

# First Class Guaranteed Auto Protection



**Financial protection when you need it.** Each year millions of vehicles are totaled in events such as collisions, thefts, or natural disasters. In many cases, the insurance settlement does not cover the finance contract payoff. First Class Guaranteed Auto Protection (GAP) is an optional product marketed by Mercedes-Benz Financial Services that you may purchase to help provide financial protection. When you choose First Class GAP, the GAP Agreement price can be added to your monthly vehicle payment. We've provided program details on the reverse side.

Administered by Zurich in North America

Mercedes-Benz Financial Services



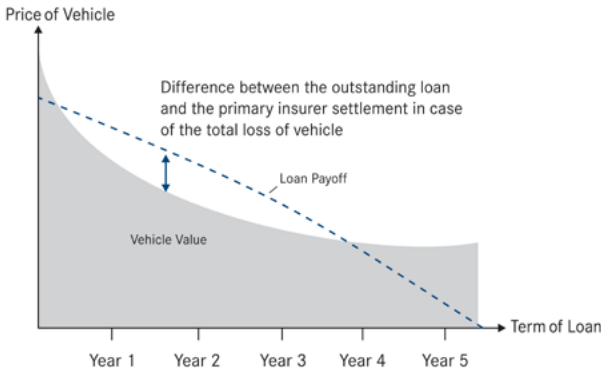
# Gain peace of mind with First Class GAP.

If your Mercedes-Benz vehicle is stolen or declared a total loss in an accident, there can be a significant difference between the amount your insurance company will cover and the balance owed to Mercedes-Benz Financial Services. First Class Guaranteed Auto Protection helps cover this difference, providing maximum coverage up to \$100,000\*. Plus, your primary insurance deductible may also be covered up to \$1,000 where allowable by state law.

Consider this scenario: You finance \$60,000 to purchase a Mercedes-Benz vehicle. Seven months later, you get into an accident that totals your car.

\$55,000	(Finance contract payoff)
- \$50,000	(Insured amount)
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\$5,000	(The gap)
+ \$1,000	(Insurance deductible)
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\$6,000	(Potential out-of-pocket expense)
- \$6,000	(Covered by First Class Guaranteed Auto Protection)
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\$0	(Amount you owe)

In this scenario, the entire difference is covered by First Class GAP. There may be portions of the vehicle finance contract balance for which you remain responsible. See your First Class GAP Agreement for details.



Scenario and graph are for informational purposes only.

There may be portions of the finance contract for which you remain responsible. See your First Class GAP Insurance Certificate for details.

**Ask your Mercedes-Benz dealer about First Class Guaranteed Auto Protection today.**

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\*The maximum coverage amount does not apply in California, Colorado and Maryland.

This is intended as a general description for First Class Guaranteed Auto Protection (GAP). GAP is an optional product which may not waive the entire balance owed on your finance contract. The GAP amounts may vary by state. There may be amounts for which you remain liable, such as any part of the finance contract balance not covered by the terms of the First Class GAP Agreement, any gap difference exceeding the maximum GAP coverage, late charges, past due amounts, and other fees. GAP does not apply to and no amount will be waived for a vehicle used for commercial purposes, or loss or damage due to fraud or illegal acts, intentional damage, legal confiscation or repossession of the vehicle. GAP may not be available in all states or for all vehicle models. Requirements for financing GAP may apply based on state law. This product is available at the time of vehicle sale only. GAP is a product of and administered by Universal Underwriters Service Corporation, an individual member company of Zurich in North America, and is marketed through Mercedes-Benz Financial Services. Please see your dealer for more information and refer to the First Class Guaranteed Auto Protection Agreement for details and exclusions. MBFS NMLS #2546.