



Your AAA Member Handbook

Member Benefits & Services



**EXPECT
SOMETHING
MORE™**

Welcome to AAA

We are pleased to provide your new AAA Membership Handbook. On the following pages you'll discover how to make the most of your membership. AAA offers three levels of benefits and services:



AAA Classic is our core membership product that sets the standard of excellence in roadside assistance. Members enjoy dozens of benefits and services designed to provide security, savings and peace of mind.



AAA Plus RV enhances many of the Classic Membership benefits — most notably extending your towing privileges up to 100 miles. Service eligibility is extended to cover many types of recreational vehicles and motorcycles.



AAA Premier RV is our premium level of membership, providing the ultimate in protection and service. Towing privileges up to 200 miles, emergency car rentals and concierge services are just a few of the highlights.

We hope you'll be pleasantly surprised by how many benefits your membership brings. When you join AAA, you're joining a club that's committed to putting your interests first — and helping you in all kinds of ways.

You can view updates to this Membership Handbook at AAA.com/MemberHandbook.

Our range of services

Getting the most from your membership page 5

You can benefit in so many ways from your membership, including savings on a wide range of products and services, and our AAA credit card.

Traveling with AAA page 15

Our travel service is second to none. Whether you're traveling in the U.S. or abroad, for business or on vacation, AAA Travel Agency is there to help. And, we'll help you save money, too.

Insurance through AAA page 23

Get great rates on auto insurance, home insurance, life insurance and more.

Roadside Assistance page 25

We're there for you when you need help on the road.

Appendices page 37

YOUR MEMBERSHIP

TRAVELING WITH AAA

INSURANCE SERVICES

ROADSIDE ASSISTANCE

Where to find us



Drop in

You'll find us at AAA offices throughout the U.S. For the location and phone number of the office nearest you, look in the *Important Phone Numbers* section on page 46 or check out AAA.com.

At many of our offices, you'll have access to our full range of travel, insurance and membership services. Some travel or insurance products may require an appointment.

Call us

You can call our Member Service Center. See *Important Phone Numbers* on page 46 for numbers to call.

Member Service Center hours

Service	Days	Times (Central Time)
Roadside Assistance Service and Claims	Every day	24 hours
Membership/Auto Touring/Travel	Mon. to Fri. Sat.	8:00 a.m. – 8:00 p.m. 8:00 a.m. – 4:30 p.m.

Go online

You can visit us at AAA.com for membership information on benefits, insurance, discounts and much more. You can also order maps, make reservations and even request insurance quotes.

To ensure you have the most up-to-date information on all membership benefits and services, be sure to check the online handbook.

- To register your email address and enjoy full access to your online benefits, visit AAA.com/Register.

Getting the most from your membership



YOUR MEMBERSHIP

AAA Discounts & Rewards®

Instant Discounts

Receive instant AAA discounts every day on dining, shopping, entertainment, prescriptions, eyeglasses, electronics, moving trucks, services and much more at over 100,000 participating partner locations worldwide by simply showing your AAA Membership Card. Of members who saved, average annual member savings was \$86 a year.

Visit AAA.com/Save for a complete listing.

AAA Dollars® – Member Loyalty Program

Earn AAA Dollars that can help pay for your membership renewal! Shop online at the AAA Dollars Online Mall and earn AAA Dollars with over 70 brand-name partners. You can also earn AAA Dollars purchasing Gift Memberships and for referring friends to AAA when they join.

Visit AAA.com/Dollars, AAA.com/Gift and AAA.com/Friends to learn more.

Save while you're traveling

Save at major hotel chains nationwide, such as **Best Western, Sheraton Hotels and Resorts, Westin, St. Regis, Marriott and Hyatt Hotels.**

At **Hertz**, save up to 20% on select vehicle rentals, receive a Member Satisfaction Guarantee, enjoy free rental of a child safety seat and \$6.99 per day fee for Hertz NeverLost® GPS. At **Amtrak**, save 10% when you take the train.

Online savings

At 1-800-flowers.com you'll save 20% on select floral arrangements with promo code 20AAA.

At **Dell**, your AAA Membership Card saves you up to 10%, 20%, 30% or more on select computer system configurations. Orders are delivered directly to your door.

- Go to AAA.com/Dell.

Everyday savings

Hard Rock Café – Save 10% off your food bill.

AAA Prescription Savings discount – Save an average of 24% on prescriptions at your local pharmacy. Visit AAA.com/Prescriptions to download your savings card. *This is not insurance. Discounts are only available at participating pharmacies. Does not cover insured prescriptions.*

Lenscrafters – save up to 30% on a comprehensive eye exam, a complete pair of eyeglasses or eyeglass accessories.

Payless ShoeSource – AAA Members save 10% on regular-priced items. Just show your AAA Card at the cash register.

NAPA Auto Parts – Show your AAA Card and save 10% on most auto parts and accessories at participating NAPA Auto Parts stores throughout the United States. Certain exclusions apply.

Penske Truck Rental – You'll save 12% on one-way truck rentals (unlimited free mileage with one-way truck rentals), local truck rental rates and moving accessories and supplies. Rentals booked on PenskeTruckRental.com receive a discount of up to 20% (U.S. only).

You can also save at selected **automotive service centers, entertainment attractions, major theme parks and much more.**

How it all adds up

If you purchased:	AAA discount	Total savings
Dinner for four: \$80	10%	\$8
Three nights in a hotel: \$240	10%	\$24
Laptop Computer: \$800	10%	\$80
Total Savings		\$112

- To search for more Savings Partners, go to AAA.com/Savings.

Discounts and participating retailers are subject to change at any time. Restrictions may apply at some retailers. Dining offers exclude tax, tip and alcoholic beverages and are not valid toward gift certificates at participating restaurants. Check with the retailer for details on each participant's specific savings offer. Be sure to show your valid membership card BEFORE you make your purchase, as retailers and AAA cannot honor the discount after the sale. Retailers will not give discounts to non-members who present another person's membership card. Temporary AAA Membership Cards may not be accepted at some locations.

On the go

AAA Auto Buying – With AAA Auto Buying, you can save thousands off the MSRP on new cars and pay below Kelley Blue Book pricing on used cars.

- Go to AAA.com/AutoBuying or call 877-222-3314.

CarFax Reports – Looking for a used vehicle? Don't run the risk of buying a used vehicle with costly hidden problems. AAA Members get 20% off the price of CarFax vehicle history reports. Choose one or more vehicle history reports at low member-discounted prices.

- Go to AAA.com/CarFax.

AAA Cellular Phones – If you're looking for a mobile phone to use for safety and security while on the road, AAA Members receive discounts with Sprint and Affinity Cellular. AAA Cell Phone products also feature pre-programmed AAA Roadside Assistance and discounted accessories.

AAA Credit Cards

Earn AAA Dollars® Today and Every Day

AAA Members have the opportunity to choose from two impressive credit card programs – the AAA Dollars® Plus MasterCard® or the AAA Dollars® MasterCard®. Both cards allow you to earn AAA Dollars on every qualifying net purchase – and there's no limit on what you can earn! Redeem your AAA Dollars at any time and enjoy great rewards, including gift cards, merchandise, travel experiences and more. Plus, each card includes a suite of exclusive benefits designed to fit your lifestyle. Start now by choosing the card that works best for you.

AAA Dollars Plus MasterCard — Love Rewards?
Choose this card to earn AAA Dollars the fastest:

- 3% on qualifying net AAA and travel purchases, including non-commuter rail¹
- 2% on qualifying net gas, grocery and drug store purchases²
- 1% on qualifying net purchases everywhere else²

AAA Dollars MasterCard — Value a Competitive Rate? Choose this card to help you save. Earn AAA Dollars everywhere:

- Earn 1% on qualifying net purchases in AAA Dollars everywhere you use the AAA Dollars MasterCard²

Learn more at AAA.com/CreditCard or visit your local branch to start enjoying this added benefit of your AAA Membership today.

For more information on rates, fees, other costs and benefits associated with the use of these cards, or to apply, go to AAA.com/CreditCard or visit your local AAA branch.



¹ Earn 3% per dollar for qualifying Net Purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchants. AAA Clubs located in Northern California, Nevada and Utah are not participating AAA Clubs and purchases made at those clubs will not qualify for 3%. Insurance purchases made through any AAA Club or Club-affiliated insurance agency for policies which are not underwritten by an insurance company owned by or affiliated with a AAA Club will not earn 3%. ACG Card Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify.

² Account must be in good standing to earn AAA Dollars. AAA Dollars are earned on qualifying net purchases on business related transactions or activities. AAA Dollars are earned on qualifying net purchases (purchases minus credits and returns). ACG Card Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify.

The creditor and issuer of this card is U.S. Bank NA dba ACG Card Services, pursuant to a license from MasterCard International. MasterCard is a registered trademark of MasterCard International Incorporated.

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AAA Visa® Gift Cards

AAA Members can purchase Visa® Gift Cards at full-service branches.

A perfect gift for anyone and for any occasion, Visa® Gift Cards are a great gift choice for everyone on your list. They offer flexibility and can be loaded with any amount you choose from \$10 to \$500.

Unlike store gift cards, Visa® Gift Cards are accepted everywhere Visa® debit cards are accepted.

That translates to thousands of merchants throughout the United States, and they can be used for online or telephone purchases.

The funds loaded on a Visa® Gift Card never expire and cards can be replaced if lost or stolen.

- For more information, visit your local AAA office.

AAA Visa® Gift cards cannot be used outside of the United States or U.S. territories. They may not be used at ATMs or redeemed for cash. A fee of \$5.95 will be deducted from available balance to replace a lost or stolen card. An inactivity fee of \$2.95/month will apply if the card is not used for twelve consecutive months. Other fees may apply. See terms and conditions for complete details.

Banking through AAA Banking

AAA can help you change a tire, insure your car, even plan the trip of a lifetime. But, did you know we can also help you manage your money? Banking through AAA gives you the opportunity to experience the same level of service you've come to rely on in our other products, from your financial institution.

Checking: Free checking through AAA gives you all the features you need without the hassle of additional fees. You'll also receive free select ATM withdrawals, free online access, free mobile banking and more. Or, earn interest and receive free unlimited ATM usage nationwide*, when you meet the monthly requirements, with high-yield checking.

Savings: Our savings, high-yield savings and CD options take the guesswork out of your short- or long-term savings plans by putting the power of choice in your hands.

Mortgages, Loans & Lines of Credit: Whether you're buying or refinancing your home, buying a new or used car or taking out a personal loan or line of credit — AAA is there with the knowledge and service you need to make the process easier.

- For more information about AAA banking, visit AAA.com/Banking.

Auto Club Trust, FSB. Member FDIC. Equal Housing Lender

*Visit AAA.com/Banking for requirements and rates.

You and your membership

We offer three levels of membership:
AAA Classic, AAA Plus RV and AAA Premier RV.



Look for these symbols throughout this handbook. They signify enhanced benefits and service levels for members



who have upgraded to AAA Plus RV or AAA Premier RV.

Upgrading

If you're currently a Classic AAA Member, you can apply to upgrade your membership to AAA Plus RV or AAA Premier RV. Associate Members must upgrade if the Primary Member has already done so.

To upgrade, call us toll-free at 800-222-6424. Please note that there's a three-day waiting period after upgrading before you can enjoy the increased roadside assistance benefits.

Enrolling your family

You can't always be there when members of your family have a flat tire or lock their keys in the car. But AAA can.

For a little extra, you can enroll other individuals in your family such as your spouse and eligible children as Associate Members if they share your residence. They'll have their own membership cards and be able to call us for roadside assistance no matter whose car they're in. What's more, they'll enjoy all the same benefits of AAA Membership as you — discounts, savings and member-only perks.

Associate Membership is available at a significantly reduced rate, for the Primary Member's spouse and one other adult living in the household; and their children living at the same residence or away at school. Associate Members must have the same type of membership as their Primary Member.

• To sign up other individuals in your household, call us at 800-222-6424 or visit your local office.

Renewing your membership

Please note that even though your membership card may reflect a "Valid Thru" date that's more than a year away, it won't be active unless you pay your membership dues annually.

When you receive your annual renewal bill, you can pay online at AAA.com/Payment or pay by phone at 877-44-MY-AAA (877-446-9222). Otherwise, you can mail your renewal payment to the address shown on the bill.

You can also sign up for convenience billing annually by providing your credit card information. With convenience billing, you'll still receive a statement confirming your renewal.

Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the term of your next membership period, the names of the primary and associate members, and the total dues to be paid.

To renew your membership, please remit your dues before your current membership expires. If you pay your membership renewal within 60 days after expiration of your current membership term, your renewed membership will expire one year after the current term expires. If you pay your membership renewal more than 60 days after your current term expires, your new term will begin when payment is received and will expire no less than one year from the day payment is received.



Keeping you informed

AAA Living Magazine

All our membership households receive a subscription to *AAA Living Magazine*. It's colorful and informative, keeping you up-to-date on all the benefits, services, and travel and leisure opportunities that we offer. In addition to print editions of the magazine, you'll receive digital editions by registering at AAA.com/Register.

Notice of changes in membership benefits and terms will be provided through this magazine, AAA's official publication of record. Visit AAA.com to see current and past issues.

- Please check each issue for the latest discounts.

Traffic safety

As part of our commitment to keeping our members safe on the roads, we sponsor numerous traffic safety programs, serve as a traffic safety advocate, and as a trusted resource for reliable traffic safety information and assistance. AAA's well-known AAA School Safety Patrol™ and reports on fuel pricing and availability are just two of the ways in which we help our members and the motoring public. We also send out educational materials to schools, parents and law enforcement agencies.

- To see our reports and materials, visit our website at AAA.com.

Legislation

We're committed to protecting your interests as a driver, so we continually evaluate and respond to legislation that affects you. We work to make sure that you're not the target of discriminatory legislation, and act as advocates for safe and efficient transportation.

Public information

We inform our members and the general public about travel, legislation, traffic safety and consumer affairs through news releases, media kits, interviews, public appearances, educational programs and a variety of brochures and literature.

Quality assurance

Approved Auto Repair

Receive a free 24-point maintenance inspection, discount of 10% off labor (up to \$50) and a 24-month/24,000-mile warranty on vehicle repairs. AAA Approved Auto Repair facilities offer members priority service with a roadside tow which includes prompt vehicle evaluation within 60 minutes of arrival and assistance obtaining alternate transportation. Lastly, members receive "Peace of Mind," knowing Approved Auto Repair facilities are regularly inspected and maintain AAA's rigorous standards for industry leading customer service, cleanliness and quality work.

- Visit AAA.com for AAR locations near you.



Driver training

If anyone in your family needs to learn to drive, or just wants to brush up on driving skills, we can help.

We're particularly proud of our work with young drivers who are statistically more at risk of accidents than any other group, mostly due to their lack of experience. Our teen-oriented program combines a DVD-based curriculum with private on-the-road instruction. Students who complete the course successfully receive a complimentary AAA Associate Membership.

AAA's Driving Training Program offers courses for Mature Drivers organizations whose employees drive on business. Our Driver Improvement Program is a nationally recognized curriculum and designed to promote classroom participation and communication.

If you need to brush up on traffic laws and driving techniques before your next license renewal, we offer an online Driving Refresher course for all our members.

- For details on AAA Driver Training in your area, call us toll-free at 888-222-7108 or visit AAA.com/Drive.



Traveling with AAA



Travel without the stress

Our comprehensive range of travel services will help take the stress out of traveling, both by land and by sea, in the USA and abroad.

For journeys in the U.S., our legendary TripTik® routing system will show you the best way to reach your destination and provide road construction information.

Our TourBook® guides will help you decide what to see, what to do and where to stay when you get there. AAA counselors are happy to assist you with all your reservations.

If you're going abroad, we'll help you obtain your passport, foreign currency and International Driving Permit.

Wherever you're going, you can make your car rental and hotel reservations through us, too.

Using a AAA Travel Consultant at one of our full-service travel agencies will help you get maximum value for your money, and finally, there's travel insurance to give you peace of mind.

- If you'd like to travel with us, call us at 800-222-6424, go to AAA.com or visit any of our AAA offices.

On the road

TourBook® guides



Free AAA TourBook® and Woodall's® Campground Guides include loads of information on things to do, places to stay and services offered.

You'll also get member discounts for many popular sights and attractions.

- Visit your local AAA office for copies, call 800-222-6424 or go to AAA.com to place your order. For instant information, see our special online editions at AAA.com.

TripTik® route planning

Our online TripTik® Travel Planner can help with planning a trip around town or across the country. It provides high-resolution maps and route narratives that you can customize to personalize your route.

You can create your map online at AAA.com, or visit one of our full-service offices for your customized, bound TripTik® routings.

- If you prefer to have your TripTik® routings, maps or other publications sent to your home, simply order online (AAA.com) or call 800-222-6424. You'll get an up-to-date TripTik® routing, a regional map and road construction information. Please allow eight to ten business days for home delivery.



Going abroad

International maps and destination guides

For traveling in Europe, you can pick up maps and a copy of our famous AAA Europe TravelBook™.

International Driving Permits (IDP)

When you're driving abroad, many countries require an IDP with your name, photo and driver information in ten languages. It's valid in 130 countries and can be very useful if you need to communicate with local authorities.

- To apply for your IDP, visit your nearest full-service AAA office.

Passport photos



At most AAA offices, we can take regulation-sized photographs for you, while you wait, for a nominal fee.

It's a good idea to order several sets — for an IDP or a visa application, as well as for your passport.

- Check with your local full-service AAA office for availability and pricing.



AAA Plus RV Members are entitled to two free sets of official photographs per membership term. Minor children (age 15 and under) of AAA Plus RV Members receive two free sets per year!



AAA Premier RV Members and their minor children are entitled to official photographs at no cost during their membership term.

24-Hour Global Travel Emergency Assistance*



As a member with AAA Premier RV, you'll have access to the following services when you're traveling 100 driving miles or more from your primary residence:

- Medical referrals
- Emergency medical transportation arrangements
- Emergency visitation arrangements
- Emergency message center
- Lost tickets and baggage
- Emergency airline/hotel reservations
- Legal referrals
- Money transfers

For complete details, see *Terms and Conditions* on page 39.

- To request this service or any AAA Premier RV service, call 800-222-6424.

Concierge Service*



AAA Premier RV Members have access to the following concierge services when traveling 100 driving miles or more from your primary residence:

- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information
- Flower/gift arrangements
- Business services
- Golf-tee time information/reservations (subject to availability)
- To request this service or any AAA Premier RV service, call 800-222-6424.

* Allianz Global Assistance, a company of Mondial Assistance, is the administrator for this plan. Benefits provided are service benefits, not financial benefits. Any costs associated with services are paid by the member.

TravelMoney®: Visa TravelMoney Card & Foreign Currency

Foreign currency and AAA Visa TravelMoney cards are great alternatives to travelers checks.

AAA Visa TravelMoney® cards can be purchased and preloaded on-line or at your local full-service branch. Use funds loaded for purchases anywhere Visa debit cards are accepted, or to access cash in the local currency. Funds loaded are safe and secure and can be replaced if lost or stolen.

Foreign currency is also available for purchase online in over 60 currencies.

- Go to AAA.com/TravelMoney for details.

AAA travel packages

Tours, cruises and vacation packages

Next time you're planning your vacation, why not come to AAA for help?

AAA Travel consultants are committed to finding you the best value for the money. They have plenty of experience, so they know which companies are best and where you'll have the best experiences.

- To check out the perks and benefits available to AAA Members, call us at 800-222-6424, go to AAA.com or visit your local AAA office.



As a member with AAA Premier RV, you can book flights, cruises and tour packages through AAA Travel Agency free of any service fees or customary booking charges.

AAA travel discounts & perks

Member-exclusive cruise and tour benefits

Thanks to our buying power, we can offer you and your fellow travelers exclusive deals and benefits on cruises and tours.

You're free to enjoy the sights (and the savings) these specially negotiated departures offer.

- To review our offerings and to book your trip, call us at 800-222-6424, go to AAA.com or visit your local full-service AAA office.

Disney destinations

AAA Travel Agency sells more Disney vacations than any other travel agency. That means big advantages for AAA Members.

For example, you can save up to 35% on the hotel portion of select packages and dates at *Walt Disney World*® Resort, enjoy preferred parking and more.

- For further details and to book your trip, call us at 800-222-6424, go to AAA.com or visit your local full-service AAA office.

Hotel/motel reservations

We can arrange hotel and motel reservations for you anywhere in the world. Not only can we save you time, but we'll also save you money through exclusive AAA Discounts at thousands of AAA approved hotels. In fact, many hotels guarantee to charge our members their lowest rates.

- Call us at 800-222-6424, visit your nearest AAA office or make your own reservations online at AAA.com.

Theme park and attraction tickets

AAA offers discounts at many theme parks and attractions across the U.S.

- Visit AAA.com/Fun for details or contact your nearest full-service AAA office.

Car rentals

Hertz car rental discounts

At **Hertz**, save up to 20% on select vehicle rentals, receive a Member Satisfaction Guarantee, enjoy free rental of a child safety seat and \$6.99 per day fee for Hertz NeverLost® GPS.

Book your vehicle by:

- Calling the Hertz toll-free Member Service Number 800-654-3080
- Calling your local AAA Travel Agent
- Going online at AAA.com/Hertz
- Visiting your local AAA office
- Remember to show your AAA Card at the Hertz check-in counter.

Hertz Gold Plus Rewards*

AAA members can sign up for a free Hertz Gold Plus Rewards® membership by enrolling at AAA.com/HertzGold. With a Hertz Gold Plus Rewards membership, there is no stopping at the counter at over 40 of the world's busiest airports. At over 1,000 locations worldwide, simply show your driver's license, pick up your keys and go.



AAA Premier RV Members receive additional benefits and can register at AAA.com/HertzPremier. For Premier

RV members, there is a seven-day waiting period after joining AAA before your membership can be verified on this website.

*You must meet the terms and conditions of the Hertz Gold Plus Rewards membership to enroll.

Financial services for travelers

Travel accident insurance

As a AAA member, you receive Travel Accident Insurance coverage automatically when your trip is arranged and purchased through your AAA Travel Agency. The plan covers members up to \$100,000 for AAA Classic, up to \$300,000 for AAA Plus RV and up to \$500,000 for AAA Premier RV.



The \$100,000 Classic Benefit payable under the AAA Travel Accident Insurance Program is increased up to \$300,000 for AAA Plus RV Members.



AAA Premier RV Members receive up to \$500,000 in coverage with AAA Travel Accident Insurance.

This program covers you for accidental loss of life, limbs, sight, speech or hearing while traveling in a common carrier when the transportation is arranged through The Auto Club Group.

Common Carrier means any land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. The benefit also applies while traveling in a common carrier or a private passenger automobile directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure, and while traveling in a rental car whose lease has been arranged through the local AAA Travel Agency along with any airline or common carrier transportation. For more information, please see brochures for a complete description of coverage, terms and exclusions.

For complete description including terms, conditions and exclusions, see Appendix 1 on page 36.

Trip cancellation, accident and baggage insurance

Whether you're traveling for business or pleasure, you can purchase insurance coverage for trips of up to 180 days.

Trip cancellation insurance will cover any expenses that can't be refunded if you have to cancel your trip because of illness or injury. Accident insurance will pay for any medical and hospital expenses that result from accidents resulting in personal injury or death. Baggage insurance provides reimbursement if your luggage is lost, damaged or stolen.

Baggage coverage



AAA Premier RV Members receive up to \$500 in coverage if your baggage is lost, damaged or stolen when you're traveling 100 driving miles or more from your primary residence.

For complete details, see Terms & Conditions on page 41.

AAA Insurance Services



Insuring through AAA*

Belonging to AAA is not just about driving. It's about being part of a club you can trust to help you manage your affairs.

Our insurance programs help to ensure that whatever the future brings, you and your family will stay safe and protected.

Auto insurance*

You'll get a great deal on auto insurance through AAA. We offer high-quality coverage at rates you can afford, and a range of discounts that you'll find really make a difference.

If you need to make a claim, simply contact our claim service either by phone or internet or at one of our AAA offices. You'll be impressed by our quick and responsive service.

Home insurance*

Our home insurance gives you excellent protection against threats to your home, your possessions and your personal liability.

You can choose the policy that suits you best, and add a Scheduled Personal Property endorsement to cover your most valuable things such as fine art, jewelry and collectibles.

We also offer insurance for condo owners and renters.

Specialty products and other insurance*

Turn to AAA as your source for insuring these other important needs:

- Boats, personal watercraft and other qualifying vessels
- Motorcycles and off-road vehicles, including ATVs, dirt bikes and snowmobiles
- Classic and antique autos
- Flood and landlord insurance
- Health and other insurance products
- **For a free quote on auto, home or any other insurance product, contact your local licensed insurance agent.**

Life and Annuity Products**

AAA is committed to helping our members enrich and protect their lives and the lives of their families for years to come. That's why we offer a competitive variety of life and annuity products and unmatched service that has earned us a reputation of trust and respect. Our insurance offerings include:

Life Insurance

- Term Life • Whole Life • Universal Life

Annuities

CDs

Medical Insurance

- Long-Term Care • Travel & International Medical

For more information on life insurance, contact your local licensed insurance agent.

* Auto, home and most specialty product insurance underwritten by Auto Club Insurance Association family of insurance companies.

**Life Insurance underwritten and annuities offered by our affiliate, AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states except NY. Products and their features may not be available in all states. ALMI-22848-715-XX

Roadside Assistance

Our services

Your AAA Membership entitles you to a comprehensive range of 24-hour prepaid roadside assistance services, so you can be confident that whatever happens, help is close by.

To take advantage of roadside assistance, call the number supplied on your membership card. If traveling outside your local region, you may obtain nationwide roadside assistance by calling 800-AAA-HELP (800-222-4357). Requests for roadside assistance may also be placed via the AAA Mobile App or through our online service at AAA.com.

Who's eligible

Roadside Assistance is provided on any eligible vehicle that you are driving or riding in at the time of disablement (you must be with the disabled vehicle at the time of service). This includes Associate Members such as spouses or children who have their own membership cards. You will be asked to present your valid AAA Membership Card before service is rendered. If your membership card is not available and your membership cannot be verified by AAA, you will be requested to pay for service at the servicing facility's prevailing rate. If your membership can be subsequently verified, you may submit your paid receipt and a reimbursement application to AAA and be reimbursed at the rate paid to AAA service providers (see "To request reimbursement").

In fairness to all members, roadside assistance should not be used as a substitute for proper vehicle maintenance. To help control membership dues, AAA has an annual four-call limit on roadside assistance usage per member (one service call per breakdown). Primary and Associate Members in the same household are each eligible for four calls.

After the fourth call in a membership term, you may continue to call AAA to arrange for service, but must pay the service provider at the time services are rendered. If you discover that you don't need roadside assistance after you have called, please notify us so

the call won't be counted against your annual limit if we haven't dispatched assistance. These service limits enable AAA to continue providing reliable, high-quality, cost-effective roadside assistance.

Services provided



Battery service

In most metropolitan areas, we will test your battery and charging system on-scene with our testing equipment and, if appropriate based on the test results, offer to install a new AAA battery onsite or arrange for replacement at a later time at your convenience. The diagnostic test is free and we offer a 72-month limited warranty with 36-months free replacement. Our batteries meet and/or exceed the vehicle's original specifications and our battery prices are competitive. Members also receive a \$25 discount. AAA Battery Service is only available in select areas during select hours. AAA Batteries are available for most makes and models, and some vehicles may require additional installation fees. If Battery Service is unavailable, we will provide a battery boost when safe to do so or offer towing.

Battery service is not available for motorcycles and specialty vehicles such as all-terrain vehicles, dirt bikes, snowmobiles and golf carts.



Extrication and winching

If your vehicle goes off the road, we'll send a service vehicle to get you back on track. Your vehicle will be extricated when it can be safely reached from a normally traveled road by a service vehicle with automobile servicing equipment operated by one person. If additional help is needed, you may choose to pay for additional services on-scene. In such cases, the service provider may utilize additional persons or equipment, where available, that are needed to free your vehicle.



For AAA Plus RV and AAA Premier



RV Members, we'll send two service vehicles, if necessary, at no additional cost. The second vehicle and driver are available for up to one hour at the scene.



Fuel delivery service

If you run out of fuel, we'll send an emergency supply, when available, to get you to the nearest service station. We will only deliver fuel (no fuel/oil mixes) and we will charge for fuel at current pump prices. If you require diesel fuel, please let the AAA Customer Advocate know, as some diesel engines may require additional service by a repair facility. Your vehicle may need to be towed if it runs out of fuel.



For members with AAA Plus RV or AAA Premier RV, there is no charge



for the fuel delivered — helping you get to the nearest gas station.



Vehicle lock-out service

If you lock your keys inside your vehicle, we'll try to open the door for you.

If your keys are lost or broken, or if we can't get inside, we'll reimburse you up to \$50 for a commercial locksmith to make a new key or to gain entrance. Or we can tow you to either a locksmith or to another destination of your choice, subject to the towing provisions in this handbook.



AAA Plus RV and AAA Premier RV Members are eligible for locksmith



reimbursement up to \$100 to either unlock the vehicle or make it operable. For home lock-out service benefits, see page 35 (AAA Premier RV Members only).



Mechanical first aid

When it is safe, our service providers will do what they can at the scene to get your vehicle on the go if it only needs minor adjustments which don't involve parts or supplies.

Please note that we can't guarantee any repairs carried out in this way. If your vehicle is able to be mobilized, you should go straight to your nearest AAA Approved Auto Repair shop or other repair facility and see a qualified technician.



Tire service

If you've had a blowout or a flat tire, we'll check that your spare tire is inflated and serviceable and install it for you when possible and safe. If you don't have a serviceable spare, we'll tow your vehicle. (For details of our towing service, see "Towing.")

Please note that our service doesn't include repairing your tire, or installing or removing snow chains, unless as part of changing a flat tire. Installing a spare tire is a temporary fix only. You should immediately go to your nearest AAA Approved Auto Repair shop or other repair facility to have it checked by a technician.



For AAA Plus RV or AAA Premier RV Members, our tire service also covers



eligible dual-wheeled vehicles. Please

note that in certain regions of the country, you might have to pay for the extra service yourself and be reimbursed later.



Towing

If the AAA service provider can't start your vehicle or make it safe to drive, your vehicle will be towed at no charge to either:

- The service provider's repair shop
- Anywhere within five miles of where you broke down



For AAA Plus RV Members, we'll tow you without charge up to 100 miles in any direction from where you broke down.



As a member with AAA Premier RV, you're entitled to one tow (per membership term) of up to 200 miles in any direction from where your vehicle broke down. Any remaining qualified tows may be used for up to 100 miles.

If you need towing beyond the limit of your membership level, you will be charged for the extra miles at the service provider's prevailing private rate.

One-day free car rental



AAA Premier RV Members are also entitled to one complimentary, one-day rental car per membership term, when a qualifying non-collision tow is one of the four allowable

roadside assistance calls. AAA will reimburse you up to a full-size rental car. AAA Premier car rental reimbursement forms may be found at AAA.com, by phone at 800-222-6424, or by visiting your nearest full-service AAA office.

You must take delivery of the rental car within two calendar days of a qualifying non-collision tow, and you are responsible for subsequent days' charges, upgrades, vehicle insurance, mileage, fuel charges, fees and taxes. Cars must be rented from a commercial car rental company in the business of renting cars. You must meet the terms and conditions of the rental car company. Requests for reimbursement must be submitted within 60 days of the event.

Towing considerations

If you need to be towed to a repair shop, we ask that you accompany the driver during the tow and call ahead to make arrangements for the vehicle to be accepted upon arrival. If no one from the facility will be there to receive your vehicle, make sure you are – we can't leave your vehicle at a closed repair shop unless you are there to accept it. Local laws may only allow service providers to carry one passenger. In this situation, we will help you find alternative transportation at your own expense.

Please note that our responsibility ends when we get your vehicle to the agreed destination. You'll need to pay any further expenses yourself, such as repairs or additional towing.

Eligible vehicles

The following tables show which vehicles are covered for roadside services under each type of membership, provided your vehicle can be safely reached from a normally traveled road by a service vehicle with automobile servicing equipment operated by one person.



Classic Membership

Types of vehicles	Battery boost	Battery replacement	Extrication and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Licensed four-wheel motor vehicles of the passenger, pleasure, or recreational type (cars, vans, SUVs, unloaded pickups) including rented and commercial vehicles with the exception of taxis and limousines	+	+	+	+	+	+	+
Dual-wheeled campers and motor homes	+	+	na	+	+	na	na
Dual-wheeled unloaded pickup trucks	+	+	+	+	+	na	+

AAA Plus RV & AAA Premier RV

Additional vehicles	Battery boost	Battery replacement	Extrication and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Motor homes, dual-wheeled campers and dual-wheeled unloaded pickup trucks with or without campers	+	+	+	+	+	+	+
Travel trailers (including fifth-wheel travel trailers)	na	na	+	na	na	+	+
Vehicles with dual batteries	*	*	+	+	+	+	+
Motorcycles	na	na	+	+	**na	na	+

*Service provider will assess and determine if battery service can be provided.

**Locksmith service only

AAA Premier RV Membership Only

Additional vehicles	Battery boost	Battery replacement	Extrication and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Trailers designed for the purpose of transporting recreational vehicles (all-terrain vehicles, motorcycles, snowmobiles, golf carts and personal watercraft); travel trailers pulled by motorcycles are included; boat trailers are not included.	na	na	+	na	na	+	+
All-terrain vehicles, dirt bikes, snowmobiles, golf carts	na	na	+	+	na	na	+

Note: Recreational trailers, ATVs, dirt bikes, snowmobiles and golf carts must be accessible from the roadside. For golf carts, all services are excluded while located on golf course property. In certain regions of the country, you might have to pay for service yourself and be reimbursed later.

*Fuel delivery includes regular fuel only (no fuel/oil mixes)

Vehicles not eligible for service

Prepaid service or reimbursement will not be provided for vehicles which:

- Are unlicensed, abandoned, unattended, purchased in an inoperable condition or can be driven safely
- Are illegally parked or associated with any illegal activity
- Are in transit to or from a salvage yard, charitable organization, auto auction or being towed from one storage location to another
- Are loaded or modified, thus altering the vehicle's original weight, dimensions, or ground clearance, creating a safety hazard or potential damage to the vehicle or servicing equipment (battery, fuel-delivery, lockout and mechanical first aid services excluded)
- Are driven off established roads or in areas unsuitable for vehicular traffic which include, but are not limited to beaches, vacant lots, playgrounds, creek beds, fields, boat ramps, golf courses, forests, private roads, etc.
- Are taxis, limousines, buses (unless converted to a motorhome and registered as such), and semi-tractor trailers (semi-trucks).
- Require shoveling of snow, etc. in order to render service
- Are equipped with a snow plow (Limited service may be provided. However, the member must have the snow plow removed before any towing, extrication, or tire service may be rendered).
- Are trailers such as car haulers, cargo/utility, commercial, livestock, landscaping, trailers with loads exceeding maximum load capacity, and any trailer not described as being eligible

Service will be provided to an inoperable impounded vehicle if it is not under any legal restraints and provided the vehicle is accessible.

Note: If, because of illness or injury, you can't tell us what you'd like us to do with your vehicle, we may tow it and keep it until we hear from you. Storage fees may apply.

Requesting reimbursement

In the event AAA is not able to provide you with timely road service, you may choose to contact an alternative service provider directly. However, if you obtain non-AAA roadside assistance without first requesting service from us, we will provide you a reimbursement of your expenses only up to the contract rate we normally pay our AAA service providers to perform similar services. Some roadside assistance benefits vary by region. If you obtain service outside of your local area and are asked to pay for service that is normally covered, we will reimburse you for covered expenses.

To request reimbursement:

- 1) Contact AAA by phone at 800-222-6424, online at AAA.com or visit your nearest full-service AAA office to obtain a reimbursement form.
- 2) Complete the form and mail it to us with the original receipt. Receipt must be fully paid in the name of the member receiving service.

Request must be submitted to AAA within 60 days of the date service was provided. Please allow up to three (3) weeks for the Roadside Assistance reimbursement department to review and respond to your request.

Limitations

Understandably, in providing roadside assistance, AAA cannot assume responsibility for the actions of independent service facility personnel. These facilities serve as independent contractors and are not employees or agents of AAA.

Any loss or damages resulting from the service facility personnel's actions are the sole responsibility of the service provider and should be reported immediately to the service facility owner before repairs are made. If a satisfactory resolution with the owner has not been reached within 10 days, the incident can be reported to AAA and one of our representatives will attempt to reconcile the dispute.

AAA cannot guarantee that the service provider will have all the parts needed for your vehicle, nor will AAA accept responsibility for repairs, or the availability, delivery or installation of parts.

Extreme Service Conditions

We always try to be as responsive as possible, but please understand that unavoidable delays can occur during severe weather conditions, an increase in the volume of service requests, heavy traffic, road construction, or unusual circumstances. In the event of severe weather emergencies, first priority is given to the removal of vehicles blocking roadways. As equipment becomes available, service will be provided to other vehicles.

Additional help for emergencies

Car travel interruption protection

Even if you take every precaution, there are still times when the unexpected happens and you're faced with additional expenses. Fortunately we're there to help.

If you're traveling by car and are 100 miles or more away from home and have a breakdown or accident while en route, or if your vehicle is stolen while en route, we'll reimburse you for emergency expenses up to the value of \$600.

Reimbursable expenses include:

- Meals and lodging
- Car rental
- Transportation home or to your destination within 72 hours



AAA Plus RV Members have protection up to \$1,000.



AAA Premier RV Members have protection up to \$1,500.

For complete description including terms, conditions and exclusions, see Appendix 2 on page 37.

Vehicle Return Coverage



As a member with AAA Premier RV, you're entitled to Vehicle Return benefits when you're traveling 100 driving miles or more from your primary residence. You can be reimbursed up to \$500 to help get your car back home if an unexpected illness or injury prevents you from completing your trip.

For complete details, see Terms & Conditions on page 39.

Emergency check cashing

If the unexpected happens and you're short of cash, AAA can help by cashing a personal check of up to \$100 to help with emergencies. Just show your membership card with supporting identification at any full-service AAA office.

- Service may not be available at all AAA offices.

Emergency repair check acceptance

If you're suddenly faced with a bill for emergency repairs with no other way to pay, the AAA Roadside Assistance service provider will accept your personal check for up to \$250 for any emergency services or repairs they render. These facilities will accept a check printed with your name and made out for the exact amount of your repairs, supported by your driver's license and AAA Membership Card.

- Please note that checks are accepted only for emergency repairs and services.

Limited legal fee reimbursement protection

If you believe you've been unjustly charged with a traffic law violation, we can help with the cost of legal fees. You can choose your own lawyer and if you're found not guilty of the charges, or if they're dismissed, we'll reimburse you for attorney fees for your defense or appeal (see Reimbursement Schedule below).



Check the following tables for increased reimbursement amounts for members with AAA Plus RV or AAA Premier RV.



Reimbursement Schedule

Charges		Classic Member Reimbursement Limit	Reimbursement limit for members with AAA Plus RV or AAA Premier RV
Manslaughter	Trial court defense	\$500	\$1,500
	Appeal	\$500	\$1,500
Reckless driving	Trial court defense	\$250	\$500
	Appeal	\$250	\$500
Minor traffic violations	Trial court defense	\$100	\$200
	Appeal	\$100	\$200

For conditions & exclusions, see Appendix 3 on page 38.

Home lock-out service



As a member with AAA Premier RV, if you become locked out of your primary residence, you can be reimbursed up to \$100 in locksmith services to gain access to your home from the outside. Home lock-out service is reserved for your primary residence only and excludes all other buildings or locked areas. The cost to replace locks, including parts and labor, are not covered. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at your expense. Home lock-out service is limited to one usage per AAA Premier RV Member, per membership term.

*Home lock-out service is not transferable to any other person. You must be present at the time of service. Identification and proof of residence is required. Home lock-out service is reserved for your primary residence only (as indicated in our membership records). In the case of rental property, approval of the property owner may be required. Service is valid only in your resident AAA Club's territory.

Nationwide arrest bond protection

If you're charged with a traffic violation, you can:

- Pay the fine
- Contest the charge and post bond to guarantee your court appearance
- Go to jail until the hearing date

If you decide to contest the charge for minor traffic offenses, most jurisdictions will accept your membership card in lieu of cash for posting bond. The court will usually keep your membership card until you appear at the hearing.

If you use your card in this way, let us know as soon as possible.

The Arrest Bond Guarantee (*next page*):

- Is for the named AAA Member only and is non-transferable
- Covers charges arising from driving motor vehicles only
- Is for arrest bond only and is not for appeal
- Guarantees court appearance only; you pay any fines
- Requires you to repay all payments made on your behalf
- Is valid in the United States only
- Is subject to state and local laws which may vary by state and/or county

Guaranteed Arrest Bond

Your AAA Membership Card guarantees authorities a \$1,000 arrest bond for covered minor traffic violations.

- If you do not settle with the local court or appear at your hearing, the fine for your violation, as well as any costs imposed, will be charged to AAA or the Ohio Casualty by the local court.
- By using your AAA Membership Card as a Guaranteed Arrest Bond, you agree to reimburse AAA or Ohio Casualty for any fines or costs that may be paid on your behalf.
- Upon receipt of reimbursement, your AAA Membership Card will be returned to you.

LIMITATIONS

- The Guaranteed Arrest Bond is only valid for the member whose name appears on the AAA Membership Card. It is not transferable and may not be accepted by all jurisdictions.
- The violation of a motor vehicle law or ordinance must have been committed prior to the expiration date shown on the AAA Membership Card.
- The Guaranteed Arrest Bond is not valid for serious violations including driving while under the influence of intoxicating liquors, drugs or narcotics, failure to appear for violations, driving on a suspended/revoked driver's license, hit and run, failure to present evidence of insurance, illegal use or falsification of license or registration, engaging in a felony, attempting to elude/eluding police, or while driving a vehicle used for commercial purposes.

Guarantee underwritten by Auto Club Group Insurance Company (Michigan), The Auto Club Group (Illinois, Indiana, Nebraska) and Ohio Casualty (Iowa, Minnesota, North Dakota, Wisconsin).

Appendices

Appendix 1: Travel Accident Insurance

Coverages, benefits and exclusions are contained in a policy issued to the American Automobile Association by Chubb Group of Insurance Companies. Premiums are paid by companies within The Auto Club Group. All information is subject to the terms and conditions of the Master Policy.

To make a claim

Claim forms and further instructions for submitting a claim under these insurance coverages are available in any of our offices or at AAA.com.

Appendix 2: Car Travel Interruption Protection

Definitions:

You, Your: A member of a AAA motor club within The Auto Club Group, and spouse of Primary Member.

Family Member: A person who is a resident of your home.

We: The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Nebraska, North Dakota and Wisconsin; Auto Club Group Insurance Company in Michigan only.

Car: A vehicle eligible for roadside assistance services under your membership.

Home: Your resident location at the time of loss.

Loss: Accident, theft, vandalism or mechanical breakdown that makes the car not drivable or available to you.

En Route: While on the way to your destination.

Planned Destination: A location 100 miles or more from your home that you plan to reach by car.

Covered Expenses: The following expenses are payable for you and family members if the car you were using for the trip is disabled by loss while en route to your planned destination. The loss must occur 100 miles or more from your home for this protection to apply.

1. Reasonable expenses for unexpected automobile or passenger van rental and commercial transportation for the reasonable time required to complete the trip to your planned destination or return home, whichever occurs first.
2. Reasonable expenses paid to a commercial establishment for unexpected meals and lodging resulting from the loss and incurred on the road during the delay caused by the loss.

When:

This protection only covers loss which occurs while your current membership is in force.

Limitations/Maximum Payment:

The following expenses are not payable under this protection:

1. Expenses of family members if they were not traveling with you when the loss occurred;
2. More than \$600 for expenses incurred by all members of one family resulting from one loss (the family maximum is \$1,000 if you are a member with AAA Plus RV or \$1,500 for a member with AAA Premier RV).
3. Expenses incurred after:
 - a. 72 hours from the time of loss;
 - b. repairs are made to your car;
 - c. you reach your planned destination; or
 - d. you return home after the loss; whichever occurs first.
4. Expenses resulting from:
 - a. loss caused intentionally by or at the direction of you or any family member; or
 - b. failure to take reasonable means to avoid the loss.

5. Alcoholic beverages.
6. Gratuities in excess of 20%.

Duties:

1. Make a written request for reimbursement promptly after the loss, if it is not possible to do this promptly, it must be done within 60 days of the loss;
2. Provide reasonable verification of:
 - a. the loss;
 - b. the repairs to the car; and
 - c. your planned destination.
3. Provide original itemized receipts for all expenses You claim.

Claim forms are available online at AAA.com or visit your local AAA office.

For members of AAA Michigan (Automobile Club of Michigan), the above terms and conditions represent a Certificate of Insurance, Form No.6500-1151-71. The insurance is provided under a group insurance policy underwritten by Auto Club Group Insurance Company.

Appendix 3: Limited Legal Fee Reimbursement

We will pay attorney fees you incur to successfully defend a traffic charge made against you according to the Reimbursement Schedule. If more than one traffic charge is made in the ticket, citation or other statement of charges or results from the same incident, we will pay no more than the amount shown in the Reimbursement Schedule for the traffic charge for which you are entitled to the most reimbursement. However, we will pay only if you successfully defend all charges.

Conditions

- 1 We will pay only if you successfully defend traffic charges which concern events which occur while your AAA Membership is in force.
- 2 We will pay the lesser of your attorney fees or the amount shown in the Reimbursement Schedule.
- 3 You must select and pay your lawyer. We pay you, not your lawyer.
- 4 You must request reimbursement within 60 days after your case or appeal is decided. If you fail to request reimbursement within 60 days, we will not pay unless you have good cause for all delays.
- 5 You must make your request for reimbursement by giving us a written statement showing the following:
 - a. The traffic charge;
 - b. Events from which the charge arose, and date and place of those events;
 - c. The courts you appeared in and the dates of those appearances;
 - d. The date when the case or appeal was decided;
 - e. Proof of acquittal and dismissal of any traffic charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

A statement from your lawyer must be provided indicating what services were performed and what the fee was.

For members of AAA Michigan (Auto Club of Michigan), the above terms and conditions represent a Certificate of

Insurance, FormNo. 6500-1162-71. The insurance is provided under a group insurance policy underwritten by Auto Club Group Insurance Company.

Definitions

You, Your: A member of a AAA motor club within the Auto Club Group.

We, Us: The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Wisconsin, Nebraska and North Dakota; Auto Club Group Insurance Company in Michigan only.

Traffic Charge: Formal charge by law enforcement officials claiming that you violated laws or ordinances which govern or pertain to the operation or parking of motor vehicles.

Trial Court: The tribunal in which the traffic charges are decided.

Appeal: Appeal to a higher, different tribunal established to review actions of the trial court.

Successfully Defend: Actions which result in a Trial Court acquittal or dismissal of a traffic charge or any reduced charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

Terms & Conditions

General Program Provisions

The following guide to benefits and services is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place. All information in the section *Terms & Conditions* is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of The Auto Club Group. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. World Access will not unreasonably apply this provision to avoid claims hereunder.

Emergency Medical Transportation*

Important – If your emergency is immediate and life threatening, seek local emergency care at once. Your emergency medical transportation limit is the total amount available for all covered services described below.

You or your representative must contact Us and We must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if We didn't authorize and arrange it. This benefit is secondary to any existing benefits provided by a Covered Person's health or automobile insurance. We reserve the right to coordinate benefits with other insurance coverage.

Moving You to a Hospital or medical clinic (Emergency medical evacuation)

If You're seriously ill or injured during your Covered Travel and Our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- Our medical team will consult with the local Doctor.
- We'll identify the closest appropriate facility, make arrangements and pay to transport you to that facility.
- We'll arrange and pay for a Medical Escort if We determine one is necessary.

Getting You home after Your care (medical repatriation)

If you're seriously ill or injured during your Covered Travel, under the care of a local Doctor and unable to continue your Covered Travel, medical repatriation takes place once Our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll arrange and pay (less any refunds for unused tickets) for you to be transported via a commercial transportation carrier in the same class of service that you were booked for your Covered Travel. The transportation will be to one of the following:

- your Primary Residence
- a location of your choice in the United States; or
- a medical facility near your Primary Residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by Our medical director
- arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary

Bringing a friend or Family Member to You (transport to bedside)

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll transport a friend or Family Member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.

Getting Your children home (return of dependents)

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll arrange for and pay (less any refunds for unused tickets) to transport your children under the age of 23 who are traveling with you to one of the following:

- your Primary Residence; or
- a location of your choice in the United States

Transportation will be on a common carrier in the same class of service they were originally booked

Transporting Your Remains (repatriation of remains)*

We'll arrange and pay for the reasonable and necessary services to transport your remains to one of the following:

- a funeral home near your Primary Residence; or
- a funeral home located in the United States

We'll also assist the sending and receiving funeral homes to coordinate with each other. This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault. Your

representative must contact Us in advance to make these arrangements. If this is not possible, your representative must contact Us within a reasonable time, but no later than one year after the transportation.

What is Not Covered for Emergency Medical Transportation and Repatriation of Remains

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness and/or expenses due to:

1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example invasion, rebellion, riots or insurrections);
2. Intentionally self-inflicted harm, including suicide
3. Normal pregnancy or childbirth
4. Mental or nervous health disorders
5. Alcohol or substance abuse, or related illnesses
6. The commission or attempted commission of an illegal act
7. Participation in professional athletic events or motor competition (including training)

Emergency Medical Transportation and Repatriation of remains coverage is excess over other insurance or indemnity covering the loss(es) under this plan.

*Allianz Global Assistance, a company of Mondial Assistance, is the administrator for this plan.

Baggage and Vehicle Return Coverage*

Baggage Coverage*

What is covered

Coverage is secondary to any coverage provided by a hotel, if any. If Baggage is lost, damaged or stolen, the Company will pay the loss up to \$500, provided the Covered Person(s) has taken all reasonable measures to protect, save and recover their property at all times. Notwithstanding the foregoing, We will cover up to a maximum of \$500 for any and all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items and only when original receipts are provided.

The Covered Person(s) must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of their property within 24 hours after the loss. Finally, the Covered Person(s) must file written proof of loss with the Company within 90 days from the date of loss, except as otherwise prohibited by law, attaching copies of the original police report or other report from local authorities, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, canceled checks, photos or other appropriate documentation as may be required.

The plan will pay the lesser of:

1. The actual purchase price of a similar item; or
2. The actual cash value of the item at the time of loss, which includes deduction for depreciation (for items without receipts, the plan will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item

What is not covered

Benefits are not payable for travel which does not meet the definition of Covered Travel.

Property or losses not covered:

1. Animals
2. Automobiles
3. Bicycles, skis, snowboards
4. Aircraft, boats or any other vehicles or conveyances
5. Eyeglasses, sunglasses, contact lenses; hearing aids, artificial teeth and limbs
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or other wise) and deeds
7. Property shipped as freight or shipped prior to the Covered Travel departure date
8. Rugs or carpets of any kind
9. Perishables, medicines, perfumes, cosmetics and consumables
10. Property used in trade, business or for the production of income
11. Property that is left in a vehicle, if the vehicle is not properly secured
12. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration

Baggage Coverage is in excess of other insurance or indemnity covering the losses covered under this plan.

Vehicle Return Coverage*

What is covered

Covered Persons on Covered Travel are reimbursed up to \$500 for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected Illness or Injury prevents completion of the Covered Travel. The Vehicle must be operable. Transportation must be performed by an accredited professional transport company.

What is not covered

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness, delays and/or expenses due to:

1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections)
2. Tire trouble
3. Intentionally self-inflicted harm, including suicide
4. Normal pregnancy or childbirth
5. Mental or nervous health disorders
6. Alcohol or substance abuse, or related illnesses
7. An Accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not a Covered Person
8. Personal property which is damaged or destroyed
9. Any liability for injuries or property damage
10. The commission or attempted commission of an illegal act
11. The cost of repairs to the Vehicle

12. Cost of fuel expenses
13. Air and/or sea travel
14. Carrier-caused delays
15. Participation in professional athletic events or motor competition (including training)
16. The cost of meals, accommodations and Substitute Transportation resulting from delays caused by routine maintenance or minor repairs to the Vehicle

In addition, Vehicle Return benefits will not be payable if the Vehicle is a rental vehicle or a Vehicle with an original lease term of less than one year OR if the transportation of the Vehicle could have been performed by a Covered Person or by a traveling companion of a Covered Person.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this plan.

Expenses after 96 hours from the initial delay are not covered.

How to file a claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. All claims must be reported to Allianz Global Assistance within 60 days from the date of loss or as soon after that date as is reasonably possible.

Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of accident/theft (i.e. original police report);
3. Copy of payment for automobile repairs;
4. Rental car receipts;
5. Common carrier receipts;
6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit).

Schedule of coverage	Benefit limit
Emergency Medical Transportation	\$25,000
Repatriation of Remains	\$5,000
Vehicle Return	\$500
Baggage Coverage	\$500

Definitions

“AAA Premier RV Member” means The Auto Club Group AAA Premier RV Member, AAA Premier RV Adult Associate or AAA Premier RV Dependent Associate in good standing.

“Accident” means an unexpected, unintended unforeseeable event causing Injury or property damage.

“Accommodations” means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

“Baggage” means luggage and personal possessions, whether owned, borrowed or rented, taken by the Covered Person(s) on their Covered Travel.

“Covered Person” means a AAA Premier RV Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same Vehicle during Covered Travel.

“Covered Travel” means a planned leisure automobile trip in the Covered Person’s Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

Please note:

- 1) the Covered Person must be at least 100 driving miles from the AAA Premier RV Member’s Primary Residence when the incident occurs in order to be eligible for the benefits; and
- 2) for Emergency Medical Transportation ONLY, coverage is available worldwide.

“Family Member” means your spouse; parent; child(ren); including children who are or are in the process of becoming adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

“Illness” means a sickness, infirmity or disease that causes a loss that begins during Covered Travel.

“Immediate Family Member” means the AAA Premier RV Member’s spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is a AAA Premier RV Dependent Associate is also considered an Immediate Family Member.

“Injury” means bodily Injury caused by an Accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

“Medical Escort” means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.

“Medically Necessary or Medical Necessity” means the services or supplies provided by a hospital, Physician, or other licensed provider that are required to identify or treat the

Covered Person’s Illness or Injury and which, as determined by Us, are: 1) consistent with the symptoms or diagnosis and treatment of the Covered Person’s condition, disease, Illness, ailment or Injury; 2) appropriate with regard to standards of good medical practice; 3) not solely for the convenience of the Covered Person, Physician or other provider; 4) the most appropriate supply or level of service that can be safely provided to the Covered Person.

“Physician” means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.

“Primary Residence” means the AAA Premier RV Member’s billing address which is recognized by The Auto Club Group, and which must be in the United States.

“Substitute Transportation” means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.

“Vehicle” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

“We, Us, or Our” refers to Allianz Global Assistance, a company of Mondial Assistance.

*Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. Allianz Global Assistance, a company of Mondial Assistance, is the administrator for this plan.

Important Phone Numbers

AAA Full-Service Offices in Michigan

Allen Park	313-386-7000
Alpena	989-354-2151
Ann Arbor	734-747-7000
Ann Arbor/Ypsilanti	734-973-2800
Battle Creek	269-962-2500
Bay City	989-686-2940
Birmingham	248-433-8200
Brighton	810-229-7100
Canton	734-844-0146
Detroit	
Downtown	313-237-5500
West	313-255-9310
Farmington Hills	248-553-3700
Flint	810-230-8890
Grand Rapids	
North	616-364-6111
Southeast	616-957-4455
Grosse Pointe	313-343-6000
Jackson	517-787-7300
Lansing	517-487-6171
Livonia	734-462-7000
Macomb Township	586-469-4050
Marquette	906-225-6750
Midland	989-832-6500
Port Huron	810-987-4800
Portage/Kalamazoo	269-381-7100
Saginaw	989-790-3240
Shelby Twp/Utica	586-739-1400
Traverse City	231-947-8045
Troy/Rochester	248-879-2030
Warren	586-754-2200
White Lake	248-618-3440
Wyandotte/Southgate	734-284-0800

In addition to our full-service offices, which offer an array of travel, insurance and membership services, AAA has over 100 Insurance Sales Offices. Check the Yellow Pages under Insurance or visit our website at AAA.com.

Member benefits provided by:
AAA
1 Auto Club Drive
Dearborn, MI 48126

For 24-hour roadside assistance

Michigan
800-AAA-MICH (800-222-6424)

Elsewhere in the U.S.
800-AAA-HELP (800-222-4357)

For all other services

Member Service Center
800-AAA-MICH (800-222-6424)

An individual may have only one AAA Membership. Your annual AAA Membership renews on the date stated on your membership card each year unless you are notified at least 60 days before the expiration date that your membership will not be renewed. AAA reserves the right to non-renew membership if the club determines that membership privileges have been abused. AAA will also give you at least 60 days' notice if your membership will be renewed with a change in benefits. If AAA does not give you at least 60 days' notice of such changes, your membership will be renewed on the same terms. AAA reserves the right to cancel membership for material misrepresentation or for substantial breach of your contractual duties or conditions. If we cancel, we shall give you at least 10 days' notice, and shall return unused portion of your annual dues. If you ask to cancel, your membership will expire without renewal at the end of the current term, but no dues will be refunded.

If you pay your membership renewal within 60 days after expiration of your current membership term, your new membership term will expire one year after the current term expires. If you pay your membership renewal more than 60 days after the current term expires, your new term will begin when payment is received and expire no less than one year from the day payment is received.



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