



PEACE OF MIND

To enroll, or to speak with an Orbit
representative, please contact
ORBIT LEASING
(800) 734-0170

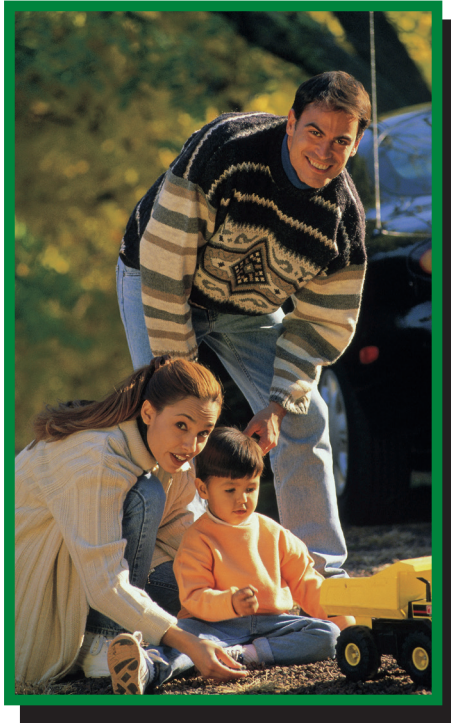
ORBIT LEASING, INC.

P.O. Box 9534

Wyoming, MI 49509



COLLISION DAMAGE WAIVER



Orbit's COLLISION DAMAGE WAIVER covers collision damage to your vehicle.

- **It's available to all Orbit customers**
- **Can save you \$\$\$**
- **Is Convenient**
- **There are no start-up charges or extra fees**
- **Yes, you can buy peace of mind**

\$500 deductible applies

In place of the physical damage (collision, fire, theft, comprehensive) component of Full Coverage Insurance, you may choose to enroll in Orbit's Collision Damage Waiver (CDW) program.

As long as the CDW is in force, Orbit will suspend any requirement in the lease to maintain physical damage insurance.

How the Collision Damage Waiver Works:

If you notify us of a vehicle loss and we determine your vehicle is a total loss, the lease will end and you will pay a deductible of \$500 and any amounts already due under the lease before the date of the loss.

If you notify us of a vehicle loss and we determine the vehicle is not a total loss, we will make commercially reasonable efforts to repair any damage resulting from the vehicle loss within a reasonable time. You will pay a deductible of \$500.

You will need to continue to pay all amounts due under your lease even while you are waiting for us to make repairs and agree to pay 100% of the price of any repairs you make yourself or have a third party make.

When the CDW will apply:

The CDW will apply as long as you pay the monthly charge by the due date of the scheduled monthly payment for a particular month and pay your scheduled lease payment and any other amounts due under the lease.

The CDW will be voided if the vehicle is used in a way that violates the terms of the lease or if the vehicle loss results from your intentional acts or omissions.

Cancellation of the CDW:

You may cancel the CDW at any time. The CDW may also be cancelled if we decide, for any reason, to stop offering it to you.

If the CDW is cancelled, you must immediately comply with the physical damage insurance requirements set forth in the lease.

**IMPORTANT NOTE:
THE CDW IS NOT INSURANCE.
You must still maintain Basic
No-Fault insurance as required
by Michigan Law.**