

# VanCARE Guaranteed Auto Protection



**Protect your investment.** 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 agreement payoff. VanCARE 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 VanCARE 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



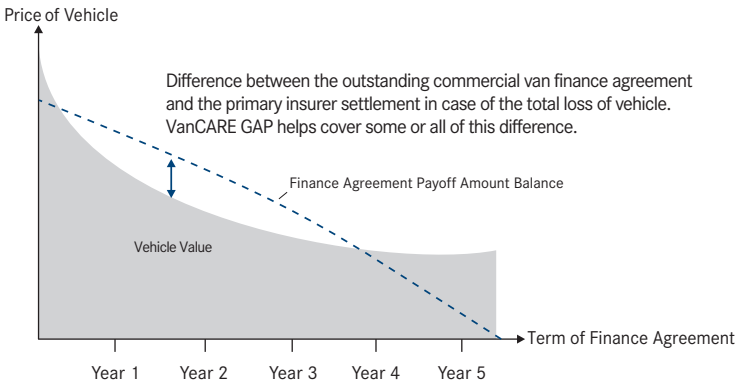
## Gain peace of mind with VanCARE GAP.

If your commercial van 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. VanCARE Guaranteed Auto Protection helps cover this difference, and with it you may also be reimbursed for the out-of-pocket cost of your insurance deductible, up to \$1,000 where allowable by state law.

Consider this scenario: You finance \$60,000 to purchase or lease a commercial van. Seven months later, you get into an accident that totals your van.

	\$55,000	(Finance agreement 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 VanCARE GAP)
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	\$0	(Amount you owe)

In this scenario, the entire difference is covered by VanCARE GAP. There may be portions of the commercial van finance agreement balance for which you remain responsible. See your VanCARE GAP Agreement for details.



Scenario and graph are for informational purposes only.

### Ask your Mercedes-Benz dealer about VanCARE GAP today.

This is intended as a general description for VanCARE Guaranteed Auto Protection for commercial vans (VanCARE GAP). VanCARE GAP is an optional product which may not waive the entire balance owed on your loan, retail sales installment contract, or lease agreement, as applicable. The available VanCARE GAP benefits may vary by state. There may be amounts for which you remain liable, such as any part of the finance agreement balance not covered by the terms of the VanCARE GAP Agreement, any gap difference exceeding the maximum VanCARE GAP coverage of \$50,000, late charges, past due amounts, and other fees. VanCARE GAP is not available if the amount financed or lease capitalized cost is greater than \$100,000 (inclusive of up to \$25,000 upfit cost if applicable). Certain commercial vehicle uses are ineligible. VanCARE GAP does not apply to vehicle loss or damage due to fraud or illegal acts, intentional damage, legal confiscation or repossession of the vehicle. VanCARE GAP may not be available in all states or for all vehicle models. This product is available at the time of commercial van sale or lease only. VanCARE GAP is administered by Universal Underwriters Service Corporation, a member company of Zurich North America, and is marketed through Mercedes-Benz Financial Services. Please see your dealer for more information and refer to the VanCARE Guaranteed Auto Protection Agreement for details and exclusions.