Welcome to AAA

Thank you for joining AAA, and welcome to the AAA family – 59 million members strong and growing.

We’re delighted to have you on board, and we’re excited to provide you with a new AAA Member Handbook that will introduce you to all the ways your membership can serve you, from legendary roadside assistance to convenient mobile banking.

Your handbook is an excellent resource that can help you take advantage of the wide variety of benefits your membership provides. While it’s a helpful overview of member benefits and services, it’s also the place to look for the details of your coverage. Either way you use it, you’ll find it’s loaded with information designed to help you get more out of your AAA Membership – every day.

I encourage you to explore the pages of your handbook, you may be surprised at how much it contains. And remember, you don’t have to wait for car trouble to use your AAA Benefits. There are countless member services and savings you can take advantage of today.

Thanks again for joining AAA. We’re happy to have you, and we look forward to helping you make every journey and every day better. Welcome to the Club!

Sincerely,

Jim Ejupi
Assistant Vice President
Membership Sales & Service
The Auto Club Group
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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 40 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 40 for numbers to call.

Member Service Center hours

<table>
<thead>
<tr>
<th>Service</th>
<th>Days</th>
<th>Times (Central Time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roadside Assistance Service and Claims</td>
<td>Every day</td>
<td>24 hours</td>
</tr>
<tr>
<td>Membership/Auto Touring/Travel</td>
<td>Mon. to Fri. Sat.</td>
<td>8:00 am – 8:00 pm 8:00 am – 4:30 pm</td>
</tr>
</tbody>
</table>

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.
Exclusive Member Services

Identity Theft Protection

Register for ProtectMyID® Essential from Experian and get free daily monitoring of your credit report. You’ll receive text or email alerts to notify you of potential fraudulent activity, as well as fraud resolution assistance. You’ll also get Lost Wallet Protection. Which means if your wallet is lost or stolen, ProtectMyID can ease the process of replacing your credit cards and preregistered debit and medical ID cards.

Visit AAA.com/IdentityTheft to register or upgrade to Deluxe or Platinum coverage.

Severe Weather Alerts

Protect your family and possessions with notifications from Weather Company Alerts. AAA Members can receive text or email alerts about severe weather approaching up to five addresses you provide. Powered by the Weather Company, an IBM Business, Weather Company Alerts is the most advanced weather warning service available, and delivers more specific warnings that arrive earlier than other systems to warn you of hail, lightning, flooding, high winds and more.

Registration is free for AAA Members at AAA.com/Weather.

AAA Mobile® App

Specially designed for both iPhone/iPad and Android devices, this app will keep you connected to your valuable member benefits. AAA Mobile provides easy access to maps, directions, travel planning and exclusive member discounts. You can also access AAA’s road service right from your mobile device, so requesting roadside assistance, getting battery quotes or locating an Approved

YOUR MEMBERSHIP
Auto Repair facility is effortless. Download AAA Mobile at Google Play or the App Store.

AAA Discounts & Rewards®

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 our name-brand partners. You can also earn AAA Dollars by purchasing gift memberships and for referring friends to AAA when they join. Visit AAA.com/OnlineMall, AAA.com/Gift and AAA.com/Friends to learn more.

Instant discounts & everyday savings
Receive instant AAA Discounts every day on dining, shopping, entertainment, prescriptions, eyeglasses, electronics, moving trucks, services and much more at nearly 120,000 participating partner locations nationwide by simply showing your AAA Membership Card. Of members who saved, the average annual member savings was $96. Visit AAA.com/Save for a complete listing.

- AAA Prescription Savings™
- Penske Truck Rental Savings™
- Sprint
- UPS Store®
- Hard Rock Café®
- NAPA Auto Parts

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

Online savings
At AAA.com/1800Flowers, you’ll save 20% on select floral arrangements with promo code 20AAA.

At Dell, save an additional 10% off Dell branded PCs, electronics and accessories every day.

- Go to AAA.com/Dell.
How it all adds up

<table>
<thead>
<tr>
<th>If you purchased:</th>
<th>AAA Discount</th>
<th>Total savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dinner for four: $80</td>
<td>10%</td>
<td>$8</td>
</tr>
<tr>
<td>Three nights in a hotel: $240</td>
<td>10%</td>
<td>$24</td>
</tr>
<tr>
<td>Laptop computer: $800</td>
<td>10%</td>
<td>$80</td>
</tr>
<tr>
<td><strong>Total Savings</strong></td>
<td></td>
<td><strong>$112</strong></td>
</tr>
</tbody>
</table>

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 nonmembers who present another person’s membership card. Temporary AAA Membership Cards may not be accepted at some locations.

■ To search for more Savings Partners, go to [AAA.com/Savings](http://AAA.com/Savings).

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](http://AAA.com/AutoBuying) or call 1-844-541-2886

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](http://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. Sprint Android and Affinity Cellular 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 cash back in the form of a statement credit or ACH deposit, 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 travel purchases, including airlines, hotels, cruises, car rentals and non-commuter rail

- **3%** on qualifying net **AAA** purchases such as membership dues, insurance premiums, theme park tickets and more

- **2%** on qualifying net gas station, grocery store and drug store purchases

- **1%** on qualifying net everyday purchases

**AAA Dollars® Mastercard®** — Value a competitive rate? Choose this card to help you save.

- Earn **1%** on qualifying net purchases in **AAA Dollars** when you use the **AAA Dollars** Mastercard

Learn more at [AAA.com/CreditCard](http://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](http://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, on qualifying net insurance purchases (MCC=6300) and 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%. Earn 2% per dollar for qualifying net gas, grocery and drug store purchases. Earn 1% per dollar on qualifying net purchases everywhere else. See footnote 2, below, for details on qualifying Net Purchases. Purchases qualify for reward categories based on the category code merchants select to classify their business. 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. Net purchases are purchases minus credits and returns. Qualifying purchases do not include Advances (as defined in the Agreement, including...
wire transfers, travelers checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. AAA Dollars are not earned on business related transactions or activities. ACG Card Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. You may not redeem AAA Dollars, and you will immediately lose all of your AAA Dollars, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). AAA Dollars awarded but not redeemed will expire at 11:00 p.m. Central Time on the last day of the calendar quarter that is five (5) years from the date on which they were earned.

The creditor and issuer of these cards is U.S. Bank NA® dba ACG Card Services, pursuant to a license from Mastercard International. US Bank NA is registered trademark of U.S. Bank National Association. MasterCard is a registered trademark, and the circles design is a trademark of MasterCard International Incorporated.

ACG Card Services is an Equal Opportunity Lender.

AAA Visa® Gift Cards

AAA Members can purchase Visa® Gift Cards at full-service branches. They offer flexibility and can be loaded with any amount you choose from $10 to $500. The funds loaded on a Visa® Gift Card never expire and cards can be replaced if lost or stolen.

For more info, 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.

Bank on AAA

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? Bank on AAA for a wide variety of extremely competitive banking services and the opportunity to experience the same level of service you’ve come to rely on in our other products.

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

Savings: Our 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 banking through AAA, visit AAA.com/Banking.

Products are offered by Auto Club Trust, FSB. Equal Credit Opportunity Lender. NMLS #799629

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

You and your membership

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

Look for these symbols throughout this handbook. They signify enhanced benefits and service levels for members who have upgraded to Plus or Premier.

See page 43 for a chart that compares the benefits between membership levels.

Upgrading

If you’re currently a Classic member, you can apply to upgrade your membership to Plus or Premier.

Associate members must upgrade if the Primary member has already done so.

To upgrade, call us toll free at 800-222-1134 or visit AAA.com/MyAccount. Please note that there’s a three-day waiting period after upgrading before you can enjoy the increased roadside assistance benefits.

Optional Assistance Plans

Recreational Vehicle and Trailer Assistance

Recreational Vehicle (RV) and Trailer Assistance is optional coverage that adds additional eligible vehicles to your household’s current 4 service calls at an additional cost to your Plus or Premier membership. Covered vehicles include motorhomes, pickup trucks with campers, motorcycles and travel trailers. The trailer towing benefit covers a variety of trailers including boat, personal watercraft, motorcycle, ATV, utility, snowmobile, and unoccupied livestock trailers. You must be a Plus or Premier member to add RV.
Motorcycle Assistance

Motorcycle is an optional coverage that’s specifically designed for your motorcycle and complements any individual’s Classic, Plus or Premier membership with 4 additional motorcycle-only road service calls. Your motorcycle trailers are also covered whether your motorcycle is on one or pulling one. It may be added to any individual membership plan at additional cost.

Enrolling your household

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 household, 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 800-222-1134, visit your local office or go to AAA.com/MyAccount.

Gift Membership

Gift Memberships are available at your local AAA office, online at AAA.com/Gift, and by calling 800-222-1134. When you give the gift of AAA, your friend or loved one will enjoy nationwide, 24-hour roadside assistance, along with all of the other AAA Benefits.

Member referral program

At AAA, we realize that our members are our biggest advocates. That’s why our member referral program will reward you for friends you refer who join AAA. Call 800-222-1134, visit your local AAA office, or visit AAA.com/Friends for more details or to make a referral.
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 to have your annual dues charged to your credit card each year. 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

AAA helps members get more out of life’s journey. AAA Living keeps members informed about member benefits and useful information regarding autos, homes, money, insurance and travel. Members can access this content at any time at AAA.com/Living.

Traffic safety

AAA and its Auto Club Group Traffic Safety Foundation are committed to protecting and saving the lives of all road users. We work to make communities safer by offering traffic safe-
ty programs and resources as well as serving as a vocal advocate and trusted resource for reliable information. The AAA School Safety Patrol® and Teen Driver Safety programs are just two of the ways in which we help our members and the motoring public.

- 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

#### AAA Approved Auto Repair

The next time you need to get your vehicle repaired, look for the AAA Approved Auto Repair sign at repair shops that meet our standards of quality. In addition, you’ll get the following guarantees:

Receive a free vehicle maintenance inspection upon request (excludes diagnostics for repair services), 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 AAA Approved Auto Repair facilities are inspected and maintain AAA’s rigorous standards for industry leading customer service, cleanliness and quality work.

- Visit AAA.com/AutoRepair for AAA Approved Auto Repair locations near you.
Driver training

If anyone in your family or organization needs 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.

AAA’s Driver Training Program offers the following:

• Driver Improvement
• Safe Driving for Mature Operators
• Driver Refresher Courses
• Fleet Driver Training
• Safety Training for Employees Who Drive on Business
• Senior Assessments

Our Driving Programs are based on our nationally recognized curriculum and designed to promote classroom participation and communication.

Courses are available online or, if you prefer a classroom setting, we will work with you to schedule a date and time.

• For details on AAA Driver Training in your area, visit AAA.com/Drive.
Traveling with AAA

Travel without the stress

Backed by over 100 years of experience, AAA Travel provides professional travel expertise combined with exclusive member benefits. From weekend getaways to around-the-world cruises, the choices we offer are endless. Whether your dream vacation is a cruise, escorted or independent tour, a luxury hotel stay, rail trip or any other vacation, your AAA Travel Consultant will find you the best value possible. When you book through AAA Travel, you get so much more than just a great price. Special discounts, upgrades and exclusive benefits are just the beginning of the extras you won’t find anywhere else.

If you’d like to travel with us, call us at 800-222-1134, go to AAA.com/Travel or visit any of our AAA full-service offices.

On the road
TourBook® Guides

Free AAA TourBook® Guides include loads of information on AAA Approved lodging and hotel ratings, restaurants, things to do and suggested destinations.

AAA TourBook® Guides are now available online! Or visit one of our full-service office locations to pick one up today.
TripTik® route planning

Our online AAA 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 branches 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/TripTik) or call 800-222-1134. 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.

Traveling abroad

International maps and destination guides

If you are 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 AAA.com/IDP to download a form and to locate your nearest AAA office that offers this service (not all locations do). Also, be sure to get the details on the Hertz IDP coupon that may offer extra savings.
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.

Plus members and their children 15 and under are entitled to two free sets of official photographs per membership term.

Premier members and their minor children are entitled to unlimited official photographs at no cost during their membership term.

Visa TravelMoney® Card & Foreign Currency
Foreign currency and AAA Visa TravelMoney Cards are great alternatives to travelers checks.

AAA Visa TravelMoney Cards
Carry the card that provides the security of travelers checks and the convenience of a Visa card (available in AAA offices).

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

■ Go to AAA.com/TravelMoney for details.

AAA Vacations®
AAA Vacations Exclusively Offered at AAA
AAA Vacations were created after talking to AAA Members about their likes and needs, and listening to feedback after their travels. That’s what gives these trips, available only at AAA Travel, their unique, made-just-for-you quality. They include a variety of cruises and tours, and offer members exclusive, complimentary benefits, which could include things like priority
check-in, onboard spending credits, “skip the line” access to museums and more. You can count on your AAA Travel Consultant to take care of the details in planning and booking your trip—making it easy and effortless.

■ For information, call 800-222-1134, go to AAA.com/Travel or visit your local AAA office.

24-Hour Global Travel Emergency Assistance*

As a member with Premier, 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

■ To request this service or any Premier service, call 800-222-1134.

Concierge Service*

Premier 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 Premier service, call 800-222-1134.

* Allianz Global Assistance is the licensed producer and administrator for this plan. Benefits provided are service benefits, not financial benefits. Any costs associated with services are paid by the member.
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.

Disney vacations
Why book your dream Walt Disney World® vacation package through any other travel planner? AAA Travel has been making Disney dreams come true for years. We have the experience and knowledge to help plan your vacation faster and with less hassle, saving you time and money.

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 800-222-1134, visit your nearest AAA full-service office or make your own reservations online at AAA.com/Travel.

Attraction ticket savings
Take advantage of special AAA Member Discounts at the nations’ top-ranked attractions, concert venues and sports arenas. Save on theater, special events, movie tickets and more.

- 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 to AAA.com/Hertz
- Visiting your local full-service 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.

Premier members receive additional benefits and can register at AAA.com/HertzPremier. For Premier 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.
Travel Insurance

As a member of AAA, you receive Travel Accident Insurance coverage automatically when your trip is arranged and purchased through AAA Travel. The plan covers Classic members up to $100,000.

The $100,000 Classic Benefit payable under the AAA Travel Accident Insurance Program is increased up to $300,000 for Plus members. Premier members receive up to $500,000 in coverage with 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 along with any airline or common carrier transportation. For a description of coverage, terms and exclusions, visit AAA.com/Compare.

For more details see Appendix 1 on page 34.

Affordable travel protection

Travel insurance can be relatively inexpensive, especially when you consider how much you could lose if something goes wrong before or during your trip. Accidents, medical emergencies and cancellation all can quickly add up. Purchase your travel insurance through AAA Travel when you make your deposit for a trip. Ask your AAA Travel Consultant to review your plan options and about why it’s a good idea to secure insurance upon deposit of your vacation.

For information, call 800-222-1134, go to AAA.com/Travel or visit your local AAA office.
Insuring through AAA*

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

Our insurance programs help you and your family stay safe and protected.

**Auto insurance**

You’ll get a great deal on auto insurance through AAA. We offer coverage at competitive rates, 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 online, or at one of our AAA offices. You’ll be impressed by our quick and responsive service.

**Home insurance**

Our home insurance provides 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
• Antique autos
• Flood and landlord insurance

**Flood Insurance**

Most people don’t know this, but nearly 20% of all flood insurance claims are made by homeowners living in areas considered a low risk for a flood, and homeowners insurance doesn’t cover flood damage. That’s why AAA recognizes the importance of offering a U.S. government flood coverage policy to protect your home – coverage that can cost less than one dollar a day.

■ For a free, no-obligation 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 offerings include:

**Life Insurance**

• Term Life  • Whole Life  • Universal Life

**Annuities**

• Deferred  • Income

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

* Subject to eligibility requirements. Coverage is subject to all policy terms, conditions, exclusions and limitations. Insurance underwritten by one of the following companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Group Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida or non-affiliated insurance companies.

** The full annual premium must be paid prior to policy inception. In certain circumstances, flood insurance can be canceled and a refund can be issued. For additional information about cancellation, please contact your agent.

†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-22848-817-XX
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/Roadside.

Who’s eligible

There is a three (3) day waiting period, after payment has been processed, before you can take advantage of your free AAA Roadside Assistance. This applies for all new and newly reinstated members and Associate members, as well as for members who upgrade from a lower level of service to a higher level of service. Should anyone on your membership account require AAA Roadside Assistance during the three-day waiting period, there will be a service fee that must be paid prior to service being rendered.

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 and/or identification 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 “Requesting reimbursement” on page 31).

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. Members with Motorcycle coverage are entitled to four additional calls specifically for motorcycle service.

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 jump-start/boost**

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 on-site 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 case, the service provider may utilize additional persons or equipment, where available, that are needed to free your vehicle.
For Plus and Premier 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 Plus or Premier, 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. Reimbursement for members with Classic Motorcycle coverage is up to $75.

Plus members are eligible for locksmith reimbursement up to $100, and Premier members up to $150, to either unlock the vehicle or make it operable. For home lock-out service benefits, see page 34 (Premier 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 visit your nearest AAA Approved Auto Repair shop or other repair facility of your choice 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 more details, see “Towing” below.)

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 visit your nearest AAA Approved Auto Repair shop or other repair facility of your choice to have it checked by a technician.

For Plus or Premier 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 and be reimbursed.

**Bicycle service**

Bicycle service is just another way AAA has you covered with roadside assistance. Counted toward your allotted service calls, AAA will transport you and your bicycle to any point of safety within the limits of your coverage.

**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 disablement

For Plus members, we’ll tow you without charge up to 100 miles in any direction from where you broke down. As a member with Premier, 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.
Only one tow per mechanical breakdown can be made at AAA’s expense. 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.

**Free one-day car rental**

Premier members are also entitled to one complimentary, one-day car rental 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. Premier car rental reimbursement forms may be found at AAA.com, by phone at 800-222-1134 or by visiting your nearest full-service AAA.

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 as soon as reasonably possible.

**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, Plus and Premier membership

#### Types of vehicles

<table>
<thead>
<tr>
<th>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</th>
<th>Battery boost</th>
<th>Battery replacement</th>
<th>Extrication and winching</th>
<th>Fuel delivery</th>
<th>Vehicle lock-out</th>
<th>Tire service</th>
<th>Towing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dual-wheeled campers and motorhomes</td>
<td>•</td>
<td>•</td>
<td>na</td>
<td>•</td>
<td>•</td>
<td>na</td>
<td>na</td>
</tr>
<tr>
<td>Dual-wheeled unloaded pickup trucks</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>na</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>Bicycles, tandems and trailers pulled by bicycles</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>na</td>
<td>•</td>
</tr>
</tbody>
</table>

### Plus RV and Premier RV

#### Additional vehicles

<table>
<thead>
<tr>
<th>Motorhomes, dual-wheeled campers and dual-wheeled unloaded pickup trucks with or without campers</th>
<th>Battery boost</th>
<th>Battery replacement</th>
<th>Extrication and winching</th>
<th>Fuel delivery</th>
<th>Vehicle lock-out</th>
<th>Tire service</th>
<th>Towing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel trailers (including fifth-wheel travel trailers), boat trailers, utility trailers, and unoccupied livestock trailers. 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</td>
<td>na</td>
<td>na</td>
<td>•</td>
<td>na</td>
<td>na</td>
<td>•</td>
<td>•</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vehicles with dual batteries</th>
<th>Battery boost</th>
<th>Battery replacement</th>
<th>Extrication and winching</th>
<th>Fuel delivery</th>
<th>Vehicle lock-out</th>
<th>Tire service</th>
<th>Towing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motorcycles</td>
<td>na</td>
<td>na</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>All-terrain vehicles, dirt bikes, snowmobiles, dune buggies</th>
<th>Battery boost</th>
<th>Battery replacement</th>
<th>Extrication and winching</th>
<th>Fuel delivery</th>
<th>Vehicle lock-out</th>
<th>Tire service</th>
<th>Towing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Motorcycles, the trailers that pull them, and the trailers they pull</td>
<td>na</td>
<td>na</td>
<td>•</td>
<td>na</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
</tbody>
</table>

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

**Locksmith service only.

Note: Recreational trailers, ATVs, bicycles, dirt bikes, snowmobiles, dune buggies 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)

**Locksmith service only

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### Motorcycle membership only

Four additional roadside assistance calls for:

<table>
<thead>
<tr>
<th>Motorcycles, the trailers that pull them, and the trailers they pull</th>
<th>Battery boost</th>
<th>Battery replacement</th>
<th>Extrication and winching</th>
<th>Fuel delivery</th>
<th>Vehicle lock-out</th>
<th>Tire service</th>
<th>Towing</th>
</tr>
</thead>
<tbody>
<tr>
<td>na</td>
<td>na</td>
<td>•</td>
<td>•</td>
<td>na**</td>
<td>na</td>
<td>•</td>
<td>•</td>
</tr>
</tbody>
</table>
Vehicles not eligible for service

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

■ Abandoned, unattended, purchased in an inoperable condition or can be driven safely
■ Illegally parked or associated with any illegal activity
■ Being towed to or from a salvage yard, charitable organization, car show exhibition, auto auction or being towed from one storage location to another
■ 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, lock-out and mechanical first aid services excluded)
■ Driven off established roads or in areas unsuitable for vehicular traffic, which include, but are not limited to, beaches, open fields, vacant lots, playgrounds, creek beds, golf courses, forests, private roads, flooded roads or driveways, etc.
■ Equipped with a snow plow (limited service may be provided, but you must remove the snow plow before any towing, extrication or tire service may be rendered) or require shoveling of snow, etc. in order to render service
■ Taxis, limousines, buses (unless converted to a motorhome), semi-tractor trailers (semitrucks)
■ Trailers that contain livestock, haul cars, exceed their maximum load capacity, are unsecured, or contain uncovered debris and create a safety concern
■ Motorcycles that require a flat tire change, battery boost or battery replacement service
■ Requiring service where appropriate identification, in addition to the membership card, is not provided to the service technician

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 800-222-1134, online at AAA.com or visit your nearest full-service AAA 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 promptly after service was received, or within 60 days of the loss. 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.

The safety of our members, employees and independent service technicians is our top priority. On rare occasions services may be temporarily suspended due to weather conditions and other extenuating circumstances. Once it is safe to do so, we will resume services.

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

Plus members have protection up to $1,000. Premier members have protection up to $1,500.

For a complete description including terms, conditions and exclusions, see Appendix 2 on page 34.

Vehicle Return coverage

As a member with Premier 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.
Emergency check cashing

If the unexpected happens and you’re short 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.

■ Service may not be available at all AAA offices.

Emergency payment acceptance

As a member, your personal check or credit/debit card will be accepted by any independent contract facility for payment of road service for up to $250. A valid membership card and identification must be presented at the time of payment. The name on the check or credit/debit card must match the member name.

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).

To download a claim form, visit AAA.com and click on Contact Us.

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

Reimbursement Schedule

<table>
<thead>
<tr>
<th>Charges</th>
<th>Classic Member</th>
<th>Reimbursement limit for members with Plus or Premier</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manslaughter</td>
<td>Trial court defense $500</td>
<td>$1,500</td>
</tr>
<tr>
<td></td>
<td>Appeal $500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Reckless driving</td>
<td>Trial court defense $250</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td>Appeal $250</td>
<td>$500</td>
</tr>
<tr>
<td>Minor traffic violations</td>
<td>Trial court defense $100</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>Appeal $100</td>
<td>$200</td>
</tr>
</tbody>
</table>

For complete details, see Terms & Conditions on page 36.
Home lock-out service*

As a member with Premier, 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 Premier 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.

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 any 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 Florida, Georgia, Tennessee and Puerto Rico.

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 Plus or $1,500 for a member with Premier).

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 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.

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.

Definitions

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

We, Us: The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Wisconsin, Nebraska, North Dakota, Florida, Georgia, Tennessee and Puerto Rico; 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.

**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 that 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.
15. Participation in professional athletic events or motor competitions (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.**

*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.*
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).

Definitions

AAA Premier Member means The Auto Club Group Premier Member, Premier Adult Associate or Premier 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.

Covered Person means a Premier 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:

The Covered Person must be at least 100 driving miles from the Premier Member’s Primary Residence when the incident occurs in order to be eligible for the benefits.

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.

Primary Residence means the Premier Member’s
billing address that 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.

Insurance benefits underwritten by BCS Insurance Company (OH, Administrative Office: Oakbrook Terrace, IL), rated “A” (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series. Plan(s) may not be available in all jurisdictions. AGA Service Company is the licensed producer and administrator of this plan. Contact AGA Service Company at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 23233 or customerservice@allianzassistance.com
## Important Phone Numbers

### AAA Full-Service Branches in Florida

<table>
<thead>
<tr>
<th>Location</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belleair Bluffs</td>
<td>727-584-7678</td>
</tr>
<tr>
<td>Bradenton</td>
<td>941-798-2221</td>
</tr>
<tr>
<td>Brandon</td>
<td>813-681-5761</td>
</tr>
<tr>
<td>Clearwater</td>
<td>727-448-2600</td>
</tr>
<tr>
<td>Coral Springs</td>
<td>954-227-3239</td>
</tr>
<tr>
<td>Daytona Beach</td>
<td>386-252-0531</td>
</tr>
<tr>
<td>Delray Beach</td>
<td>561-865-1400</td>
</tr>
<tr>
<td>Fort Myers</td>
<td>239-939-6500</td>
</tr>
<tr>
<td>Gainesville</td>
<td>352-373-7801</td>
</tr>
<tr>
<td>Heathrow</td>
<td>407-444-4240</td>
</tr>
<tr>
<td>Jacksonville</td>
<td>904-565-7722</td>
</tr>
<tr>
<td>Lakeland</td>
<td>863-688-7921</td>
</tr>
<tr>
<td>Lakewood Ranch</td>
<td>941-756-0606</td>
</tr>
<tr>
<td>Leesburg</td>
<td>352-787-8800</td>
</tr>
<tr>
<td>Melbourne</td>
<td>321-253-9100</td>
</tr>
</tbody>
</table>

### Miami

- Kendall: 305-270-6450
- South Miami: 305-661-6131
- Naples: 239-594-5006
- Ocala: 352-237-6251
- Orange Park: 904-272-2010

### Orlando

- Bay Hill: 407-351-5610
- Winter Park: 407-647-1033
- Palm Beach Gardens: 561-694-9090
- Palm Harbor: 727-789-7850
- Pensacola: 850-477-6860
- Plantation: 954-424-4140
- Ponte Vedra: 904-280-8181
- Port Charlotte: 941-627-1544
- Port Richey: 727-868-9523
- St. Petersburg: 727-344-6850
- Sarasota: 941-929-2299
- Seminole: 727-398-3120
- Spring Hill: 352-683-3446
- Stuart: 772-287-5300
- Sun City Center: 813-633-4880
- Tallahassee: 850-907-1000
In addition to our full-service offices, which offer an array of travel, insurance and membership services, AAA has additional offices that provide travel and insurance services only. Visit AAA.com for a complete list of locations.
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.

An individual may only have 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 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. If you ask to cancel, your membership will expire without renewal at the end of the current term, but no dues will be refunded.

Membership Cancellation

We reserve the right to impose surcharges and/or Road Service limitations, downgrades of a Membership type or cancellation of a Membership at our discretion, without prior notification.

Reasons for cancellation include but are not limited to verbally or physically abusive behavior, material misrepresentation, excessive Road Service usage, or substantial breach of contractual duties or conditions. AAA advocates for the safety of our members, employees and service providers as our top priority. If we cancel, we will provide written notice.

You are permitted up to four Road Service calls in a Membership year. We may determine that Road Service usage is excessive.

In making such determinations, we consider the cost associated with Road Service calls, call frequency over multiple Membership periods, and other factors. In the event that you require more than four Road Service calls in any single Membership year, you may be required to pay a fee for Service and/or tows back to the closest responding facility; tows to other destinations will be at prevailing rates for towing Road Service.

If you ask to cancel, your membership will expire without renewal at the end of the current term, but no dues will be refunded. All policies are subject to change without notice.
Upgrade today for greater towing miles and valuable benefits.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Premier®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roadside Assistance*</td>
<td></td>
</tr>
<tr>
<td>Towing</td>
<td>Up to 1 Tow up to 200 Miles, up to 3 Tows up to 100 Miles Each</td>
</tr>
<tr>
<td>Jump Start/Battery Boost</td>
<td>Yes</td>
</tr>
<tr>
<td>Mobile Battery Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Flat Tire Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Vehicle Locksmith Service</td>
<td>Up to $150 in Parts and Labor</td>
</tr>
<tr>
<td>Extrication/Winching</td>
<td>2 Service Vehicles and 2 Service Techs</td>
</tr>
<tr>
<td>Car Travel Interruption</td>
<td>Up to $1,500</td>
</tr>
<tr>
<td>Hertz Gold Plus Rewards Membership</td>
<td>Free + 1,100 points at Join = 2 Free Weekend Days</td>
</tr>
<tr>
<td>TripTiks®, Maps and TourBooks®</td>
<td>Yes</td>
</tr>
<tr>
<td>Fuel Delivery</td>
<td>Yes, Free</td>
</tr>
<tr>
<td>Passport Photos</td>
<td>Unlimited Free Sets per Year</td>
</tr>
<tr>
<td>Travel Accident Insurance for AAA Travel at no charge</td>
<td>Yes, up to $500,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Plus®</th>
</tr>
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<tbody>
<tr>
<td>Roadside Assistance*</td>
<td></td>
</tr>
<tr>
<td>Towing</td>
<td>Up to 4 Tows up to 100 Miles Each</td>
</tr>
<tr>
<td>Jump Start/Battery Boost</td>
<td>Yes</td>
</tr>
<tr>
<td>Mobile Battery Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Flat Tire Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Vehicle Locksmith Service</td>
<td>Up to $100 in Parts and Labor</td>
</tr>
<tr>
<td>Extrication/Winching</td>
<td>2 Service Vehicles and 2 Service Techs</td>
</tr>
<tr>
<td>Car Travel Interruption</td>
<td>Up to $1,000</td>
</tr>
<tr>
<td>Hertz Gold Plus Rewards Membership</td>
<td>Free + 675 points at Join = 1 Free Day</td>
</tr>
<tr>
<td>TripTiks®, Maps and TourBooks®</td>
<td>Yes</td>
</tr>
<tr>
<td>Fuel Delivery</td>
<td>Yes, Free</td>
</tr>
<tr>
<td>Passport Photos</td>
<td>2 Free Sets per Year</td>
</tr>
<tr>
<td>Travel Accident Insurance for AAA Travel at no charge</td>
<td>Yes, up to $300,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Classic®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roadside Assistance*</td>
<td></td>
</tr>
<tr>
<td>Towing</td>
<td>Up to 4 Tows up to 5 Miles Each</td>
</tr>
<tr>
<td>Jump Start/Battery Boost</td>
<td>Yes</td>
</tr>
<tr>
<td>Mobile Battery Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Flat Tire Service</td>
<td>Yes</td>
</tr>
<tr>
<td>Vehicle Locksmith Service</td>
<td>Up to $50 for Lockout Only</td>
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<tr>
<td>Extrication/Winching</td>
<td>1 Service Vehicle and 1 Service Tech</td>
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<tr>
<td>Car Travel Interruption</td>
<td>Up to $600</td>
</tr>
<tr>
<td>Hertz Gold Plus Rewards Membership</td>
<td>Free + 675 points at Join = 1 Free Day</td>
</tr>
<tr>
<td>TripTiks®, Maps and TourBooks®</td>
<td>Yes</td>
</tr>
<tr>
<td>Fuel Delivery</td>
<td>You Pay for Fuel</td>
</tr>
<tr>
<td>Passport Photos</td>
<td>Nominal Fee</td>
</tr>
<tr>
<td>Travel Accident Insurance for AAA Travel at no charge</td>
<td>Yes, up to $100,000</td>
</tr>
</tbody>
</table>

*All members are entitled to four road service calls per membership year.
Peace of mind on every level, everywhere you go.

For all AAA services, call the number on the back of your membership card.

Visit AAA.com