MEMBER GUIDE

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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 calendar days after processing, and receipt of the full payment due. A non-refundable service fee applies each time you use Roadside Assistance on the same day you become a member. See AAA.com/servicefee for fee amount.

Membership is for personal, non-commercial use. Members cannot transfer or sell their membership, membership benefits or any roadside assistance service calls to any other person. Without limiting any other rights or remedies it may have, AAA may cancel the membership, and seek payment of any costs incurred as a result of such misuse.

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.

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 25 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 enrolling in AAA Auto Pay, your membership dues will be on automatic payment and your membership will renew automatically for 1 year unless you call us at 888.467.3543 or visit your local branch to cancel AAA Auto Pay or your membership prior to membership expiration date. Each year, we will send you a statement of your current services and renewal dues amount no less than 30 days prior to your expiration date. We will charge the dues shown on your statement about 10 to 15 days prior to your expiration date from your debit/credit account on file and in the case of a checking account, approximately the business day prior to the renewal date shown on your statement.

By providing your phone number, you agree that we may contact you via a prerecorded voice message, auto-dialer, or text message in the event of a payment failure with your membership dues and in other circumstances. If your card issuing institution participates in the Card Account Updater program, we may receive an updated card account number and/or expiration date for your card on file. Unless you opt out of the service with your card issuer, we will update our files and use the new information when we bill you for your annual membership dues. We will not receive updated information if your account has been closed. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership.

Returned checks and returned electronic payments may be re-presented for payment. Each returned check and returned electronic payment is subject to a returned payment fee, which may be debited electronically. For fee amount visit AAA.com/servicefee.

AAA Auto Pay discount applies only to the membership of the member opting for AAA Auto Pay, is for promotional purposes, nonrefundable, nontransferable, has no cash value, and is not valid after the membership cancels. Discount is only for members enrolling in AAA Auto Pay for the first time. Discount will be applied at the time of AAA Auto Pay enrollment for new memberships or at membership renewal for existing members if enrolled in AAA Auto Pay at the time of renewal. Discount subject to discount offer terms and conditions.

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. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.

Non-Solicitation Request

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 630588, Irving TX, 75063-0130 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 Traveler magazine, 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.
When the services of a vehicle locksmith are required for lost or broken keys, keys locked in the trunk, or other automotive emergencies, the service provider will attempt to gain entry to the vehicle. If the locksmith is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit.

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. 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.

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. Batteries and battery warranties are provided by independent suppliers. Batteries are available for most makes and models.

AAA will pay up to $500 towards services performed by a vehicle locksmith to gain entry to the vehicle.成功 and the services of a vehicle locksmith are required to gain entry, the expenses are fully covered or reimbursable.

AAA Plus, AAA Plus RV, AAA Premier, and AAA Premier RV members may be provided an additional truck and driver for one hour for the extrication of a covered vehicle as needed, provided that: (i) the service provider giving service after a breakdown, and that service provider is unable to make the necessary repair of the member chooses not to have the non-RV/Motorcycle vehicle repaired by the service provider, the member is entitled to a tow to another service facility within the member's territory, (ii) extrication service is not excluded by the terms and conditions of the membership, (iii) the towing service is available or cannot be installed, towing will be provided under the towing benefit.

With AAA Premier and AAA Premier RV, you can use one (1) allowable Roadside Assistance service call per cardholder per membership year, up to 100 driving miles, and the remaining allowable service calls in the membership year for non-RV/motorcycle tow calls are limited to 100 driving miles.

AAA Plus, AAA Plus RV, AAA Premier, and AAA Premier RV members may be provided an additional truck and driver for one hour for the extrication of a covered vehicle as needed, provided that:

• TOWING SERVICE – NON-RV/MOTORCYCLE VEHICLE

The service provider will attempt to gain entry to the vehicle. If the service provider is unable to gain entry to the vehicle, the expenses are fully covered or reimbursable.

When a vehicle cannot be started or safely driven, due to a sudden or unexpected breakdown, accident, or other covered vehicle disability, towing will be provided. Tow service is available to all vehicle types. If towing is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit.

When the services of a vehicle locksmith are required, the service provider will attempt to gain entry to the vehicle. If the service provider is unable to gain entry to the vehicle, the expenses are fully covered or reimbursable.

The service provider may provide service to the vehicle back at the facility, no matter how far away, at no charge to the member on allowable service calls. If you choose to have the non-RV/motorcycle vehicle towed to another location (including a AAA Approved Auto Repair facility), it will be your responsibility to make arrangements for towing and to arrange for any needed service. AAAs may require immediate payment of both the unbalanced payment and the service charge for the current service call. The non-payment of a service charge may result in cancellation of membership.

AAA Plus® and AAA Premier® Roadside Assistance services include:

• TOWING SERVICE
• FLAT TIRE SERVICE
• VEHICLE LOCKOUT AND LOCKSMITH SERVICE
• VEHICLE TRANSPORT
• TIRE SERVICE
• MINOR MECHANICAL FIRST AID
• RENTAL CAR BENEFITS

AAA Plus and AAA Premier membership terms and conditions may apply. Rental car benefits must be used in conjunction with a tow which is one of the four (4) allowable service calls for AAA Plus and AAA Premier RV benefit levels, where available. AAA Plus and AAA Premier RV do not add extra service call benefit to a membership but enhance the benefits on the four allowable service calls per membership year that each AAA member receives.

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.

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• Towing, extrication/winching and tire change service for RVs and towing and extrication/winching service for motorcycles, unless the 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, spokes 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 that party).
• Vehicles that have been towed previously, have been involved in collisions, or have been 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 drilling or fossil fuel service area).
• Shoveling snow from around a vehicle or clearing a road or driveway.
• Towing or extrication of vehicles on inaccessible roads, back roads, driveways, parking lots or alleys which become snowbound or flooded.
• Towing of vehicles purchased in an inaccessible condition.
• Cost of two or more Roadside Assistance service calls to extend the member tow mileage benefit for the same breakdown.
• Service in situations where a membership card and a matching valid driver’s license or other state or federally issued photo identification is not provided to the service driver. You must provide a driver’s license if you are the driver.
• Membership services are provided only to AAA Plus RV and AAA Premier RV benefit holders.
• AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV services prior to seven (7) calendar days after processing, and receipt of full payment due.

**TRAVEL**

24 HOUR TRAVEL ASSISTANCE* for AAA Premier members includes:
- Airport shuttles
- Accommodations and travel reservations
- Lost ticket and ticket replacement
- Emergency room and hospital information
- Rental car advice
- Weather information
- Hotel rates
- Tires and tires services
- Complete services directory
- Car rental
- Service location services
- Trip planning services
- Most services 24 hours a day

AAA Premier members can receive Travel Emergency Assistance and Concourse Services 24 hours a day, 7 days a week in the United States or in Canada whenever they are on planned trips. 100 miles or more from the AAA Premier member’s primary residence which include all of the United States, Canada and Mexico. The services are available for overnight stay and are not more than 65 miles in duration. Concourse Services are also available prior to a planned trip. 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.

**Concierge Services** for AAA Premier members includes:
- Hotel, theater, sporting events and other entertainment ticketing/reservations
- Limousine and car service information and reservations
- Emergency roadside assistance
- 24-hour travel agent

**Insurance**

AAA offers homeowners and auto insurance to its members. These plans provide coverage that is tailored to the needs of members. A set of two passport photos are free to AAA Premier Members.

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-reimbursable expenses on pre-paid, non-refundable, non-transferable travel-related expenses including trip interruptions, medical emergencies and trip cancellations. In addition, you have access to 24-Hour Roadside Assistance for AAA Premier members. Contact Allianz Global Assistance at 1-800-547-2994 or 995509, 1-888-675-5030 or 1-888-675-5030.

Travel Guides

U.S. and Canada TourBook guides, TripsTrak Travel Planners and related maps are available free of charge to members at a Club branch. Some restrictions may apply. Call AAA to print your own TripsTrak 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, Mexican and European Travel Books are for sale to members at a discounted price.

Travel Assistance

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

International driving permits and discounted passport photos are also available at AAA branches. A set of two passport photos are free to AAA Premier Members.
MEMBER SERVICES

AA AddOn™ Members may receive free advice on vehicle problems and repairs from our specialized team of automotive consultants.

MEMBER ADDONS & PERKS

• Gift basket and floral delivery arrangements
• AAA Traveler
• 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.

• Call: 1.800.222.7623 • Click: AAA.com • Visit: Your Local AAA Branch

AAA Life.

DEFINITIONS

AAA Personal Lines Insurance

AAA Life.

AAA Traveler

Call: 1.800.222.7623 • Click: AAA.com • Visit: Your Local AAA Branch

AAA Car Buying Service

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Actual Cash Value – means purchase price less depreciation.

Accident: (Other than a Trip): Outside of a 100 mile radius from Your Primary Residence, worldwide.

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.

Call: 1.800.222.7623 • Click: AAA.com • Visit: Your Local AAA Branch

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

1. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest; 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 taxis; and Omnibus vehicles.

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); parents; step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).

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

TRIP INTERRUPTION COVERAGE*

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.

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 day are not covered.

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 a driver passenger in the Insured Person’s or Covered Traveler’s Motor Vehicle used for the Eligible Trip.

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. 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;

3. Mechanical Breakdown – means a mechanical issue which prevents the vehicle from being driven. Mechanical Breakdown does not include running out of gas, flat tire, or tire puncture.

4. Loss or damage to vehicle if other than the Insured Person or Covered Traveler.

5. Common carrier receipts

6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit)

7. Vehicle disablement due to Mechanical Breakdown (excluding the trouble), substantiated by garage or repair facility or rental car company report.

8. Accident involving Motor Vehicle or Rental Car, substantiated by a police report; or

9. 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; (d) a person who is related to an Insured Person; or (e) a person who is not a primary Insured Person.

10. Sanatorium, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a hospital; d) a therapeutic or rest facility for the provision of diagnostic or therapeutic care; e) a place for the treatment of physical illness; f) a school; g) a cottage village; h) a monastery; i) a convent; j) a commune; and k) any other place which is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons.

4. Illness, Injury or death of the Insured Person, Covered Traveler, the 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. Any unlawful acts committed by You or a Covered Traveler; or

7. Nuclear reaction, radiation or radioactive contamination;

8. Epidemic;

9. Any other reason or foreseeable expenses.

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 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, Brinkley, Daimler, Ferrari, Lamborghini, Porsche, Rolls-Royce, and any other vehicle in a similar category.

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 day are not covered.

The following conditions apply to this coverage:

2. The Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle or Rental Car.

Exclusions
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.

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.

HOW TO FILE A CLAIM
Please forward 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 of the date of loss or as soon after that date as is reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

If you have a question or need to file a claim, please contact Allianz Global Assistance at 877.257.6704.

Return of benefits will confirm your request and provide you with the following:

*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 program. Automobile Club of Southern California (JSS2699) of Los Angeles, CA or affiliates also are producers in certain states.

For the full details of terms, conditions, and exclusions please visit AAA.com/Win.
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 OnRoad telematics 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 location 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, 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, technical, and procedural safeguards to protect your personal information. We require employees and vendors to keep your personal information confidential as it is decided to those for whom we decide. 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 if you received a request that a third-party service, including your cellular carrier, to obtain your geolocation. The geolocation information obtained may include your mobile phone’s unique device identifier, your cellular carrier, and (ii) state 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) retail car services if a referral is requested.

Location Information We Share. We may share your geolocation with our authorized independent service providers, AAA facilities, our affiliate, 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.

Non-Solicitation Request. 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 630588, Irving TX, 75063-0130 and provide your full name and street address, membership number, telephone number and email address along with your request to do so. Do Not Sell my Info. Your request will take effect within 60 days of your receipt. During this period, you may receive mailings that were already in progress. You will continue to receive Traveler magazine, 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 to continue to receive Traveler magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

In order to receive Traveler magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices, California, Club Exchange Corporation, and ACSC Management Services Inc.

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