

Daimler Truck Financial

Insurance for Owner-Operators and Small Businesses





Truck Insurance You Can Trust

Did you know that as a Daimler Truck Financial (DTF) customer you can receive some of the best truck and business protection programs¹ in the industry? As we all know, protecting business assets is necessary and when not managed properly it can cost you a great deal in premiums and potential loss from lack of coverage.

Daimler Truck Financial is working with EPG Insurance to make insurance products available to our customers. By working together with one of the most respected insurance organizations in the commercial vehicle industry, DTF customers can receive the best truck protection programs available in addition to superior financing options.

EPG's ability to customize insurance offerings provides prompt certificate issuance and a quick turnaround on claims. EPG has the ability to lock your rate and discounts for the term of your loan, meaning your cost will not change even if there is a loss during the term of coverage. This gives you predictability and peace of mind that your insurance rates will not increase.² These benefits, coupled with EPG's competitive pricing, make EPG a wise choice for your commercial vehicle insurance needs.

At Daimler Truck Financial, every customer is important. We've been doing business that way since day one, which is why we have been a leader in the industry for close to 40 years.

As the commercial captive finance provider for Daimler Trucks North America, our sole focus is on financing commercial vehicles, making you and your needs priority one. Our strength in the commercial vehicle industry, coupled with our flexibility as a captive finance company make us ideally suited to support our customers' finance and insurance needs. We are driven to provide specialized finance and insurance solutions to help customers run their businesses efficiently and profitably.



Truck Protection

Physical Damage

Provides insurance coverage for physical damage to the covered truck or trailer throughout the U.S. and Canada, with available options including Specified Perils, Comprehensive coverage and Collision coverage:

- Specified Perils coverage provides protection caused only by fire, lightning, theft, hail, wind, earthquake, flooding, mischief and vandalism.
- Comprehensive coverage includes everything within Specified Perils as well as glass breakage and losses caused by hitting birds, animals and from falling objects.
- Either Specified Perils or Comprehensive coverage can be combined with Collision coverage, which provides coverage for collision with another object or overturn.

You may also select supplemental coverage for the following:

- Windshield replacement with no deductible
- Towing and storage coverage
- Downtime/rental reimbursement
- Personal effects

Non-Trucking Liability (NTL)

Provides permanently leased owner-operator limited liability coverage when the vehicle is operated specifically for personal and non-business purposes and is not under dispatch. An NTL policy includes:

- Bodily injury and property damage liability
- Medical payments coverage
- Uninsured/underinsured motorist coverage

30-Day Drive-Away

Provides temporary Physical Damage and NTL coverage for customers leasing with a carrier who plan to purchase insurance through the carrier. When you lease on to your new carrier, their coverage replaces this temporary policy. This critical coverage provides you with:

- Coverage you need to drive home today
- An easy, inexpensive solution to safeguard your truck
- A convenient, short term policy that automatically ends



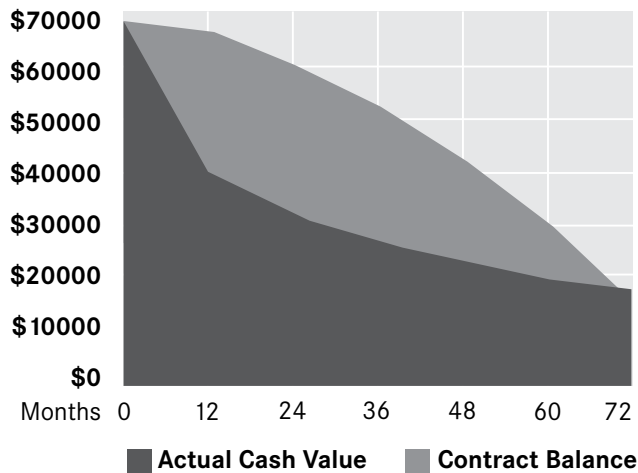
GAP (Guaranteed Asset Protection)

Did you know that if your vehicle is stolen or declared a total loss that you may still be responsible for paying off a portion of the vehicle finance contract?

Many people owe more on their finance contract than their insurance company will pay in the event of total loss. GAP is an amendment to a vehicle finance contract that waives a portion or all of what you owe on the finance contract after an insurance settlement is paid for the total loss of a vehicle.

For example:

Finance Contract Remaining Balance	\$70,000
Insurance Settlement	-\$60,000
What You Owe	\$10,000



You may think it can't happen to you, but the theft or total loss of a vehicle can take you by surprise. The surprise can be twice as unpleasant if your primary insurance carrier's settlement is less than the amount needed to pay off your finance contract's outstanding balance.



GAP Protection for the Unexpected

- Protects from out-of-pocket expenses
- In the event of a total loss, GAP provides up to \$1,000 for the reimbursement of the primary insurance carrier's deductible (where permitted by state)
- Can be financed with the vehicle for only a small addition to monthly payments

GAPplus

GAPplus provides not only GAP protection as described in the GAP section, but it expands the coverage to include a settlement of up to \$10,000 to be used at the dealership to help you defray the costs related to replacing a totaled vehicle. This money can be used for:

- New down payment
- Insurance deductible
- Sales tax and license fees
- Vehicle price increases

How does GAPplus work?

Once you have selected a replacement vehicle from the original selling dealer and send a copy of the contract, dealer specs and bill of sale to the claims department, a check will be sent to the dealership for the items listed above.

Payment Options:

- GAP, GAPplus, Physical Damage and NTL can be included in the finance contract for up to 72 months.
- Can be paid up-front



Contact EPG at 866-653-8902 or at daimlertruckfinancial@epgins.com for a free, no obligation quote.



Daimler Truck Financial

Daimler Truck Financial prides itself on being able to provide a variety of finance solutions to fit nearly any customer's need. In addition, we have partnered with EPG to make available industry-leading insurance solutions so that you can rest assured knowing that your assets are protected.

For additional information about insurance solutions, please contact EPG at 866-653-8902 or at daimlertruckfinancial@epgins.com.

¹Policies and claims are administered by EPG Insurance, Inc., a licensed insurance agency ("EPG"), and are underwritten by carriers with an AM Best rating of "A" or better. Savings vary by customer and are not guaranteed. Stated coverage is not available in all states. GAP is not an insurance policy or contract of insurance and is only available on equipment financed with Daimler Truck Financial. Please contact EPG for a full description of all applicable terms, conditions and benefits provided. Mercedes-Benz Financial Services USA LLC d/b/a Daimler Truck Financial ("MBFS") is not an insurer, agent or broker of insurance. Daimler Insurance Agency LLC, a subsidiary of MBFS is a licensed insurance agency. All insurance information is provided through EPG.

²Applies to insurance and non-insurance premiums bundled with vehicle finance contract installment payments.

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