

Product Summary – Accident and Major Mechanical Downtime

This document has been designed to outline the protections of DTF's Accident and Major Mechanical Downtime, and is for informational purposes only and does not replace the Addendum to the finance contract. Please refer to the Addendum for full details of the protections, including but not limited to the definitions, exclusions and limitations. In all cases, it is the terms of the Addendum that will govern.

	Accident Downtime	Major Mechanical Downtime
Nature of Protection	Provides a reimbursement to the customer's loan or lease account if their truck needs repairs due to an accident (collision or fire).	Provides a reimbursement to the customer's loan or lease account if their truck suffers damage to the power train (motor), transmission or drive train assembly (as defined by the manufacturer's warranty).
Protection Limitations	<ul style="list-style-type: none"> Up to \$12,000 or 75 days per occurrence (whichever is less). No maximum number of occurrences. Maximum aggregate reimbursement of \$25,000. 	<ul style="list-style-type: none"> Up to \$12,000 or 75 days per occurrence (whichever is less). No maximum number of occurrences. Maximum aggregate reimbursement of \$25,000.
Waiting Period	Three-day waiting period commences at the time the Purchaser/Lessee receives a written estimate for the repair of the vehicle.	Three-day waiting period commences at the time the Purchaser/Lessee receives a written estimate for the repair of the vehicle.
Maximum Term	Up to 72 months, but not greater than the term of loan or lease.	Up to 72 months, but not greater than the term of loan or lease.
Maximum Monthly Payment	\$5,000	\$5,000
Eligibility	Applicable only for loans and leases financed by Daimler Truck Financial.	Applicable only for loans and leases financed by Daimler Truck Financial.
Date Protection Begins	Begins in conjunction with the date the loan or lease commences.	Begins in conjunction with the date the loan or lease commences.
Date Protection Terminates	Terminates the date the loan or lease concludes.	Terminates the earlier of: <ul style="list-style-type: none"> The date the loan or lease concludes; or The date the vehicle is older than five (5) years based on the vehicle's date of manufacture.
Limitations	Accident Downtime Protection excludes trucks other than Class 3, Class 4, Class 5, Class 6, Class 7, or Class 8.	Major Mechanical Downtime Protection excludes trucks other than Class 3, Class 4, Class 5, Class 6, Class 7, or Class 8.
	The credit transaction for Accident Downtime Protection will only be provided once all repairs for the vehicle have been completed.	The credit transaction for Major Mechanical Downtime Protection will only be provided once all repairs for the vehicle have been completed.
	All repairs must be completed no later than six (6) months from the date of damage.	All repairs must be completed no later than six (6) months from the date of damage.
		Does not include any computer malfunction that rendered the vehicle inoperative.
Proof of Loss	<p>a. For Accident Downtime Protection, details of damage, including the date of damage for the purposes of the waiting period, original repair shop invoice and estimate for vehicle indicating amount of damage done, or projected cost of repair, start date or anticipated start date of repair, and anticipated date of completion. Original receipts must be made available, if required. Any alterations on invoices, receipts, or other documents for service shall render them invalid.</p> <p>b. Copy of the police report.</p> <p>c. Such other pertinent information as may be required.</p>	<p>a. For Major Mechanical Downtime Protection, details of damage, including the date of damage for the purposes of the waiting period, original repair shop invoice and estimate for vehicle indicating amount of damage done, or projected cost of repair, start date or anticipated start date of repair, and anticipated date of completion. Original receipts must be made available, if required. Any alterations on invoices, receipts, or other documents for service shall render them invalid.</p> <p>b. Such other pertinent information as may be required.</p>