

MEMBER GUIDE

TABLE OF CONTENTS

Membership Information	1	Member Services	7
Roadside Assistance	2	Insurance	8
Types of Roadside Assistance Services	2	Toll-Free Numbers & Branch Locations	10
Travel	5	Privacy Policy	12
Automotive	6		



MEMBERSHIP INFORMATION

This Member Guide describes your Automobile Club of Missouri (AAA) member benefits, serving members in Missouri, Kansas, Arkansas, Illinois, Indiana, Louisiana and Mississippi. All members are entitled to receive Classic benefits. Members who have paid the AAA Plus®, AAA Plus RV, AAA Premier®, or AAA Premier RV dues are also entitled to receive the enhanced membership benefits, as applicable. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, where available, are effective seven (7) calendar days after upgrade is processed, and receipt of the full payment due. A \$35 non-refundable service fee may apply each time you use Roadside Assistance on the same day you become a member.

AAA Membership

All applications and renewals are subject to approval and acceptance by AAA. If at any time during the year you decide that AAA is not for you, we will give you a pro-rated refund of the membership dues you paid, excluding the new member admission fee and discounts. **Membership eligibility, dues, fees, services and benefits are subject to change without notice.** Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned check and returned electronic payment is subject to a returned payment fee. For returned electronic payments, this fee may be debited electronically.

AAA Primary and Associate Memberships

The first membership in your household is the Primary Membership. Associate membership is available to your spouse or other adult residing in your household. There is a limit of one adult Associate per household. Other eligible associates are dependent, unmarried children between 14 and 24 years old, who live in your household or are full-time students away at school. Birth dates must be provided for all Associates. Associate Members enjoy the same membership benefits as Primary Members. Primary Members are responsible for the conduct and the service demands of their Associates and any costs to AAA incurred as a result of misuse of AAA benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

Membership Renewal

AAA membership is valid for one year (excluding special offers and promotions). The day and month and, in most cases, year that your membership expires appears on your membership card. (If you are enrolled in AAA Auto Pay, your membership card may indicate a two year expiration date, but your membership nevertheless will not stay active unless you pay your membership dues annually.)

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We will accept renewal payments for up to 60 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 60 days thereafter, your original membership number, membership join date and membership expiration date will remain unchanged and your renewed membership term will expire one year from your membership expiration date, even if such new expiration date is less than one year from the date you paid for your renewal. AAA will continue to provide most membership benefits and services to you after your membership expiration date for a limited period of time; however, if you do not renew, you will be billed a service charge for certain services used during such period.

If you prefer not to renew, you may purchase a new membership at any time subject to all applicable new membership policies. New memberships are issued with new membership numbers, no prior "membership years", and may require payment of certain non-refundable fees, such as a new member admission fee. New memberships expire one year (excluding special offers and promotions) from the membership join date.

Membership Cancellation Policy

AAA may cancel any Primary or Associate Membership if the conduct of the Primary or Associate member is determined to be harmful to the welfare, standing, or best interest of AAA, its employees, or its members. Membership may also be cancelled if the service demands of the Primary or Associate members are determined to be excessive, or the Primary or Associate member has misused Roadside Assistance benefits or has failed to comply with the Roadside Assistance program terms and conditions. Primary Members are responsible for the conduct and the service demands of their Associates.

AAA Auto Pay

By signing up for the AAA Auto Pay program, your membership will automatically renew each year unless you contact us to cancel. Each year before your membership expires, we'll send a statement of your current services and renewal dues amount. Unless you contact us to make changes to or cancel AAA Auto Pay, we will automatically renew your Membership and debit the dues shown on your statement to your payment account on file; in the case of a Credit/Debit Card account, within approximately 10 to 15 days of the renewal date shown on your statement, and in the case of a checking account, on approximately the business day prior to the renewal date shown on your statement. You may cancel Automatic Renewal at any time online or by contacting us at 1.800.222.7623.

If your credit/debit card issuing financial institution participates in the Card Account Updater program, unless you opt out of the service with your card issuer, we may receive an updated credit/debit card account number and/or expiration date for the card information you have previously provided us. We will update our files and use the new information when we bill you for your annual membership dues. We won't receive updated information if your account has been closed.

Collecting Your Contact Information

As a membership organization, it's vital for AAA to have our members' current contact information (e.g., address, phone and email) in order to provide member benefits and to inform members of the various products and services offered by AAA. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information.

Non-Solicitation Request

You can choose not to receive savings opportunities and marketing offers by mail, phone, and/or email from us or from our affiliates. Call us at 1.888.467.3543 or write us at AAA, 12901 N. Forty Dr., St. Louis, MO 63141. Or go on line at AAA.com. Your request will take effect within 60 days. During this time, you may receive mailings that were already in progress. However, you will continue to receive your AAA magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

ROADSIDE ASSISTANCE

Roadside Assistance

Calls placed to our 24-hour call centers may be recorded to increase our ability to monitor the quality of service and assist in addressing member concerns. **Please contact us and cancel your service request immediately if you no longer need assistance.**

When requesting service, be prepared to provide:

- Your name and AAA membership number
- Telephone number from which you are calling or can be contacted
- The exact location of your vehicle and nearest cross streets
- Make, model, year, color and license plate number of the vehicle
- Nature of the trouble

A SAFETY MESSAGE

If you are concerned for your safety or for the safety of others, tell the AAA service representative or the service provider. Procedures have been established to assist members in certain situations.

When requesting Roadside Assistance, it is very important to give an accurate location for you and your vehicle. If you are unsure of the vehicle's location, or you prefer not to remain with your vehicle, advise the service representative, who will work with you to establish a mutually agreeable location for the service driver to meet you. Accept service only from service providers that display the AAA or American Automobile Association emblem.

YOUR AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance, you must present your AAA membership card or dues receipt to the service provider when the service vehicle arrives. A driver's license or other form of matching photo identification may also be required. Service is available only to the person named on the membership card who is the driver of or a passenger in the vehicle at the time of the covered vehicle disablement. AAA memberships are not transferable, and membership service is not provided to non-members. Other members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

Unless a valid AAA membership card and identification are presented at the time of service, you will be expected to pay for the service provided at commercial rates.

If a member is injured in an automobile collision, the service provider, when requested, will take possession of the vehicle and hold it until receiving instructions from the member. Any storage fees will be the responsibility of the member.

ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS

Each AAA cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements per membership year at no charge, subject to the service limitations and conditions in this guide. Service requests are not accumulative among members and are not transferable. Only one service call is allowed per breakdown. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA may require immediate payment of a service charge by credit or debit card for "Classic" benefit level service before providing Roadside Assistance on the fifth or subsequent service request in a membership year. Additional charges for Roadside Assistance services beyond the "Classic" benefit level, such as towing beyond 3 miles, the cost of emergency fuel, excess vehicle locksmith services, and services such as towing, extrication/winch and tire change service for RVs and motorcycles, will be payable by the member directly to the service provider at the time of service at such service provider's applicable rates. If the member is unable to provide a valid credit or debit card to AAA at the time of service request or the charge is not approved by the credit or debit card company, AAA may send service on a "Cash on Delivery" (COD) basis, meaning all charges payable by the member will be paid directly to the service provider at the time of service at such service provider's applicable rates. If a cardholder has an unpaid service charge balance and contacts AAA for Roadside Assistance service, AAA may require immediate payment of both the unpaid balance and the service charge for the current service call before providing service. The nonpayment of a service charge may result in cancellation of membership.

TYPES OF SERVICE

• MINOR MECHANICAL FIRST AID

When it is safe, minor repairs may be attempted at the scene to place the vehicle in a drivable condition. These repairs cannot be guaranteed, and members should immediately proceed to a repair facility to consult a mechanic. AAA cannot guarantee the availability of repairs. The AAA service representative can assist you in locating a local AAA Approved Auto Repair facility, upon request.

• FLAT TIRE SERVICE

If the vehicle's spare tire is inflated and serviceable, it will be installed to replace a flat tire, if possible. When a serviceable spare tire is not available or cannot be installed, towing will be provided under the towing benefit. Tire service is excluded for dual wheel vehicles.

- **BATTERY JUMP START**

If your vehicle's battery is dead, the service provider will jump-start your vehicle if possible. If it cannot be started, towing will be provided under the towing benefit.

- **AAA BATTERY SERVICE**

AAA Battery Service is a mobile battery testing and replacement service. In areas where the service is available, a AAA Battery Service technician will test and assess the vehicle's battery and electrical system. If the existing battery fails the test and the member would like to have the battery replaced, the member can purchase a AAA battery. The technician will install a new battery, if available, that meets or exceeds the vehicle's original specifications. All batteries come with a 6-year limited warranty and with a 3-year free replacement period valid in the U.S. and Canada. **AAA Battery Service is generally provided by independent service providers and is only available in select areas, during select hours.** Batteries and battery warranties are provided by independent suppliers. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. Copies of the warranties are available for inspection from the technician at any time upon request. Membership Roadside Assistance terms and conditions apply.

- **EMERGENCY FUEL DELIVERY**

If your vehicle runs out of fuel, a limited supply will be delivered, if available, in an emergency situation to enable you to reach the nearest gas station. Classic members will be charged for the fuel. AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV members will receive enough fuel at no cost to reach the nearest gas station. Diesel fuel must be requested when you request service and may not always be available. In some cases, your vehicle may have to be towed if it runs out of fuel.

- **EXTRICATION/WINCHING SERVICE**

If your vehicle becomes stuck, one normally equipped service vehicle and one driver will be provided to extricate or winch your vehicle when it can be safely reached from a normally traveled road or established thoroughfare. Extrication of vehicles parked on streets, driveways, parking lots or alleys which are snowbound or flooded is not covered under AAA membership. Service does not include shoveling snow from around a vehicle or clearing a road or driveway. If special equipment, more than one service vehicle or more than one person is required, the associated costs may be at your expense. AAA Plus and AAA Premier members who require extrication or winching for a vehicle or RV will be provided an additional truck and driver for one hour for the extrication of a covered vehicle as needed.

- **VEHICLE LOCKOUT AND LOCKSMITH SERVICE**

When the keys are locked inside the vehicle passenger compartment, the service provider will attempt to gain entry. If this attempt is not successful and the services of a vehicle locksmith are required to gain entry, the expenses are fully covered or reimbursable. (See Reimbursement.)

When the services of a vehicle locksmith are required for lost or broken keys, keys locked in the trunk, or other automotive emergencies, vehicle locksmith service up to \$60 in parts and labor will be provided for Classic members. AAA Plus members receive up to \$100 for parts and labor for the services of a vehicle locksmith, and AAA Premier members receive up to \$150 for similar locksmith services. If a vehicle locksmith is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit.

- **TOWING SERVICE**

When a vehicle cannot be started or safely driven, due to a sudden or unexpected breakdown, accident or other covered vehicle disablement, the service provider can tow the vehicle back to its facility, no matter how far away, at no charge to the member. A covered vehicle disablement is a sudden mechanical, electrical or other failure of a motor vehicle that places the vehicle in an unsafe or undrivable condition. Not all service providers perform repairs at their facility. If you choose to have the vehicle towed to another location (including a AAA Approved Auto Repair facility), it will be towed without charge to a destination of your choice that is up to three (3) driving miles in any direction from the point of breakdown for Classic members and up to 100 driving miles for AAA Plus and AAA Plus RV members. With AAA Premier, you can use one (1) of your four (4) Roadside Assistance service calls per cardholder per membership year for a tow of up to 200 driving miles, and the remaining allowable service calls for tows of up to 100 driving miles. For AAA Premier RV members, one of the four allowable service calls can be a tow up to 200 driving miles for a Recreational Vehicle or other eligible vehicle, but will be limited to one per household per membership year. AAA Plus and AAA Premier towing may be subject to a delay. If the AAA Plus or AAA Premier member elects to have his or her car towed back to the servicing contract station after a breakdown and that station is unable to make the necessary repair or the member chooses not to have the car repaired by the contractor, the member is entitled to a tow to another service facility within the towing benefit limits provided by the membership.

Towing may be available for light duty trailers being towed at the time of disablement. The member, however, will be responsible for any related charges for towing of the trailer.

A member must be present when the vehicle is delivered to a closed repair facility. Towing beyond the benefits described above will be performed at the member's expense and may be subject to delay.

Tow benefit for Recreational Vehicles (RVs) or motorcycles is available for AAA Plus RV and AAA Premier RV members as one of the four allowable service calls per membership year. Covered RVs include motor homes, pickup trucks with campers, travel trailers (including fifth-wheel travel trailers), camping trailers, motorcycles, and trailers transporting motorcycle, all-terrain vehicles, snowmobiles and boat trailers. Coverage is not provided for horse/livestock trailers, for utility trailers, for boat trailers in water, or other trailers not containing living accommodations or not carrying a boat, motorcycle, or snowmobile.

Whatever type of truck or special equipment is required to safely provide covered services for eligible RVs will be used. In the event an RV is disabled while pulling a trailer covered by the membership terms and conditions, including fifth wheel trailers, a tow will be provided to the disabled vehicle and the trailer.

However, if the vehicle typically used by the member to pull an RV is a heavy duty vehicle (typically over 8600 GVW), and is NOT towing an RV trailer, then towing service would be at the members' expense if the vehicle cannot be safely towed with the equipment provided by the service provider

If the tire of an RV cannot be changed on an allowable service call, or if the RV is a motorcycle, towing of the RV will be provided.

Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, where available, are effective seven (7) calendar days after upgrade is processed, and receipt of the full payment due. AAA Premier and AAA Premier RV do not add extra service calls to a membership but enhance the benefits on the four allowable service calls per membership year that each AAA member receives.

RENTAL CAR BENEFITS

(In Conjunction with an in-club territory Roadside Assistance Tow)

All rental car benefits described below are valid in AAA's territory (but not other American Automobile Association club territory) only and are available in most areas within such territory. Rental car benefits must be used in conjunction with a tow which is one of the four (4) allowable Roadside Assistance service calls.

A member whose car is being towed and who needs a rental car in AAA's territory (but not other American Automobile Association club territory) can get a replacement vehicle at a discounted rate from a AAA preferred rental car provider. AAA Plus members receive a complimentary one-car-class upgrade in addition to the AAA discounted rate. If the one-car-class upgrade vehicle is not available, the AAA Plus member will receive the next higher car class, subject to availability.

If you are a AAA Premier member whose car is being towed and who needs a rental car in AAA's territory, we will arrange for you to get a standard class or equivalent rental car for one (1) day, at no charge, from a AAA preferred rental car provider. Rental must be arranged by AAA.

Each AAA Premier cardholder is entitled to one (1) complimentary one-day standard class or equivalent rental car per membership year. The AAA Premier member has up to 48 hours from the time of the tow to contact AAA and request the one-day complimentary rental car benefit.

Service must be provided by the rental car provider arranged through AAA by calling the AAA Roadside Service number on the back of the membership card and cannot be for an out-of-club territory rental. AAA Premier members are responsible for subsequent days' rental charges, upgrades, one way rental fees, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes.

Once the one-day complimentary rental car benefit has been used, AAA Premier members are entitled to the AAA discounted rental car rates and complimentary one-car-class upgrade described above for the balance of the membership year. The complimentary one-car-class upgrade may not be used in combination with the one-day complimentary rental car benefit.

You will need to present your AAA membership card and a major credit card at the time of rental. Normal rental qualifications and other restrictions, including age restrictions, apply. Rental cars are subject to availability. Rental fee subject to change. A refundable deposit may be required.

Members who obtain a rental vehicle from a AAA preferred rental provider may request local pick-up service, if available in your neighborhood, to get to a rental location.

RIDE ASSIST

If you are a AAA Premier member and have an accident or breakdown, a AAA representative can help you make rental car or other transportation arrangements.

ACCIDENT ASSIST

AAA Premier members can receive verbal assistance at the time of an accident or breakdown. When you call for Roadside Assistance, a AAA representative can help you contact family members, locate restaurants and find hotel accommodations.

ROUTE SUPPORT

AAA Premier members can call AAA Premier services from within the U.S. to receive driving directions and assistance. Whenever possible, members should pull over to a safe spot before making a call to use this service.

INDEPENDENT SERVICE PROVIDERS

Roadside Assistance services as described in this guide are generally provided by independent businesses under contract to AAA (not employees or agents of the American Automobile Association, AAA or other American Automobile Association clubs). In some areas, service is provided by AAA employees and AAA-owned vehicles. The independent businesses are selected for their ability to provide Roadside Assistance. We cannot guarantee they will have parts or be able to provide repairs.

While responsibility for injury, loss, damage or unsatisfactory workmanship caused by the acts or omissions of any independent service provider remains with the independent service provider, AAA will attempt to assist members in resolving complaints involving an independent service provider. Member complaints should be received as soon as possible and before additional repairs are made. Failure to do so may limit our ability to assist.

ELIGIBLE VEHICLES

The following motor vehicles are eligible for service, provided they qualify for highway registration and are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being serviced:

- Four wheel, motor driven automobiles, pickup trucks, sport utility vehicles, vans, minivans and light utility motor vehicles (including rented and commercial passenger vehicles, but excluding taxicabs, limousines, shuttles and other vehicles for hire) are eligible for those services which can be safely performed with equipment available from the service provider. Service does not include the use of medium duty or heavy duty wreckers for towing of vehicles too heavy to be safely towed using ordinary equipment, unless that equipment is the type being used by the provider on the call. Medium duty or larger equipment is typically required for vehicles exceeding 8,600 gvwr.
- Recreational Vehicles (RVs) are eligible for service with the exception of towing, extrication/winch and tire change service. Towing, extrication/winch and tire change service for RVs is available under AAA Plus RV and AAA Premier RV benefits. RVs include motor homes, pickup trucks with campers, travel trailers (including fifth-wheel travel trailers), camping trailers, motorcycles, and trailers transporting motorcycles, all-terrain vehicle, snowmobiles and boat trailers out of water. Coverage is not provided for horse/livestock trailers, car haulers/dollies, utility trailers, for boat trailers in water, or other trailers not containing living accommodations or not carrying a boat, motorcycle, all-terrain vehicle or snowmobile.
- Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication and winching service for motorcycles is available under AAA Plus RV and AAA Premier RV benefits. Motorcycles must be licensed for highway use.

SERVICE OUTSIDE AAA TERRITORY

If you are driving outside of the AAA club's territory, other American Automobile Association clubs may not have access to your Roadside Assistance Service usage history. Members are entitled to Roadside Assistance from the local American Automobile Association or Canadian Automobile Association (CAA) Club servicing the area. Members will be required to pay the service provider for any service that the local American Automobile Association or CAA Club does not normally provide its members. An application for reimbursement of service charges may be submitted to AAA for consideration (See Reimbursement).

CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

Personal checks presented by members of AAA with more than one (1) year of membership shall be accepted by all AAA service providers or independent service providers within the AAA network for up to \$250.00 for emergency repairs or service. Checks drawn on a foreign bank will not be accepted.

EXTREME SERVICE CONDITIONS

AAA will make every effort to ensure that the provision of Roadside Assistance can be made under all conditions. During severe weather or road conditions, however, there may be some service delays before help can reach you. Heavy traffic may also delay the arrival of the service provider driver. Because towing is by far the most time consuming type of service AAA provides, towing operations may be temporarily suspended to avoid excessive delays to members waiting for other services. During such times, priority will be given to members stranded away from shelter or to members with vehicles that have skidded and/or become stuck on highways in severe snowstorms.

SERVICE LIMITATIONS

Service will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the service provider serving the area. Service will not be provided when the disabled vehicle cannot be safely reached or serviced without damage to the vehicle or servicing equipment.

Service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA cannot render service repeatedly to a vehicle in need of repair.

An individual's AAA membership may not be used by a business or organization to provide roadside assistance for its customers, employees or vehicles.

Towing service is intended for personal, non-commercial use, and is only provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation or any other similar situation. Such tows are considered "convenience tows" and are not covered roadside assistance services.

Without limiting any other rights or remedies it may have, AAA may seek reimbursement from a primary or associate member for roadside assistance services fraudulently or wrongfully obtained by the primary or associate member. Primary members are responsible for the conduct and the service demands of their associate members.

The following services are not provided under the membership benefit:

- Tire service for Dual wheel pickup trucks.
- Service for heavily loaded or over-sized vehicle in which towing, tire change, or extrication may not be safely performed using provided equipment.
- Use of medium duty or heavy duty wreckers for towing vehicles too heavy to be safely towed using ordinary equipment, unless that equipment is the type being used by the provider on the call.
- Service for vehicles altered to the extent that special equipment is required to safely transport the vehicle. Certain after market options, such as snowplows, salt spreaders, spoilers and ground effects may prevent the vehicle from being towed.
- Service for vehicles with missing parts or altered in such away that make the vehicle inoperable (except by theft).
- Vehicles that do not bear valid state license plates, have been towed under police order due to infractions, or are held under legal restraint.
- Fuel delivery for use in a portable or onboard generator, boat engine, snowmobile, or jet ski.
- Service to a vehicle located in an area not regularly traveled by private passenger vehicles (such as a beach, open field, creek bed, private logging or forest service road).
- Shoveling snow from around a vehicle or clearing a road or driveway.
- Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or alleys which become snowbound or flooded.
- Towing of vehicles purchased in an inoperable condition.
- Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, non-emergency lock repairs and re-keying of vehicle locks).
- Service in situations where appropriate identification in addition to the membership card is not provided to the service driver.
- Use of two or more Roadside Assistance service calls to extend the member tow mileage benefit for the same breakdown.
- More than 100 driving miles of towing per allowable Roadside Assistance service call for AAA Plus members.
- More than 200 driving miles of towing on one (1) allowable Roadside Assistance service call per AAA Premier cardholder per membership year and more than 100 driving miles of towing on the remaining allowable Roadside Assistance service calls.
- Towing, extrication/winch and tire change service for RVs and towing and extrication and winching service for motorcycles, unless the member has AAA Plus RV or AAA Premier RV benefits.
- More than 100 driving miles of towing per allowable service call on any RV or motorcycle tow for AAA Plus RV.
- More than 200 driving miles of towing on one (1) allowable Roadside Assistance service call per AAA Premier RV household per membership year and more than 100 driving miles of towing on the remaining allowable Roadside Assistance service calls.
- Towing to or from auto dismantlers or salvage yards, or from one storage location to another.
- The installation or removal of snow tires or chains, tire rotation or tire repair.
- Charges related to impound or stolen vehicle recovery, towing or storage.
- Installation of automotive parts that are not provided by the service provider.
- AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV services prior to seven (7) days from the date of sale, if paid in full.
- Delivery of fuel when the vehicle is at a facility that sells fuel.

REIMBURSEMENT

If it is necessary for a member to pay for covered membership service at commercial rates, the member must request an itemized receipt listing the member's name, vehicle and services rendered by the service provider. For reimbursement consideration, the member must present or send the original receipt and an explanation of the circumstances to any AAA branch within 60 days of the date of service. Reimbursement applications may also be sent to AAA, Refund Department, 12901 North Forty Drive, St. Louis, Missouri 63141. Forms are available at any AAA branch or online at AAA.com. A reimbursement counts as a Roadside Assistance call. (See Allowable Roadside Assistance Service Calls.)

Reimbursements for services, including services received outside of the AAA's club territory, will only be considered for those membership services which AAA provides without charge. (Exception: Vehicle locksmith service will be reimbursed up to \$60 for Classic members, up to \$100 for AAA Plus members and up to \$150 for AAA Premier members.) Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable.

Members will be reimbursed for membership services at the prevailing commercial rates when service was requested from a American Automobile Association or CAA Club, but the membership could not be verified. Reimbursement will be issued upon subsequent verification that the member's valid membership was in effect at the time of service.

PARTIAL REIMBURSEMENT

Only partial reimbursement, limited to the amount AAA would have paid an independent service provider, will be made when AAA was not contacted to provide service. If towing is covered by an automobile insurance policy, the maximum reimbursement for a tow bill will be limited to the amount AAA would have paid an independent service provider to provide the service. Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable. Reimbursement is not provided for taxi fares, telephone calls, rental cars and the like.

Home Lockout

If you are a AAA Premier member and you become locked out of your home, you can receive up to \$100 in locksmith services to pick or drill the lock to gain access to your home from the outside. Home lockout service is reserved for a AAA Premier member's primary residence within the areas served by AAA only (and not areas served by other American Automobile Association clubs) and excludes all other buildings or locked areas. The service provides up to \$100 for the cost of re-keying, changing locks or making a new key only when the lock must be drilled to gain entry to the home or if keys are lost or stolen. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at the expense of the AAA Premier member.

Home lockout service is limited to one (1) usage per AAA Premier household per membership year. Home lockout service is not transferable to any other person. The AAA Premier member must be present at the time of service. Identification and proof of residence is required. In the case of rental property, approval of the property owner may be required. Service is valid only within the areas served by AAA (and not areas served by other American Automobile Association clubs). Service is provided by independent locksmiths and is subject to availability; if AAA cannot dispatch service, the member will be referred to a commercial locksmith and will be reimbursed for covered service up to \$100. Locksmith arrival time is based on locksmith availability.

TRAVEL

Travel Guides

North America TourBook® guides, TripTik® Travel Planner routings and selected maps are available free of charge to members at a Club branch. Some restrictions may apply. Visit AAA.com to print your own TripTik planner, which provides detailed trip information about current construction, driving conditions, restaurants, lodging and fuel stops. Members receive 20% off the cover price on all retail publications. The AAA Caribbean, Mexico and European Travel Books are for sale to members at a discounted price.

Travel Agency

Full service leisure travel agency benefits are available from AAA Travel, with member-only benefits on select cruise or land vacations. A reduced processing fee for members may apply for airline and rail reservations depending on the level of membership benefits.

International driving permits and discounted passport photos are also available at AAA branches. Passport photos are free to AAA Plus and AAA Premier members (one set per household per membership year).

Allianz Travel Insurance*

When you travel for business or pleasure, help protect your investment. Choose from a variety of plans to fit your travel needs. Plans provide reimbursement for certain non-refundable financial expenses associated with a cancelled or interrupted trip due a covered reason, lost baggage or medical emergencies. In addition, you'll have access to 24-Hour Hotline Assistance staffed with multilingual specialists who can help with many types of situations from almost anywhere in the world. Exclusions, conditions and limitations may apply.

See your AAA Travel Agent for more details.

*Insurance coverage is underwritten by BCS Insurance Company, under Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company, under Form No. 101-C series or 101-P series, depending on the insured's state. Allianz Global Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between AGA Service Company and Jefferson Insurance Company.

Travel Accident Insurance

AAA Premier members automatically receive \$300,000 in travel accident insurance coverage at no cost when they purchase airline, ship, bus or train tickets through AAA Travel. Certain terms, conditions and exclusions apply. Insurance coverage is underwritten by the Federal Insurance Company.

Travel Assistance

AAA Premier members can receive Travel Emergency Assistance and Concierge Services 24 hours a day, 7 days a week—in the United States or internationally—when they are on planned leisure trips 100 miles or more from the AAA Premier member's primary residence which include at least one overnight stay and are not more than 45 days in duration. These services are available to AAA Premier members and their spouses and unmarried dependent children age 21 or under who are traveling with the AAA Premier member.

24 HOUR TRAVEL ASSISTANCE* for AAA Premier members includes:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

CONCIERGE SERVICE* for AAA Premier members includes:

- Destination information
- Travel referrals and reservations
- Restaurant and spa recommendations and services
- Event tickets
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

The member must purchase AAA Premier service prior to travel departure date in order to use these services. AAA Premier membership benefits include these services, which are service benefits and not financial benefits. Any costs associated with these services are paid by the member.

***AGA Service Company is the licensed producer for this plan. Certain restrictions and limitations apply.**

Benefits and service provider are subject to change without notice.

Hertz® Car Rentals

AAA members receive discounts for Hertz car rentals for leisure travel. Each rental includes free use of one child, infant or toddler booster seat, and a 50% discount off the cost of SIRIUS XM Radio®. Advance reservations required and subject to availability. There is no charge for additional drivers who are AAA members meeting standard rental qualifications. Reservations can be made at your local AAA branch or online at AAA.com. AAA members can also enroll for free in the Hertz Gold Plus Rewards program at AAA.com/gold.

AUTOMOTIVE

Car Buying Service*

The AAA Car Buying Service provides an easy-to-use, stress-free car buying experience. Choose from a network of Certified Dealers to purchase your next new or pre-owned vehicle. The AAA Car Buying Service allows members to research vehicles, obtain average price paid by others, view inventory, view Estimated Dealer Prices for AAA Members and receive a Guaranteed Savings Certificate for new cars or a Used Vehicle Certificate to take to the Certified Dealer. To find the nearest Certified Dealer or to buy a new or pre-owned car, go to AAA.com/Auto.

* AAA Car Buying Service is managed by TrueCar, Inc. Available for select makes and models and in select areas. Limited supply and special edition vehicles may be excluded. Other restrictions may apply. See Certified Dealer for details. Not all dealers participate in the Car Buying Service program and dealers may be subject to change at any time without notice.

** Estimated Dealer Price is an estimate of the pricing from Certified Dealers in your local area based on your selected vehicle as configured with your preferred options and colors. Because the vehicle with the exact color and options you selected may not be in stock, your actual price and savings may differ. With Guaranteed Savings, the selected Certified Dealer guarantees, on in-stock vehicles, that you will receive at least a certain stated minimum savings amount off the base Manufacturer's Suggested Retail Price (MSRP), including any vehicle-specific manufacturer incentives currently available. Certain terms, conditions and restrictions apply. Guaranteed Savings Certificate shows Estimated Dealer Price and Guaranteed Savings off MSRP for your selected vehicle.

Vehicle Pricing & Research Services

You can research your next new or pre-owned car online at AAA.com/Auto. For new cars, the Build-Your-Car tool allows you to select the options you are interested in, and then gives you a detailed estimate of the car's price, with your specific requirements.

Members can view features, crash test data, manufacturer incentives and MSRP, and get detailed pricing reports for new cars. AAA Premier members can also call the toll-free number listed on the back of their membership card for a free new or preowned car buying consultation.

For pre-owned cars, you can view thousands of pre-owned vehicles for sale by dealers through the AAA Car Buying Service's online inventory available at AAA.com/Auto. You can also get free trade-in values online.

CARFAX Vehicle History Reports

Classic and AAA Plus members can purchase CARFAX Vehicle History Reports for 20% off the retail price online by logging in to AAA.com.

AAA Premier members receive one (1) free CARFAX Vehicle History Report per membership year by calling the AAA Premier Member Services phone number located on the back of the AAA Premier membership card. Subsequent CARFAX Vehicle History Reports are available to AAA Premier members at a 40% discount when ordered at AAA.com.

AAA Approved Auto Repair

When you go to a AAA Approved Auto Repair facility, all repairs, both parts and labor, are guaranteed by the facility for 24 months or 24,000 miles, whichever comes first under normal operating conditions, unless otherwise stated in writing. Each facility has agreed to accept the decision of AAA if a member has concerns regarding the service. AAA members can get a free 40-point maintenance inspection with any paid service upon request. Members also save 10% on regularly priced parts and labor, up to \$50, upon requesting the discount at all AAA Approved Auto Repair facilities. Cannot be combined with any other discount or coupon.

Cannot be combined with any other discount or coupon. Valid AAA membership card must be presented at the AAA Approved Auto Repair facility at the time of service. Other restrictions may apply. See facility for details.

Priority Service is available to members with a AAA tow to a AAA Approved Auto Repair facility, providing a prompt vehicle evaluation within 60 minutes of AAA tow arrival and assistance in obtaining alternate transportation. AAA Batteries are available for purchase at select AAA Approved Auto Repair facilities.

Automotive Expert Consultation

AAA Premier members can receive free advice on vehicle problems and repairs from our specialized team of automotive consultants.

MEMBER SERVICES

AAA Discounts & Rewards®

Save on popular restaurants, retailers, travel specials, entertainment and more. With the AAA Discounts & Rewards program, your purchases may even earn you reward points to apply toward future purchases! Or, save with AAA Discounts & Rewards at over 100,000 locations nationwide. You can save more than your AAA Membership costs every year!

AAA members can purchase discounted tickets to theme parks and attractions at one of our local AAA branches or at AAA.com/discounts. Tickets are available for these and other attractions: Walt Disney World, Universal Studios, Busch Gardens, Six Flags, Kennedy Space Center and more. In addition, members can purchase discounted movie tickets in advance for AMC, MALCO, the Regal Entertainment Group and Wehrenberg. Visit AAA.com/discounts or your local branch.

Participating businesses and discounts subject to change at any time without notice and discounts may be subject to additional terms and conditions. See AAA.com/discounts for terms and conditions. Restrictions apply.

Identity Theft Monitoring

Each AAA member age 18 or older can receive FREE identity theft monitoring with ProtectMyID® Essential. This free benefit includes: free daily monitoring of your Experian® credit report, free email alerts when key changes are detected on your Experian credit report, free monthly "all clear" email alerts when no changes are detected, lost wallet assistance and free fraud resolution support. To get this free benefit, enroll online or by phone. AAA Premier members with ProtectMyID Essential receive the additional benefit of \$10,000 in identity theft insurance at no extra charge.

Gain an extra level of protection by purchasing ProtectMyID Deluxe at a discounted monthly rate, which enhances the ProtectMyID Essential service by offering \$1 Million Identity Theft Insurance for all enrolled members, ChildSecureSM alerts if accounts are opened using your child's information, in your child's name, daily monitoring of all three credit bureau reports, change of address notification, and internet scanning to detect possible unauthorized use of your social security number, debit and credit cards

Members who are enrolled in earlier Identity Theft monitoring products with AAA can continue to use those products or call 877.440.6943 to request to be moved into one of the newer products.

ProtectMyID® Essential and ProtectMyID Deluxe are monitoring products designed to help you identify and resolve identity theft incidents. These products are provided in addition to any precautions you should reasonably be expected to take yourself, including protecting your account numbers, passwords, social security number and other personally identifying information. ProtectMyID Essential and ProtectMyID Deluxe cannot stop, prevent, or guarantee protection against incidents of identity theft, or guarantee satisfactory resolution.

ProtectMyID Essential and ProtectMyID Deluxe are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in either product, you must be 18 years of age or older and a current valid AAA member. Members must have a valid email address and access to a computer. Products subject to change or termination at any time without notice. For more information, including terms and conditions, visit AAA.com/peaceofmind.

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., (AIG). Refer to the actual policies for complete terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

AAA Traveler Magazine*

As a member of AAA, you'll automatically receive AAA *Traveler* magazine bimonthly. An annual subscription to AAA *Traveler* magazine is included in the primary membership dues.

AAA Member Rewards Visa® Credit Card

A value-packed credit card that allows you to earn points on everyday purchases and then redeem them for cash, travel, and gift cards. Best of all, there are no limits on the points you can earn! Visit AAA.com/creditcard or visit your local AAA branch for additional details.

For information about rates, fees, other costs and benefits associated with the use of the AAA Member Rewards credit card, visit AAA.com/creditcard or call 1.866.665.3581. The AAA Member Rewards Credit Card is issued and administered by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. ARD6KWW4

Mobile App

Members can now access their digital membership card on their smartphone using our mobile app. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits including member discounts, maps, gas prices, driving directions, and other information. Mobile apps are currently available for iOS and Android operating systems.

Message, data and roaming rates may apply. Must be a current member of AAA to use certain features. Service Tracker through the mobile app is available only when a member requests Roadside Assistance online and is subject to availability. Mobile applications may not work correctly if your GPS is not enabled or the service vehicle's GPS is not enabled. Data rates may apply. Membership Roadside Assistance terms and conditions apply.

INSURANCE

Insurance

Get a free quote on auto, homeowners, condominium, renters, and life insurance by calling or visiting a AAA branch (homeowners, condominium and renters not available in Louisiana). Or visit us online at AAA.com.

AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance is provided by Automobile Club Inter-Insurance Exchange ("Exchange") or Auto Club Family Insurance Company. Life Insurance is underwritten and annuities are provided by AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states, except NY. Your local AAA Motor Club and/or its affiliates act as agents for their affiliate insurers and AAA Life.

AAA Accident Assist

Auto insurance through AAA comes with a complete accident recovery program called AAA Accident Assist which can start to handle all of your needs from the scene of an accident with one phone call to AAA.

At the scene of the accident, AAA:

- Sends a AAA Roadside Assistance Service Provider vehicle
- Tows your vehicle to a repair shop in our AAA Member Preferred Repairs Program, or the repair shop of your choice
- At your request, contacts family members on your behalf

Immediately after the accident, AAA:

- Arranges a rental vehicle for those with rental coverage
- Completes your claim notice at your convenience

If your car is repaired at a AAA Member Preferred Repairs Program shop, AAA:

- Saves you time by scheduling a repair without you having to wait for an adjuster
- Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other limited coverage with the Exchange, roadside assistance service is provided under your membership, not your insurance policy, and is subject to membership restrictions. Repairs, rentals and other benefits are subject to policy coverages and limits.

Calling AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The lifetime warranty at an AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

If you are a AAA Premier member, are at least 100 driving miles from home, and your trip is delayed due to an Accident, mechanical breakdown, car theft, unexpected illness or injury, natural disaster or severe weather, you can be reimbursed up to \$1,500 as a AAA Premier member for covered out-of-pocket expenses, including meals and accommodations; and/or for Substitute Transportation to continue your trip.

And, AAA Premier members can be reimbursed up to \$500 to help you get your car back home if an unexpected illness or injury prevents you from completing your trip.

TERMS & CONDITIONS

The AAA Premier Trip Interruption and Vehicle Return group insurance benefits are provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force. These benefits are subject to the following conditions and exclusions:

DEFINITIONS

Accident – means an unexpected, unintended, unforeseeable event causing injury or death to You or a Covered Traveler; or causing damage to the Motor Vehicle or Rental Car which prevents the vehicle from being driven.

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

Actual Cash Value – means purchase price less depreciation.

Baggage – means the personal property You or a Covered Traveler take on the Eligible Trip and the suitcases or other kinds of containers used to carry them.

Common Carrier – means a company that is licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.

Covered Traveler – means a person who is an Immediate Family Member and is traveling with You. Covered traveler must be at least 100 driving miles from the AAA Premier Member's Primary Residence when the incident occurs in order to be eligible for the benefits.

Eligible Trip – means a Trip which: Does not exceed, and was not planned to exceed, 45 consecutive days; Was intended to include at least one overnight stay; For Trip Interruption, Vehicle Return, Stolen Baggage/Personal Effects, and Baggage: Is a driving Trip taken by Motor Vehicle or Rental Car; and For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

Family Member – means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted); parents and step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).

Hospital – means a provider that is a short-term, acute, general Hospital that: Is a duly licensed institution; In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians; Has organized departments of medicine and major surgery; Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

Illness – means a sickness, infirmity or disease that causes a loss that begins during an Eligible Trip.

Immediate Family Member – means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with You.

Injury – means bodily injury caused by an Accident occurring during an Eligible Trip, and resulting directly and independently of all other causes in loss.

Insured Person – means a person: Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits; For whom premium has been paid; and While covered under the Policy. An Insured Person may be Primary or Secondary. Primary Insured Person is a AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Associate membership in a household.

Mechanical Breakdown – means a mechanical issue which prevents the vehicle from being driven. Mechanical Breakdown does not include running out of gas, tire trouble or failure to perform routine maintenance.

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.

Motor Vehicle – means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include: Motorcycles (except as noted below); Trucks (except for pickup trucks and vans); Trailers; Motorbikes and all-terrain vehicles; Off-road vehicles; Vehicles that don't have to be licensed; Vehicles that are used for commercial or livery purposes, including limousines; or Other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

Natural Disaster – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: Is due to natural causes; and Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

Personal Effects – means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

Physician – means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

Policy Territory – means For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.

Policyholder – means the organization to whom the Policy was issued.

Primary Residence – means Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence.

Rental Car – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include: Motorcycles, Motorbikes and all-terrain vehicles; Trucks; Campers, trailers and recreational vehicles; Off-road vehicles; Vehicles that don't have to be licensed; Vehicles that are used for commercial or livery purposes, including limousines; or Other conveyances.

Severe Weather – means

1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
2. A "state of emergency" due to weather is declared by the federal, state or local government.

Trip – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.

We, Us, Our – means, or refers to, BCS Insurance Company, including its authorized agents.

You, Your, Yours – means, or refers to, the Insured Person.

TRIP INTERRUPTION COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to \$500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Only expenses for the first 96 hours from the initial delay are eligible for coverage.

What is Covered

The Company will provide benefits for Trip Interruption due to the following events:

1. Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
3. Theft of Motor Vehicle or Rental Car, substantiated by a police report;
4. Illness, injury or death of the Insured Person, Covered Traveler, or Insured Person's Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person;
5. Natural Disaster; or
6. Severe Weather.

EXCLUSIONS

Coverage is not provided for any loss that results directly or indirectly from any of the following:

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a vehicle of comparable or lesser class. Rentals of expensive or exotic automobiles are excluded. Examples of such automobiles include: Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati and Rolls-Royce.

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only. Trip Interruption coverage is in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

VEHICLE RETURN COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to \$500, when the Insured Person is either a driver or passenger in the Insured Person's or Covered Traveler's Motor Vehicle used for the Eligible Trip.

The following conditions apply to this coverage part:

1. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person's condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so; and;
3. The Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage

Coverage is not provided if:

1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

GENERAL PROGRAM PROVISIONS

This guide to benefits 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 this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA. 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. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

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 30 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. official 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)

If you have a question or need to file a claim, please contact Allianz Global Assistance at 877.257.8074.

The AGA Service Associate will confirm your request and provide you with assistance.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.**

For a full description of terms, conditions, and exclusions please visit AAA.com/Premier.

MISSOURI REGIONAL HEADQUARTERS • 12901 N. Forty Drive • St. Louis, MO 63141

MISSOURI BRANCHES

Arnold*

3510 Jeffco Blvd.
Arnold, MO 63010
1.636.464.6222

Arnold*

3904 Vogel Rd.
Arnold, MO 63010
1.636.287.9222

Ballwin†

477 Lafayette Center Suite 20
Ballwin, MO 63011
1.636.394.0052

Branson*

500 W Main #101B
Branson, MO 65616
1.417.334.3222

Brentwood*

8308 Eager Road
Brentwood, MO 63144
1.314.862.8021

Broadway**

3245 Broadway
Kansas City, MO 64111
1.816.931.5252
1.800.345.4283

Cape Girardeau†

1903 Broadway
Cape Girardeau, MO 63701
1.573.334.3038
1.800.922.0941

Chesterfield*

15510 Olive Blvd.
Chesterfield, MO 63017
1.636.532.9229

Creve Coeur*

13035 Olive Blvd. Suite #101
Creve Coeur, MO 63141
1.314.434.5555

Creve Coeur-East*

11441 Olive Blvd.
Creve Coeur, MO 63141
1.314.989.0793

Columbia-Crossroads†

2101 W. Broadway Suite D
Columbia, MO 65203
1.573.445.8426
1.800.822.5567

Columbia-Providence*

313 S. Providence Rd.
Columbia, MO 65203
1.573.874.1909

Farmington*

725 B Maple Valley Dr.
Farmington, MO 63640
1.573.756.4299
1.800.922.7471

Florissant†

8194 North Lindbergh
Florissant, MO 63031
1.314.838.9900
1.800.477.2224

Independence*

19210 E 39th St.
Independence, MO 64057
1.816.373.1717
1.800.722.6978

Jefferson City-Madison*

925 Madison St.
Jefferson City, MO 65101
1.573.761.1500
1.888.761.1298

Jefferson City-Stadium**

757 W. Stadium Blvd.
Jefferson City, MO 65109
1.573.634.3322
1.800.438.5222

Joplin†

2639 E 32nd Street
Joplin, MO 64804
1.417.624.2000
1.800.822.9132

Lee's Summit†
621 NW Murray Rd.
Lee's Summit, MO 64081
1.816.623.3369
1.877.458.1433

Liberty**
810 W. Liberty Dr.
Liberty, MO 64068
1.816.781.9999

Lindell - Midtown**
3917 Lindell Blvd.
St. Louis Lindell, MO 63108
1.314.531.0700

Moberly*
213 N. Williams
Moberly, MO 65270
1.660.263.8844
1.888.222.1916

Northland-Tiffany Springs
9194 N Skyview Ave
Kansas City, MO 64154
1.816.455.4900

O'Fallon*
844 Bryan Rd.
O'Fallon, MO 63366
1.636.272.1365
1.636.240.3201

O'Fallon†
2277 Highway K
O'Fallon, MO 63368
1.636.272.2362
1.636.926.0426

Rolla*
602 W. 6th #B
Rolla, MO 65401
1.573.364.1117
1.800.822.1454

Sedalia†
1204 Winchester
Sedalia, MO 65301
1.660.826.1800
1.800.822.8692

Shoal Creek*
9205 NE Hwy 152
Kansas City, MO 64158
1.816.781.4222

South County†
9005 Watson Road
St Louis, MO 63126
1.314.962.2282

Springfield†
2552 S. Campbell
Springfield, MO 65807
1.417.882.8040
1.800.922.7350

Springfield-Battlefield*
3030 E Battlefield #A
Springfield, MO 65804
1.417.823.3805

St. Charles*
1046 Country Club
St. Charles, MO 63303
1.636.946.2229

St. Joseph*
3823 Frederick Blvd
St. Joseph, MO 64506
1.816.233.1377
1.800.863.4222

St. Peters†
591 Mid Rivers Mall Dr.
St Peters, MO 63376
1.636.279.2299
1.636.441.6001

Tesson Ferry†
9960 Kennerly Ctr
St. Louis, MO 63128
1.314.849.6663

Town and Country†
12901 N Forty Drive
St Louis HQ, MO 63141
1.314.514.7888
1.800.284.1222

Washington†
2000 Washington Crossing
Washington, MO 63090
1.636.239.6791
1.800.922.2451

Weldon Springs*
6173 Mid Rivers Mall Dr.
St. Charles, MO 63304
1.636.925.2522
1.636.477.0222

Wentzville†
1126 W Pearce Blvd.
Wentzville, MO 63386
1.636.327.0570

ARKANSAS BRANCHES
Bentonville†
1501 SE Walton Blvd.
Bentonville, AR 72712
1.479.254.9223
1.855.219.3432

Conway-Court*
603 Court St. #2
Conway, AR 72032
1.501.327.9222
1.866.891.9222

Conway-Wingate*
930 Wingate
Conway, AR 72034
1.501.327.0233
1.800.822.7705

Fayetteville†
3595-6 N Shiloh Drive
Fayetteville, AR 72703
479.444.9222
1.800.822.5356

Fort Smith*
1401 S. Waldron Rd. #206
Fort Smith, AR 72903
479.452.2010
1.800.622.7389

Hot Springs*
227 Hobson Ave.
Hot Springs, AR 71913
1.501.624.1222
1.800.305.5094

Little Rock†
9116 Rodney Parham
Little Rock, AR 72205
1.501.223.9222
1.800.632.6808

N. Little Rock*
4718 JFK Blvd.
N. Little Rock, AR 72116
1.501.771.9100
1.877.741.9100

ILLINOIS BRANCHES
Edwardsville Crossing†
6655A Edwardsville Crossing Dr
Edwardsville, IL 62025
1.618.659.4622
1.800.922.6813

Glen Carbon*
11 Glen Ed Professional Park
Glen Carbon, IL 62034
1.618.692.1428

Swansea†
2629 N Illinois
Swansea, IL 62226
1.618.235.5700
1.800.922.6129

INDIANA BRANCHES
Evansville†
7820 Eagle Crest Blvd.
Evansville, IN 47715
1.812.477.9944
1.800.851.0222

KANSAS BRANCHES
Blue Valley*
8300 W 151st St.
Overland Park, KS 66223
1.913.851.8383

Metcalf†
10600 Metcalf
Overland Park, KS 66212
1.913.649.2280
1.800.422.6375

Mission*
5421 Johnson Dr.
Mission, KS 66205
1.913.236.5678

Nieman*
6445 Nieman Rd.
Shawnee, KS 66203
1.913.631.1700

Olathe*
113 S. Mur-Len
Olathe, KS 66062
1.913.764.5300

Shawnee†
15810B Shawnee Mission Pkwy
Shawnee, KS 66217
1.913.248.1627
1.866.222.2288
1.800.872.8538

LOUISIANA BRANCHES
Baton Rouge†
5454 Bluebonnet Blvd.
Baton Rouge, LA 70809
1.225.293.1200
1.888.718.7968

Metairie†
3445 N Causeway Blvd
Metairie, LA 70002
1.504.838.7500
1.800.452.7198

Shreveport†
6570 Youree Dr. Suite 500
Shreveport, LA 71105
1.318.797.0262
1.877.415.3071

Slidell†
1300 Gause Blvd. Suite A7
Slidell, LA 70458
1.985.781.7068
1.866.325.2371

MISSISSIPPI BRANCHES Jackson†
900 E. County Line Rd.
Ridgeland, MS 39157
1.601.957.8484

Southaven†
7111 Southcrest Parkway,
Ste 102
Southaven, MS 38671
1.662.349.4021
1.888.615.2854

* Sales Only includes: Membership and Insurance Sales

** Sales & Domestic (Auto Travel) includes: Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales, International Driving Permits, Rental Car Reservations

† Full services includes: AAA Travel Agency, Airline Tickets, Cruises, Passport Photos, International Driving Permits, Rental Car Reservations, Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales

AAA MISSOURI—PRIVACY NOTICE

This Privacy Notice describes how we handle your personal information as a motor club and the steps taken to protect your privacy. A separate privacy notice would apply to information collected through other means including from the use of our website, AAA mobile applications, insurance, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

Information We Collect. We may collect your contact information, including name, street and email address, and telephone number. We may collect geolocation information from your mobile phone when you call for Roadside Assistance. We may also collect information about your transactions and experiences (such as when you request Roadside Assistance or use your membership card) with us, affiliate partners, and other clubs within the AAA federation.

Information We Share. We may share your information with affiliates and third parties (such as within the AAA federation and with affiliate partners) to provide membership services, and for marketing purposes, including joint marketing with other financial companies with whom we have joint marketing agreements. We may also provide your information to others, as permitted or required by law, including for our everyday business purposes, such as processing your transactions, maintaining your accounts, responding to court orders and legal investigations, preventing fraud, and reporting to consumer reporting agencies. We may also provide your transaction and experience information and creditworthiness information to our affiliates for their everyday business purposes.

Information Protection. We maintain physical, electronic, and procedural safeguards to protect your personal information. We require employees and vendors to keep your personal information confidential. Access to such information is provided to those who need it for their duties. We review the information security practices of vendors with whom we share personal information.

Roadside Assistance and Mobile Phone Location Information.

Location Information We Collect During your Roadside Assistance Call. If you call for Roadside Assistance, we may use a service that obtains your mobile phone's location (geolocation) to help expedite your request. Before collecting your geolocation, we ask for your consent and if received, we request a third-party service, including your cellular carrier, to obtain your geolocation. The geolocation information obtained may include: (i) GPS or cellphone tower coordinates from your mobile phone provider; and (ii) date and time of your request.

How We Use the Location Information. We may use your geolocation to identify your location to provide Roadside Assistance, and for: (i) internal analytics, including mileage calculations; (ii) quality-assurance initiatives and member surveys; (iii) Approved Auto Repair (AAR) facilities when a referral is requested; (iv) requesting assistance from emergency providers (e.g., police, fire); and (v) rental car providers if a referral is requested.

Location Information We Share. We may share your geolocation with our authorized independent service providers, AAR facilities, our AAA personnel, and our affiliates.

Storage of Location Information. A complete record of your service request is stored for a period of up to seven years. Our records include your geolocation and information derived during the process.

Solicitation and Marketing. If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Missouri, Attention: Membership Privacy, PO Box 25001 Mail Stop A112, Santa Ana, CA 92799-5001 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File. Your request will take effect within 60 days of our receipt. During this time, you may receive mailings that were already in progress. You will continue to receive AAA *Midwest Traveler* or *Southern Traveler*, or other communications directly related to your membership, and promotional offers with your bills and renewal notices.

We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time.

This Notice is provided on behalf of: Automobile Club of Missouri (d/b/a AAA Missouri), Auto Club Enterprises, Automobile Club of Southern California, Club Exchange Corporation, and ACSC Management Services Inc.

AAA Missouri serves AAA members in Missouri, Arkansas, Louisiana, Mississippi, Eastern Kansas, Southern Illinois and Southern Indiana.

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