

# MEMBER GUIDE

## TABLE OF CONTENTS

Membership Information .....	1
Roadside Assistance .....	2
Travel .....	5
Automotive .....	6
Member Services .....	7
Insurance .....	8
Toll-Free Numbers & Privacy Policy .....	11



[AAA.com](http://AAA.com)

## MEMBERSHIP INFORMATION

This Member Guide describes your AAA Northern New England (NNE) member benefits. All members are entitled to receive Classic benefits. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels are effective seven (7) calendar days after upgrade is processed, and receipt of the full payment due. This applies to new purchases and upgrades to existing memberships at any of these service levels. The extended benefits will not apply to any vehicle breakdowns that occurred prior to, or during, the 7 day period. A non-refundable service fee applies each time you use Roadside Assistance on the same day you become a member. See [AAA.com/servicefee](http://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 Northern New England may cancel the membership, and seek payment of any costs incurred as a result of such misuse.

### AAA Northern New England Membership

All applications and renewals are subject to approval and acceptance by AAA Northern New England. 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. All changes and modifications for a membership must be done by the Primary member. If the Primary member cancels, fails to renew, or otherwise modifies associate(s) on their membership, it is not the responsibility of AAA Northern New England to notify the associates of these changes. The Primary member's spouse or other household residents can be added as associate members. Associate members receive the same benefits as the Primary member. An associate member must be of driving age and reside in your household. There is a limit of six associate members per membership. Primary Members are responsible for the conduct and service demands of their Associates and any costs to AAA Northern New England incurred as a result of misuse of AAA Northern New England benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

### Membership Renewal

AAA Northern New England membership is valid for one year (excluding special offers and promotions). The day, 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 accept renewal payments up to 90 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 90 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 Northern New England 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 Northern New England may cancel any Primary or Associate Membership if the conduct Primary or Associate member is in violation of the rules of AAA Northern New England or is deemed to be harmful to the welfare, standing, or best interest of AAA Northern New England, its employees, or its members. Membership may also be cancelled if the service demands of the Primary Member or Associates are determined to be excessive. 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 800.222.3612 or visit your local branch to cancel AAA Auto Pay or your membership prior to your 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 before your expiration date from your credit/debit account on file if paying by credit or debit card, or about 1 business day before your expiration date from your checking account on file if paying with ACH payment.

You agree that we may contact you at the phone number on file via a prerecorded voice message, auto-dialer, or text message in the event your AAA Auto Pay fails or in other circumstances related to AAA Auto Pay or your membership. 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 electronically for payment. Each returned payment is subject to a returned payment fee, which may be debited electronically. For fee amount, visit [AAA.com/servicefee](http://AAA.com/servicefee).

If your card issuing financial institution participates in the Card Account Updater program, we may receive updated card account number and/or expiration date for your card on file. Unless you opt out of the program with your card issuer, we will update our files and use the new information for AAA Auto Pay. We will not receive updated information if your account has been closed.

### Collecting Your Contact Information

As a membership organization, it's vital for AAA Northern New England 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 Northern New England. 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 Northern New England, 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 *Northern New England Journey* 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.

## 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

Members can request Roadside Assistance online at: [AAA.com/roadservice](http://AAA.com/roadservice) and submit a road service request, check their status, or update their call. Select the option for Road Service Online.

### A SAFETY MESSAGE

If you are concerned for your safety or for the safety of others, tell the AAA Northern New England 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 AAA Northern New England emblem.

### YOUR AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance you must present your AAA membership card or dues receipt and a matching valid driver's license or other state or federally issued photo identification to the service provider when the service vehicle arrives. Your identification may be scanned or swiped to verify your identity and authenticity of your identification. You must provide a driver's license for identification if you are the driver.

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. Members cannot transfer or sell their membership or any service call to any other person. 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 matching valid driver's license or other state or federally issued photo identification are presented at the time of service, you will be required 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 Northern New England cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements for personal, non-commercial use per membership year at no charge, subject to the service limitations and conditions described in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Northern New England 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 5 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 Northern New England at the time of service request or the charge is not approved by the credit or debit card company, AAA Northern New England 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 Northern New England for Roadside Assistance service, AAA Northern New England 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.

AAA RV & Motorcycle Optional Benefit which, when added to AAA Plus or AAA Premier, extends AAA Plus or AAA Premier benefits to include your motor home, pickup truck with camper, motorcycles, and travel trailers. Travel trailers are defined as trailers for the purpose of camping with sleeping accommodations. To add the AAA RV & Motorcycle Optional Benefit you must be a AAA Plus or AAA Premier member. AAA RV & Motorcycle Optional Benefit does not add extra allowable service calls.

### TYPES OF SERVICE

- **MINOR MECHANICAL FIRST AID**  
When it is safe, minor mechanical adjustments 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 Northern New England cannot guarantee the availability of repairs. The AAA Northern New England service representative or the service provider 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. With AAA RV & Motorcycle Optional Benefit, members will receive RV flat tire service on allowable service calls.

- **BATTERY JUMP START**  
If your vehicle's battery is dead the service driver will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit.
- **AAA MOBILE BATTERY SERVICE**  
AAA Mobile Battery Service is a mobile battery testing and replacement service. In areas where the service is available, a AAA Mobile 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 3-year free replacement warranty valid in the U.S. and Canada. **AAA Mobile Battery Service is part of Roadside Assistance for AAA members, 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. The battery test and replacement service count as one of the member's four allowable service calls per membership year. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. Warranty valid in the United States and Canada. Copies of the warranties are available for inspection from the technician at any time upon request. Membership Roadside Assistance terms and conditions apply to AAA Mobile Battery Service.
- **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 the current pump price for the fuel. AAA Plus and AAA Premier members will receive a limited supply of 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 will be provided up to two drivers and two service vehicles, if needed, at no additional charge. For extrication or winching of an RV or motorcycle, only members with AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle will be provided up to two drivers and two service vehicles, if needed, at no additional charge on an allowable service call.
- **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 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 or unexpected 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 five (5) driving miles in any direction from the point of breakdown for Classic members and up to 100 driving miles for AAA Plus members. With AAA Premier, you can use one (1) allowable Roadside Assistance service call per household per membership year for a tow of up to 200 driving miles, and the remaining service calls per membership year for tows of up to 100 driving miles. With AAA Plus RV & Motorcycle Benefit, the tow benefit is up to 100 driving miles on one of your four service calls allowed in the membership year. Under AAA Premier RV, the one Premier tow per household per membership year can be used on any eligible vehicle, including an automobile, RV or motorcycle. Neither AAA Plus, AAA Plus RV & Motorcycle, AAA Premier nor AAA Premier RV & Motorcycle adds any additional allowable service calls per membership year. Only the distance limit of tows are extended under AAA Plus or AAA Premier. AAA Plus, AAA Premier and Optional RV & Motorcycle Benefit towing may be subject to a delay.  
  
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. AAA membership covers one tow per disablement.

#### COMPLIMENTARY ONE-DAY CAR RENTAL REIMBURSEMENT FOR AAA PREMIER® MEMBERS

If your vehicle is towed by AAA or one of its contracted network service providers on one of your four allowable Roadside Assistance calls, AAA Premier membership entitles you to a rental car (up to midsize) reimbursement for one day if you are stranded without transportation in AAA Northern New England's club territory.\* With AAA Premier, each cardholder is entitled to reimbursement towards one complimentary one-day rental car or taxi service per membership year, provided AAA Northern New England is contacted first to determine member eligibility and provide rental/taxi authorization. The AAA Premier member has up to 48 hours from the time of the tow to call AAA Northern New England and request the one-day complimentary rental car or taxi service. AAA Premier Members are responsible for any subsequent day's rental charges, upgrades, vehicle insurance, mileage, and fuel charges and any other charges, fees, and taxes. Normal rental qualifications, age restrictions, and other restrictions apply. \*Rental cars are subject to availability. One-day rental costs (up to mid-size) or taxi service will be reimbursed following submission of original receipt and reimbursement application.

#### RIDE ASSIST

If you are a AAA Premier member and have an accident or breakdown, a AAA Northern New England representative can help you with information on car rental locations 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 ask AAA for information on car rental locations.

## 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 Northern New England (not employees or agents of AAA Northern New England, the American Automobile Association or other AAA clubs). These 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 Northern New England 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:

- Automobiles, pickup trucks, sport utility vehicles, vans, minivans and light utility motor vehicles are eligible for those services which can be safely performed with equipment available from the service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels. Members may be required to disengage plows or other vehicle attachments in order to safely provide service.
- 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 with the AAA RV & Motorcycle optional benefit (requires the purchase of AAA Plus or AAA Premier). RVs include motor homes, pick-up trucks with campers, and travel trailers. Travel trailers are defined as trailers for the purpose of camping with sleeping accommodations.
- Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication/winch service for motorcycles is available under AAA Plus RV and Motorcycle and AAA Premier RV and Motorcycle benefits. Motorcycles must be licensed for highway use.

## SERVICE OUTSIDE NORTHERN NEW ENGLAND

Outside Northern New England, AAA Northern New England members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club servicing the area. Members will be required to pay the service provider for any service that the local AAA or CAA club does not normally provide its members. A request for reimbursement of service charges may be submitted to AAA Northern New England for consideration. (See Reimbursement)

## CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

A member's personal check for up to \$250 will be accepted by the service provider for emergency repairs and services. A valid membership card and driver's license will be required for identification.

## EXTREME SERVICE CONDITIONS

AAA Northern New England 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 Northern New England 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 Northern New England cannot render service repeatedly to a vehicle in need of repair.

Service is intended for personal, non-commercial use, and only provided for a covered vehicle disablement. An individual's AAA membership may not be used by a business or organization to provide roadside assistance for its customers, employees or vehicles including but not limited to, taxicabs, limousines, shuttles, motorcycles, scooters, mopeds, snowmobiles, tractors, all terrain vehicle, busses, and other commercial vehicles for hire.

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 Northern New England 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:

- 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 and un-plowed roads or driveways).
- 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 a membership card and a matching 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 for identification if you are the 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 household 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/winch service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.

- More than 100 driving miles of towing per allowable Roadside Assistance service call for an RV or motorcycle for Plus members with AAA RV & Motorcycle Optional Benefit.
- More than 200 driving miles of towing on one (1) allowable Roadside Assistance call per membership year per household on an RV or motorcycle for Premier members with RV & Motorcycle Optional Benefit.
- The installation or removal of snow tires or chains.
- Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
- Installation of automotive parts that are not provided by the service provider.
- May not use AAA Plus, AAA Plus RV, AAA Premier or AAA Premier RV benefit level services prior to seven (7) calendar days after upgrade is processed and receipt of full payment due. This applies to new purchases, upgrades and new associate members added to existing memberships at any of these service levels. The extended benefits will not apply to any vehicle breakdowns that occurred prior to or during such seven day period.
- Roadside Assistance does not include parts or labor. AAA does not guarantee priority service for repairs at a contract repair facility or require a contract repair facility to open for repairs outside their normal hours of operation.
- AAA will not reimburse members for taxi fares, telephone calls, rental cars, storage fees, room charges, tax charges, tolls, etc. or any other incidental charges occurring when roadside assistance is provided.

#### 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 send the original receipt and an explanation of the circumstances to AAA Northern New England\* within 60 days of the date of service. A reimbursement counts as a Roadside Assistance call. (See Allowable Roadside Assistance Calls.)

\* Send requests to: AAA, Attn: Reimbursement, P.O. Box 3544, Portland, ME, 04104.

Reimbursements for services, including services received outside of Northern New England, will only be considered for those membership services which AAA Northern New England 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. Reimbursement is not provided for taxi fares, telephone calls, rental cars, etc.

Members will be reimbursed for membership services at the prevailing commercial rates when AAA service was requested from a AAA 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 Northern New England would have paid an independent service provider, will be made when AAA was not called 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 Northern New England 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.

#### 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 in AAA Northern New England's territory only 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 provided by independent locksmiths and is subject to availability; if AAA Northern New England 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

U.S. and Canada TourBook® guides, TripTik® Travel Planners and selected maps are available free of charge to members. Some restrictions may apply. The AAA European Travel Guide and maps of Europe and the Caribbean will help make your daily travels easier. These and other AAA selected guidebooks are available at special low member rates. AAA Plus and AAA Premier members are entitled to receive the AAA European Travel Guide at no cost. This travel guide is limited to one (1) book per membership household, per membership year.

#### Travel Agency

Full-service leisure travel agency benefits are available from AAA Travel, with member-only benefits on select cruise or land vacations. A processing fee may apply to airline or rail reservations. The processing fee is reduced for AAA Premier members when purchasing airline and rail tickets through AAA Travel.

International driving permits and discounted passport photos are also available at AAA Northern New England branches.

#### 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 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 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. Concierge 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.

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.

**\*Allianz Global Assistance is the provider and administrator for these benefits. For a full description of terms, conditions, and exclusions please visit [AAA.com/Premier](http://AAA.com/Premier).**

### Benefits and service provider

Benefits and service provider are subject to change without notice.

### Hertz® Car Rentals

AAA members save up to 10% on domestic or up to 25% on international Hertz car rentals for leisure travel. Each rental includes free use of one child, infant or toddler booster seat, a \$6.99 daily fee for Hertz NeverLost GPS, and a 50 percent discount off the cost of SIRIUS XM Radio®. Advance reservations required and subject to availability. AAA Members that meet standard rental qualifications may add additional drivers at no charge. Reservations can be made at [AAA.com/Hertz](http://AAA.com/Hertz), at a local AAA branch office, or by calling 800.654.3080. Your Hertz/AAA CDP ID# is 00036. Member benefits available in U.S. and Canada only. AAA Northern New England members can also enroll for free in the Hertz Gold Plus Rewards program at [AAA.com/Hertz](http://AAA.com/Hertz).

## AUTOMOTIVE

### AAA 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, obtain AAA Member pricing on local inventory 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](http://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.

\*\* You will receive upfront price offers on in-stock dealer inventory. Not all dealer inventory is presented online. Guaranteed Savings Certificate for new cars shows the Guaranteed Savings off MSRP for your selected vehicle. 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. Used Vehicle Certificate shows the dealer's list price.

### Vehicle Pricing & Research Services

You can research your next new or pre-owned car online at [AAA.com/Auto](http://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](http://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](http://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](http://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. Members also save 10% on regularly-priced parts and labor, up to \$50, upon requesting the discount at AAA Approved Auto Repair facilities. Plus, members can get a free 40-point maintenance inspection with any paid service, upon request. Most passenger cars and light trucks are eligible. Members also receive AAA Northern New England's support to help resolve disputes arising from a service or repair at a AAA Approved Auto Repair facility.

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.

### AAA Approved Auto Body

There are approximately 60 AAA Approved Auto Body facilities for collision repairs in AAA Northern New England that are carefully screened and monitored to assure they meet AAA's standards and criteria. For additional information, or to locate a AAA Approved Auto Body facility near you, visit [AAA.com/approved](http://AAA.com/approved).

AAA Approved Auto Body facilities are required to meet the following standards and provide the following benefits\*:

- A limited warranty by the facility for a minimum of 24 months or 24,000 miles, whichever comes first, under normal operating conditions, unless otherwise stated in writing, on (a) mechanical repair parts and labor and (b) auto body and frame repair parts and labor.
- If requested by the AAA Northern New England member before repair work begins, AAA-approved facilities agree to return all replaced parts.
- Any additional work required to repair your car that exceeds the estimate by 10% or more will be performed only with your authorization.
- Shops must employ ASE (Automotive Service Excellence) or I-CAR certified technicians or equipment/materials provider trained technicians.
- Complaint and dispute resolution between AAA Northern New England members and the AAA-approved facility for problems that may arise with repairs. In the event of a dispute between you and the facility, the facility must abide by the decision of AAA Northern New England.
- AAA facilities are inspected a minimum of once a year by AAA Northern New England to ensure competence, certification and cleanliness.

\*Certain limitations and restrictions may apply. See AAA-approved facility for details.

## MEMBER SERVICES

### AAA Discounts & Rewards®

Your AAA membership unlocks thousands of discounts on everyday purchases. So before you head out for a day of shopping, plan that family vacation or take the kids out for dinner and a movie be sure to check out all of the special AAA member discounts waiting for you at [AAA.com/discounts](http://AAA.com/discounts). 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](http://AAA.com/Discounts) for these restrictions.

### Discounted Movie and Theme Park Tickets

AAA Northern New England members can purchase discounted movie tickets and discounted admission tickets to select theme parks and local attractions. Contact a AAA Northern New England branch for more information.

### Identity Theft Protection

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.

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save an additional 10% off the AAA member discounted rate.

ProtectMyID® Deluxe enhances the ProtectMyID® Essential service by offering \$1 Million Identity Theft Insurance for all enrolled members, daily monitoring of all three credit bureau reports, change of address notification and dark web monitoring.

ProtectMyID Platinum, our highest level of coverage, includes all the features of Essential and Deluxe plus social media monitoring.

ProtectMyID® Essential, ProtectMyID® Deluxe and ProtectMyID® Platinum 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, ProtectMyID Deluxe and ProtectMyID Platinum cannot stop, prevent, or guarantee protection against incidents of identity theft.

ProtectMyID® Essential, ProtectMyID® Deluxe and ProtectMyID® Platinum are provided by Experian®. To be eligible to enroll in either ProtectMyID Essential, ProtectMyID Deluxe or ProtectMyID Platinum, you must be 18 years of age or older and a current AAA member. A valid email address and access to the internet is required for ProtectMyID Essential. Products subject to change or termination at any time without notice. Certain terms, conditions, and restrictions apply. For more information visit [AAA.com/peaceofmind](http://AAA.com/peaceofmind).

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

### Northern New England Journey® Magazine

As a member of AAA Northern New England, you'll automatically receive *Northern New England Journey* magazine bimonthly. A \$2 annual subscription to *Northern New England Journey* magazine is included in the membership dues. This amount cannot be deducted.

### Notary Service

Most personal notary transactions are available at any AAA Northern New England branch, Monday through Friday. Personal notary signatures are at no extra charge to AAA Northern New England members (up to 10 per day). There is a per signature fee for requests over 10 transactions per day and for any business-related notarizations. Some restrictions apply.

### AAA Member Rewards Visa® Credit Card

For information about rates, fees, other costs and benefits associated with the use of this credit card, visit [AAA.com/creditcard](http://AAA.com/creditcard) and refer to the disclosures accompanying the application or call 800.545.7899. The AAA Member Rewards Visa® credit card is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a trademark of American Automobile Association, Inc. © 2018 Bank of America Corporation.



## Auto Club App

Members can get their digital membership card on their smartphone using the Auto Club 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, gas prices, travel and more. The Auto Club App is available on iPhone and Android.

Must be a current member of AAA to use. Service Tracker is subject to availability and may not work correctly if either your GPS or the service vehicle's GPS is not enabled. Membership Roadside Assistance terms and conditions apply. Message, data and roaming rates may apply.

## INSURANCE

### Insurance

Get a free quote on auto, homeowners, condominium, renters, personal umbrella\*, watercraft and life insurance by calling or visiting a AAA Northern New England branch. Or visit us online at AAA.com.

Separate of AAA membership is generally required to obtain and renew AAA insurance. AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance provided by Exchange of the Automobile Club. Life insurance is underwritten and annuities are provided by AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states, except NY. The Motor Club and/or its affiliates act as agents for their affiliate insurers, including AAA Life.

\*Personal Umbrella insurance provided to qualified NH applicants by an independent company.

### AAA Accident Assist

Auto insurance through AAA comes with a complete accident recovery program called AAA Accident Assist. The AAA Accident Assist program can handle your needs from the scene of an accident by placing one phone call to AAA at 1.800.672.5246.

At the scene of the accident, AAA:

- Sends a AAA Roadside Assistance Service Provider vehicle
- Tows your vehicle to a repair shop in our Member Preferred Repair 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 Repair 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 Interinsurance Exchange of the Automobile Club, roadside assistance service is provided under your membership (not your insurance policy), and may be subject to membership restrictions. Repairs, rentals, and other benefits are subject to policy coverages and limits. Calling AAA Northern New England for AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities.**

**The lifetime warranty at a 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 may 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 may 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 or Vehicle Return: Is a driving Trip taken by Motor Vehicle or Rental.

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 or Vehicle Return: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.

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 \$1500, 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 Northern New England. 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 800.423.4110.**

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. Automobile Club of Southern California (#3259) of Los Angeles, CA or affiliates are also producers in certain states.**

**For a full description of terms, conditions, and exclusions please visit [AAA.com/Premier](http://AAA.com/Premier).**

## TOLL-FREE NUMBERS

Roadside Assistance . . . . . 800.222.4357	Insurance, Travel & Membership. . . . . 800.222.3612
Request Roadside Assistance Online. . . . . AAA.com/help	TDD for Speech or Hearing Impaired. . . . . 800.955.4833

**AAA MAINE BRANCHES**  
**Auburn**  
 600 Center St.  
 207.786.0664

**Augusta**  
 20 Whitten Rd.  
 207.622.2221

**Bangor**  
 339 Griffin Rd.  
 207.942.8287

**Biddeford**  
 472 Alfred St.  
 207.282.5212

**Brunswick**  
 147 Bath Rd.,  
 Merrymeeting Plaza  
 207.729.3300

**Ellsworth**  
 130 Oak St.  
 207.667.6260

**Portland**  
 68 Marginal Way  
 207.780.6950

**South Portland**  
 401 Western Ave.,  
 207.775.6211

**Waterville**  
 13 Washington St.  
 207.873.0692

**AAA NEW HAMPSHIRE BRANCHES**  
**Concord**  
 48 Fort Eddy Rd.  
 603.228.0301

**Keene**  
 429 West St.  
 603.358.0460

**Manchester**  
 560 South Willow St.  
 603.669.0101

**Nashua**  
 379 Amherst St.  
 603.889.0165

**Portsmouth**  
 599 Lafayette Rd.,  
 Bowl O. Rama Plaza  
 603.436.8610

**Somersworth**  
 452 High St.  
 603.750.3080

**West Lebanon**  
 267 Plainfield Rd.  
 603.298.2600

**AAA VERMONT BRANCHES**  
**Montpelier**  
 384 River St.  
 802.229.0505

**Rutland**  
 301 US Route 7 South  
 802.775.1558

**Williston**  
 28 Walnut St.,  
 Maple Tree Place  
 802.878.8233

## AAA NORTHERN NEW ENGLAND — 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 Northern New England, 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 *Northern New England Journey* 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.

**This Notice is provided on behalf of:** AAA Northern New England, AAA Northern New England Insurance, Auto Club Enterprises, Automobile Club of Southern California, and ACSC Management Services Inc.



**Visit us at AAA.com**

Copyright © 2019 AAA Northern New England, LLC. All Rights Reserved.