

First Class Guaranteed Auto Protection. Gain peace of mind.

First Class Guaranteed Auto Protection (GAP) can help cover the gap between the amount your insurance company will cover and the balance owed to Mercedes-Benz Financial Services for a vehicle stolen or declared a total loss. Plus, you may also be reimbursed for the out-of-pocket cost of your insurance deductible, up to \$1,000 where allowable by state law.

Understanding GAP coverage features:

- Minimizes the financial obligation in the event of a total loss
- Helps cover the difference between the vehicle value and amount owed
- Takes effect immediately

Benefits:

- Provides coverage up to \$100,000*
- Covers primary insurance deductible up to \$1,000 where allowable by state law

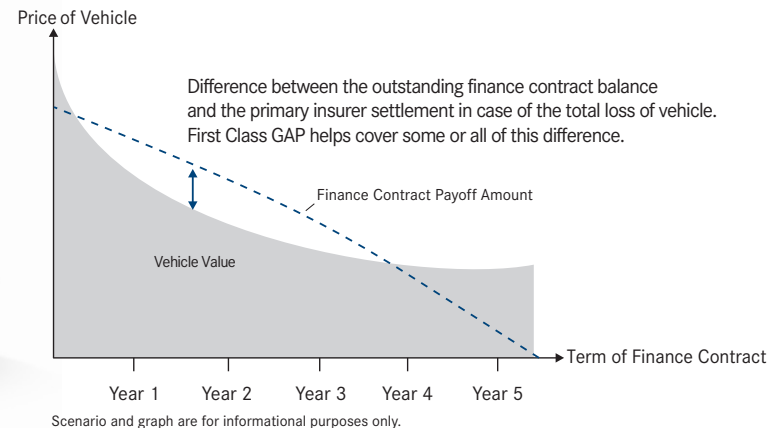
Consider this scenario:

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 finance contract balance for which you remain responsible. See your First Class GAP Agreement for details.



*The maximum coverage amount does not apply in 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 and 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. 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.