



www.mercedes-benz.com.au/insurance

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QBE Insurance Australia Limited ABN 78 003 191 035 AFSL 239545.

Mercedes-Benz Insurance

GAP Insurance by Mercedes-Benz.

Mercedes-Benz
The best or nothing.



About GAP Insurance.

You have chosen your new Mercedes-Benz and decided on the best option to fund the vehicle that suits your circumstances. Now, you may want to think about how to protect your investment.

Have you considered what would happen if your vehicle is involved in an accident and written off? What if it was stolen and not recovered?

Motor insurance policies are designed to place you back in the position you were in at the time of the theft or accident. As a result you may only receive payment for the market value of your vehicle at the time it was written off.

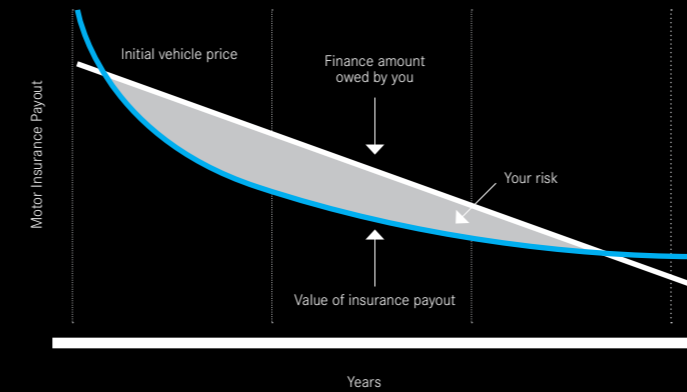
If you finance your vehicle, this payment may not cover the balance outstanding on your finance contract. You may also find you are left considerably short of the original price of the vehicle if you want to replace it with a new vehicle.

Mercedes-Benz Insurance offers Finance GAP and Purchase Price GAP to cover you in such scenarios. An overview of these products is found in this brochure.

Finance GAP Insurance.

If your vehicle is under a finance agreement, Finance GAP protects your obligations should the vehicle be written off or stolen and not recovered. If your motor vehicle insurance payout is not enough to cover the outstanding settlement on your finance contract, Finance GAP is designed to cover the shortfall. Finance GAP can also cover additional benefits up to your selected amount for motor insurance excess, on-road costs, establishment fee and motor insurance premium on your replacement vehicle.

Please see below for an example of how this protection could cover you.



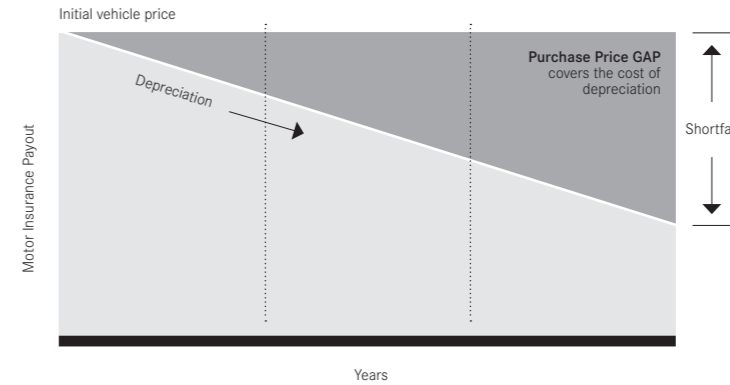
Example

Motor insurance payout	\$32,000
Outstanding finance commitment	\$40,000
Shortfall	\$8,000
WITHOUT Finance GAP you owe	\$8,000
WITH Finance GAP you owe	\$0

Purchase Price GAP Insurance.

Whether you purchase your vehicle using finance or not, as you use your vehicle its value depreciates. Purchase Price GAP is designed to protect you against depreciation by returning you to the same position as the day the vehicle was purchased. If the vehicle is written off or stolen and not recovered, Purchase Price GAP could cover the difference between your motor insurance settlement and the original invoice price of the vehicle.

Please see below for an example of how this protection could cover you.



Example

Initial vehicle purchase price	\$50,000
Motor insurance payout	\$40,000
Shortfall	\$10,000
Purchase Price GAP pays you	\$10,000