EV3, Mini Countryman ...
	3	Middle class MPV	Q4, Model Y, Superb, XC60, ID4, ID7, GLC, X3, CLA, GLB , 5008...
	4	High middle class	I5, X5, Q6 , A6, EQE, EV9 ...
	5	High class, coupé, 4x4	X7, GLE, Cayenne, EX90 , EQS ...
	-	Exclusive, special vehicles, large 4x4	upon request
Vans	1	Bipper, Transit Courier, ...	
	2	Transit Courier, Caddy, Citan, Dokker, Combo, Berlingo, Partner, Kangoo, ...	
	3	Transit Custom, ID Buzz Cargo, Expert, Trafic, Vito, Vivaro, ...	
	4	Transit, Jumper, Master, Movano, Sprinter, Crafter, Ducato, ...	



## OVERVIEW OF THE MOST IMPORTANT FLAT RATES FOR 2025 IN EUROS

Below you will find the flat rates (excluding taxes), the depreciation matrix, the work schedule and an example. Items marked with \* in the list of flat rates are not depreciated. In the event of more extensive damage (possibly as a result of an accident), the above flat rates cannot be applied and a cost estimate will be drawn up or even a specific expert assessment will have to be carried out.

The flat rate for a missing key includes: a new key, the programming of that key on the car, an emergency key and, for safety reasons, a replacement of the cylinder lock on the front left door.

You must return the car with summer tyres from 1 May to 30 September. If you return it on winter tyres during this period, Arval will be obliged to charge you EUR 250.00 for the reduction in value realised at that time.

		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
<b>GENERAL</b>						
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	Price per 15min.	22	22	22	22	22
-------------	------------------	----	----	----	----	----

### INTERIOR CLEANING

Interior cleaning	S	88	88	88	88	88
	L	204	204	204	204	204

### 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

	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
<b>BONNET</b>					
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

<b>BUMPER</b>						
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
	Rear	303	356	392	445	498
Replacement tow cover	Front	53	62	68	78	87
	Rear	53	62	68	78	87
Replacement grill		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

<b>SIDE PANEL</b>						
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
Replacement trim		146	172	189	215	241

		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
<b>DOOR</b>						
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

<b>ROCKER</b>						
Paint		336	395	435	494	553
Repair & paint		428	503	553	629	704
Replacement & paint		1,873	2,204	2,424	2,755	3,086
Replacement plastic coating		384	452	497	565	633
Replacement plastic coating without painting		180	212	233	265	297

<b>ROOF</b>						
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

<b>TRUNK</b>						
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

<b>REAR</b>						
Paint		303	357	393	446	500
Repair & paint		462	543	597	679	760
Replacement & paint		846	995	1,095	1,244	1,393

		Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5
<b>OUTSIDE REAR-VIEW MIRRORS</b>						
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
<b>LIGHTS</b>						
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
<b>WHEELS</b>						
Replacement hubcap with logo		25	29	32	36	41
Replacement trim		47	55	61	69	77
Replacement steel trim		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 wheel		102	120	132	150	168
Replacement tyre kit		242	242	242	242	242
Replacement mud flap		52	61	67	76	85
<b>WINDOWS</b>						
Repair windshield		75	75	75	75	75
Replacement windshield		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

	Cat. 1	Cat. 2	Cat. 3	Cat. 4	Cat. 5	
<b>SEATS</b>						
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	
<b>INTERIOR</b>						
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	



## PASSENGER CAR MATRIX

Below you will find the matrix based on the depreciation formula for passenger cars with the age of the vehicle expressed in months and the mileage.

KM/month	12	24	36	48	60	72	84
-	94,00	88,36	82,72	77,08	71,44	65,80	60,16
5000	93,50	87,89	82,29	76,69	71,07	65,47	59,87
10000	93,00	87,42	81,84	76,26	70,68	65,10	59,52
15000	92,50	86,95	81,41	75,87	70,31	64,77	59,23
20000	92,00	86,48	80,96	75,44	69,92	64,40	58,88
25000	91,50	86,01	80,53	75,05	69,55	64,07	58,59
30000	91,00	85,54	80,08	74,62	69,16	63,70	58,24
35000	90,50	85,07	79,65	74,23	68,79	63,37	57,95
40000	90,00	84,60	79,20	73,80	68,40	63,00	57,60
45000	89,50	84,13	78,77	73,41	68,03	62,67	57,31
50000	89,00	83,66	78,32	72,98	67,64	62,30	56,96
55000	88,50	83,19	77,89	72,59	67,27	61,97	56,67
60000	88,00	82,72	77,44	72,16	66,88	61,60	56,32
65000	87,50	82,25	77,01	71,77	66,51	61,27	56,03
70000	87,00	81,78	76,56	71,34	66,12	60,90	55,68
75000	86,50	81,31	76,13	70,95	65,75	60,57	55,39
80000	86,00	80,84	75,68	70,52	65,36	60,20	55,04
85000	85,50	80,37	75,25	70,13	64,99	59,87	54,75
90000	85,00	79,90	74,80	69,70	64,60	59,50	54,40
95000	84,50	79,43	74,37	69,31	64,23	59,17	54,11
100000	84,00	78,96	73,92	68,88	63,84	58,80	53,76
105000	83,50	78,49	73,49	68,49	63,47	58,47	53,47
110000	83,00	78,02	73,04	68,06	63,08	58,10	53,12
115000	82,50	77,55	72,61	67,67	62,71	57,77	52,83
120000	82,00	77,08	72,16	67,24	62,32	57,40	52,48
125000	81,50	76,61	71,73	66,85	61,95	57,07	52,19
130000	81,00	76,14	71,28	66,42	61,56	56,70	51,84
135000	80,50	75,67	70,85	66,03	61,19	56,37	51,55
140000	80,00	75,20	70,40	65,60	60,80	56,00	51,20
145000	79,50	74,73	69,97	65,21	60,43	55,67	50,91
150000	79,00	74,26	69,52	64,78	60,04	55,30	50,56
155000	78,50	73,79	69,09	64,39	59,67	54,97	50,27
160000	78,00	73,32	68,64	63,96	59,28	54,60	49,92
165000	77,50	72,85	68,21	63,57	58,91	54,27	49,63
170000	77,00	72,38	67,76	63,14	58,52	53,90	49,28
175000	76,50	71,91	67,31	62,71	58,13	53,53	48,93
180000	76,00	71,44	66,88	62,32	57,76	53,20	48,64
185000	75,50	70,97	66,45	61,93	57,39	52,87	48,35
190000	75,00	70,50	66,00	61,50	57,00	52,50	48,00
195000	74,50	70,03	65,55	61,07	56,61	52,13	47,65
200000	74,00	69,56	65,12	60,68	56,24	51,80	47,36
205000	73,50	69,09	64,68	60,27	55,86	51,44	47,02
210000	73,00	68,62	64,24	59,86	55,48	51,08	46,68
215000	72,50	68,15	63,80	59,45	55,10	50,72	46,34
220000	72,00	67,68	63,36	59,04	54,72	50,36	46,00
225000	71,50	67,21	62,92	58,63	54,34	50,00	45,66
230000	71,00	66,74	62,48	58,22	53,96	49,64	45,32
235000	70,50	66,27	62,04	57,81	53,58	49,28	44,98
240000	70,00	65,80	61,60	57,40	53,20	48,92	44,64
245000	69,50	65,33	61,16	56,99	52,82	48,56	44,30
250000	69,00	64,86	60,72	56,58	52,44	48,20	43,96

## COMMERCIAL VEHICLE MATRIX

Below you will find the matrix based on the depreciation formula for commercial vehicles with the age of the vehicle expressed in months and the mileage.

KM/month	12	24	36	48	60	72	84
-	75,20	70,69	66,18	61,66	57,15	52,63	48,11
5000	74,80	70,31	65,82	61,34	56,85	52,37	47,89
10000	74,40	69,94	65,47	61,01	56,54	52,08	47,62
15000	74,00	69,56	65,12	60,68	56,24	51,80	47,36
20000	73,60	69,18	64,77	60,35	55,94	51,52	47,10
25000	73,20	68,81	64,42	60,02	55,63	51,23	46,83
30000	72,80	68,43	64,06	59,70	55,33	50,97	46,61
35000	72,40	68,06	63,71	59,37	55,02	50,68	46,34
40000	72,00	67,68	63,36	59,04	54,72	50,40	46,08
45000	71,60	67,30	63,01	58,71	54,42	50,12	45,82
50000	71,20	66,93	62,66	58,38	54,11	49,83	45,55
55000	70,80	66,55	62,30	58,06	53,81	49,57	45,33
60000	70,40	66,18	61,95	57,73	53,50	49,28	45,06
65000	70,00	65,80	61,60	57,40	53,20	49,00	44,80
70000	69,60	65,42	61,25	57,07	52,90	48,72	44,54
75000	69,20	65,05	60,90	56,74	52,59	48,43	44,27
80000	68,80	64,67	60,54	56,42	52,29	48,17	44,05
85000	68,40	64,30	60,19	56,09	51,98	47,88	43,78
90000	68,00	63,92	59,84	55,76	51,68	47,60	43,52
95000	67,60	63,54	59,49	55,43	51,38	47,32	43,26
100000	67,20	63,17	59,14	55,10	51,07	47,03	42,99
105000	66,80	62,79	58,78	54,78	50,77	46,77	42,77
110000	66,40	62,42	58,43	54,45	50,46	46,48	42,50
115000	66,00	62,04	58,08	54,12	50,16	46,20	42,24
120000	65,60	61,66	57,73	53,79	49,86	45,92	41,98
125000	65,20	61,29	57,38	53,46	49,55	45,63	41,71
130000	64,80	60,91	57,02	53,14	49,25	45,37	41,49
135000	64,40	60,54	56,67	52,81	48,94	45,08	41,22
140000	64,00	60,16	56,32	52,48	48,64	44,80	40,96
145000	63,60	59,78	55,97	52,15	48,34	44,52	40,70
150000	63,20	59,41	55,62	51,82	48,03	44,23	40,43
155000	62,80	59,03	55,26	51,50	47,73	43,97	40,21
160000	62,40	58,66	54,91	51,17	47,42	43,68	39,94
165000	62,00	58,28	54,56	50,84	47,12	43,40	39,68
170000	61,60	57,90	54,21	50,51	46,82	43,12	39,42
175000	61,20	57,52	53,86	50,18	46,52	42,84	39,16
180000	60,80	57,15	53,50	49,86	46,21	42,57	38,93
185000	60,40	56,78	53,14	49,54	45,90	42,30	38,70
190000	60,00	56,40	52,80	49,20	45,60	42,00	38,40
195000	59,60	56,02	52,46	48,86	45,30	41,70	38,10
200000	59,20	55,65	52,10	48,54	44,99	41,43	37,87
205000	58,80	55,28	51,74	48,22	44,68	41,16	37,64
210000	58,40	54,91	51,38	47,90	44,37	40,89	37,41
215000	58,00	54,54	51,02	47,58	44,06	40,62	37,18
220000	57,60	54,17	50,66	47,26	43,75	40,35	36,95
225000	57,20	53,80	50,30	46,94	43,44	40,08	36,72
230000	56,80	53,43	49,94	46,62	43,13	39,81	36,49
235000	56,40	53,06	49,58	46,30	42,82	39,54	36,26
240000	56,00	52,69	49,22	45,98	42,51	39,27	36,03
245000	55,60	52,32	48,86	45,66	42,20	39,00	35,80

