

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. When you choose First Class Guaranteed Auto Protection (GAP), the GAP Agreement price can be added to your monthly vehicle payment.



Administered by Zurich in North America

Mercedes-Benz Financial Services



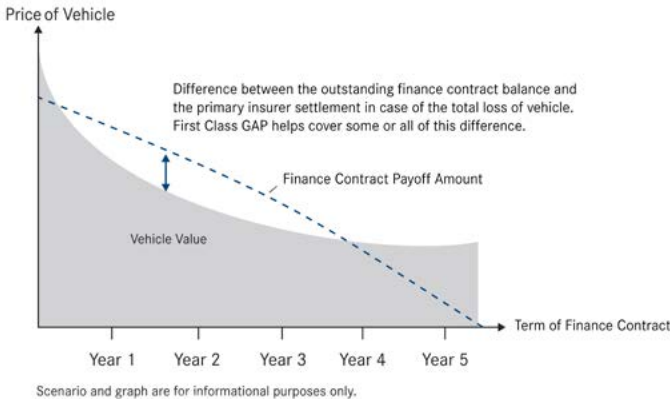
Gain peace of mind with First Class GAP.

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. 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)
\$5,000	(The gap)
+ \$1,000	(Insurance deductible)
\$6,000	(Potential out-of-pocket expense)
- \$6,000	(Covered by First Class Guaranteed Auto Protection)
\$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.



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

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.

The scope of coverage and all transactions related to the optional First Class GAP product are governed solely by the provisions of the applicable product agreement. This brochure provides general information about the optional First Class GAP product and should not be solely relied upon when purchasing coverage. Please refer to your product agreement for details of terms, conditions, and specific coverage details, including limitations, exclusions, transferability and cancelability. Coverage may vary by state. This product may not be available in all states. This product is available at the time of vehicle sale or lease only. Please see your Mercedes-Benz dealer for more information. This is an optional product that is not insurance and is marketed through Mercedes-Benz Financial Services. MBFS NMLS #2546.