

MEMBER GUIDE

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MEMBERSHIP INFORMATION

This Member Guide describes your Auto Club member benefits.

New members can join the Auto Club at the Classic level of benefits only. Existing members with Classic level of benefits are eligible to upgrade to AAA Plus® or AAA Premier® if the primary member in the membership household has been a primary member of the Auto Club for the prior 90 days and there have been no tows in the membership household through the Auto Club during this same period. Existing members with AAA Plus level of benefits may upgrade to AAA Premier at any time. Former members of the Auto Club who previously had Plus or Premier level of benefits within the past 365 days can rejoin at the Plus or Premier benefit level. Extended Roadside Assistance services for AAA Plus, AAA Premier or optional RV and Motorcycle services are effective seven (7) calendar days after upgrade is processed, and receipt of the full payment due.

All members are entitled to receive Classic benefits. Members who are eligible and have paid the AAA Plus or AAA Premier dues are entitled to receive the AAA Plus or AAA Premier benefits, as applicable. Members who have paid the Optional RV and Motorcycle Roadside Assistance dues are entitled to receive the Optional RV and Motorcycle Roadside Assistance benefits, as applicable.

The AAA Plus Personal Notary benefit is available immediately after purchase. AAA Premier benefits that are available immediately after purchase include the following: Personal Notary, CARFAX Vehicle History Report, Air and Rail processing fee discount, Automotive Consultation, Car Buying Consultation, Vehicle Pricing benefit, and Vehicle Inspection Program rebate.

Auto Club Membership

All applications and renewals are subject to approval and acceptance by the Automobile Club of Southern California. If at any time during the year you decide that the Auto Club 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. An Adult Associate must be at least 21 years old and reside in your household. There is a limit of one Adult Associate per household. Dependent Associates must be under 21 years old and either live in your household or be full-time students away at school. Birth dates must be provided for Dependent Associates; there is no minimum age limit. Adult and Dependent Associates 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 the Auto Club incurred as a result of misuse of Auto Club benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

Membership Renewal

The Auto Club membership is valid for one year. 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. The Auto Club 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 from the membership join date.

Membership Cancellation Policy

According to Auto Club bylaws, the Auto Club may cancel a person's membership or affiliation with the Auto Club if the Auto Club determines that the person's conduct or excessive service demands are detrimental to the welfare, standing, or best interest of the Auto Club or to other members. Members are responsible to the Auto Club for the conduct and service demands of their Associates.

AAA Auto Pay

By signing up for the AAA Auto Pay program, your membership will automatically renew each year unless you contact us to cancel. Each year before your membership expires, we'll send a statement of your current services and renewal dues amount. Unless you contact us to make changes to or cancel AAA Auto Pay, we will automatically renew your Membership and debit the dues shown on your statement to your payment account on file: in the case of a Credit/Debit Card account, approximately 10 to 15 days prior to the renewal date shown on your statement, and in the case of a checking account, on approximately the business day prior to the renewal date shown on your statement. You may cancel Automatic Renewal at any time online or by contacting us at 877.428.2277.

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

Collecting Your Contact Information

As a membership organization, it's vital for the Auto Club 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 the Auto Club. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information.

Non-Solicitation Request

If you do not want offers from us or our affiliates, please contact your local Auto Club branch or write to the Auto Club, 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 within our receipt. During this time, you may receive mailings that were already in progress. You will continue to receive *Westways* 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

A SAFETY MESSAGE

If you are concerned for your safety or for the safety of others, tell the Auto Club service representative or the independent 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 independent service providers that display the AAA or Auto Club emblem.

YOUR AUTO CLUB MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance, you must present your Auto Club membership card or dues receipt to the independent service provider when the service vehicle arrives. A driver's license or other form of matching photo identification also will be required.

Service is available only to the person named on the membership card, who is the driver of or a passenger in the vehicle at the time of the covered vehicle disablement. Auto Club memberships are not transferable, and membership service is not provided to non-members. Other members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

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

If a member is injured in an automobile collision, the independent 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 Auto Club cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements per membership year at no charge, subject to the service limitations and conditions in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. The Auto Club 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 7 miles, the cost of emergency fuel and excess vehicle locksmith services, will be payable by the member directly to the independent 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 the Auto Club at the time of service request or the charge is not approved by the credit or debit card company, the Auto Club may send service on a "Cash on Delivery" (COD) basis, meaning all charges payable by the member will be paid directly to the independent 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 the Auto Club for Roadside Assistance service, the Auto Club 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.

RV/MOTORCYCLE TOWING AND RV TIRE CHANGE

Members who purchase Optional RV and Motorcycle Roadside Assistance are entitled to an additional four (4) Roadside Assistance service calls or reimbursements for RV or motorcycle towing or RV tire change service per household per membership year. The tow benefit for RV and Motorcycle members is up to 100 driving miles per disablement provided the service calls meet the conditions described in this guide. If RV or motorcycle towing or RV tire change service is obtained from a service provider outside the AAA network you may need to pay for service and submit a request for reimbursement. (See REIMBURSEMENT, page 5.) These benefits apply to any eligible RV or motorcycle you own, borrow or rent. Members with this optional service are also entitled to extrication/winch service for RVs and motorcycles under the conditions outlined below under EXTRICATION/WINCHING SERVICE. After the household has reached the fourth RV or motorcycle towing or RV tire change service call or reimbursement in a membership year, additional RV or motorcycle towing or RV tire change service requests will be provided on a Cash On Delivery (COD) basis, with all charges payable by the member directly to the AAA Roadside Assistance service provider at the time of service. The Auto Club will not reimburse members for COD service calls over the four call limit. In the event that service is rendered by the Auto Club after the fourth service call or reimbursement per household in a membership year, you may be assessed a service charge fee. The nonpayment of a service charge may result in cancellation of membership.

TYPES OF SERVICE

- **MINOR MECHANICAL FIRST AID**
When it is safe, minor repairs may be attempted at the scene to place the vehicle in a drivable condition. These repairs cannot be guaranteed, and members should immediately proceed to a repair facility to consult a mechanic. The Auto Club cannot guarantee the availability of repairs. The Auto Club service representative or the independent 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 optional RV and Motorcycle Roadside Assistance, members will receive RV tire change service.

- **BATTERY JUMP START**
If your vehicle's battery is dead, the independent 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, 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.
Members must request and/or schedule battery service by contacting AAA.
- **EMERGENCY FUEL DELIVERY**
If your vehicle runs out of fuel, a limited supply, will be delivered, if available, in an emergency situation to enable you to reach the nearest gas station. Classic members will be charged for the fuel. AAA Plus and AAA Premier members will not be charged for the limited supply of fuel. 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 will be provided up to two drivers and two service vehicles, if needed, at no additional charge. Only members with Optional RV and Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two drivers and two service vehicles, if needed, at no additional charge.
- **VEHICLE LOCKOUT AND LOCKSMITH SERVICE**
When the keys are locked inside the vehicle passenger compartment, the independent 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, page 5.)
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.
California law requires that locksmiths obtain identification from a person receiving lockout/locksmith service. Be prepared to show your driver's license.
- **TOWING SERVICE**
When a vehicle cannot be started or safely driven, due to a sudden breakdown, accident or other covered vehicle disablement, the independent 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 un-drivable condition. Not all independent 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 seven (7) driving miles in any direction from the point of breakdown for Classic members and up to 100 driving miles for AAA Plus members for allowable service calls. With AAA Premier, you can use one (1) of your four (4) allowable Roadside Assistance service calls per cardholder per membership year for a tow of up to 200 driving miles, and the remaining service calls allowed in the membership year for tows of up to 100 driving miles. The 200 mile tow excludes RVs and motorcycles. AAA Plus and AAA Premier Benefits increase the distance limit on tows for the 4 allowable service calls as described above, but do not add extra allowable service calls. AAA Plus and AAA Premier towing may be subject to a delay.
With Optional RV and Motorcycle Roadside Assistance, the tow benefit is up to 100 driving miles per disablement. RV and Motorcycle Roadside Assistance may be subject to a delay. If service is obtained from a service provider outside the AAA network, you may need to pay for service and submit a request for reimbursement. (See REIMBURSEMENT)
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.

RENTAL CAR BENEFITS

(In conjunction with a Roadside Assistance Tow in Southern California)

All rental car benefits described below are valid within the 13 counties served by the Automobile Club of Southern California only. Rental car benefits must be used in conjunction with a tow which is one of the four (4) allowable Roadside Assistance service calls.

A member whose car is being towed and needs a rental car in Southern California can get a replacement vehicle at a discounted rate from an Auto Club preferred rental car provider. AAA Plus members receive a complimentary one-car-class upgrade in addition to the AAA-discounted rate. If the one-car-class upgrade vehicle is not available, the AAA Plus member will receive the next higher car class, subject to availability.

If you are a AAA Premier member whose car is being towed and who needs a rental car in Southern California, we will arrange for you to get a standard class or equivalent rental car for one (1) day, at no charge, from an Auto Club preferred rental car provider. Rental must be arranged by the Auto Club. Each AAA Premier cardholder is entitled to one (1) complimentary one-day standard class or equivalent rental car per membership year. The AAA Premier member has up to 48 hours from the time of the tow to contact the Auto Club and request the one-day complimentary rental car. Service must be provided by the rental car provider arranged by calling the AAA Roadside Service number on the back of the membership card and cannot be for an out-of-state rental. AAA Premier members are responsible for subsequent day's rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees or taxes. Once the one-day complimentary rental car benefit has been used, AAA Premier

members are entitled to the AAA discounted rental car rates and complimentary one-car-class upgrade described above. The complimentary one-car-class upgrade may not be used in combination with the one-day complimentary rental car benefit.

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

Members who obtain a rental vehicle from an Auto Club preferred rental provider can receive assistance to get to a rental location. Assistance includes having a vehicle delivered to the member the next day or pickup and drop off to the nearest rental location or up to a \$50 reimbursement for taxicab fare to the nearest rental location. The taxicab fare expense will be deducted from the charge for rental days, or if the rental is a one (1) day rental only, and the rental charges do not exceed the taxicab fare, the Auto Club preferred rental provider will return the reimbursement by mail to the member, provided that member supplies the receipt and proof of breakdown to receive the reimbursement. For AAA Premier members, if the rental is a one (1) day complimentary rental only, the Auto Club preferred rental provider will return the reimbursement by mail to the member, provided that member supplies the receipt and proof of breakdown to receive the reimbursement.

RIDE ASSIST

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

ACCIDENT ASSIST

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

ROUTE SUPPORT

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

INDEPENDENT SERVICE PROVIDERS

Roadside Assistance services as described in this guide are generally provided by independent businesses under contract to the Auto Club (not employees or agents of the Auto Club, 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, the Auto Club 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 (including rented and commercial passenger vehicles, but excluding taxicabs, limousines, shuttles and other vehicles-for-hire) are eligible for those services which can be safely performed with equipment available from the independent service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels.
- 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 Optional RV and Motorcycle Roadside Assistance. RVs include motor homes, camper vans and cab-over campers, and recreational trailers including camping trailers, fifth-wheel trailers and empty horse trailers. Boat trailers, personal watercraft trailers and ATV trailers must be either empty or transporting recreational vehicles or equipment. Utility trailers must be carrying recreational equipment (for non-commercial use). Commercial trailers are excluded. Service does not include transportation of horses.
- Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication and winching service for motorcycles is available with Optional RV and Motorcycle Roadside Assistance. Motorcycles must be licensed for highway use.

SERVICE OUTSIDE SOUTHERN CALIFORNIA

Outside Southern California, Auto Club 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 independent service provider for any service that the local AAA or CAA club does not normally provide its members (including RV and motorcycle towing and RV tire change service for those members with the optional RV and Motorcycle Roadside Assistance). An application for reimbursement of service charges may be submitted to the Auto Club for consideration. (See REIMBURSEMENT, page 5.)

CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

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

EXTREME SERVICE CONDITIONS

The Auto Club 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 the Auto Club 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 independent 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. The Auto Club cannot render service repeatedly to a vehicle in need of repair.

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

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

Without limiting any other rights or remedies it may have, the Auto Club 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).
- Shoveling snow from around a vehicle or clearing a road or driveway.
- Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or alleys which become snowbound or flooded.
- Towing of vehicles purchased in an inoperable condition.
- Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, non-emergency lock repairs and re-keying of vehicle locks).
- Service in situations where appropriate identification in addition to the membership card is not provided to the service driver.
- Use of two or more Roadside Assistance service calls to extend the member tow mileage benefit for the same breakdown.
- More than 100 driving miles of towing per allowable Roadside Assistance service call for AAA Plus members.
- More than 200 driving miles of towing on one (1) allowable Roadside Assistance service call per AAA Premier cardholder per membership year and more than 100 driving miles of towing on the remaining allowable Roadside Assistance service calls.
- Towing, extrication/winch and tire change service for RVs and towing and extrication and winching service for motorcycles, unless the member has Optional RV and Motorcycle Roadside Assistance.
- More than 100 driving miles of towing per allowable service call on any RV or motorcycle tow for members with Optional RV and Motorcycle Roadside Assistance.
- Towing to or from auto dismantlers or salvage yards, or from one storage location to another.
- The installation or removal of snow tires or chains.
- Charges related to impound or stolen vehicle recovery, towing or storage.
- Installation of automotive parts that are not provided by the service provider.
- AAA Plus, AAA Premier, and Optional RV and Motorcycle Roadside Assistance services prior to 7 calendar days after the upgrade is processed and receipt of full payment due.

REIMBURSEMENT

If it is necessary for a member to pay for covered membership service at commercial rates, the member must request an itemized receipt listing the member's name, vehicle and services rendered by the service provider. For reimbursement consideration, the member must present or send the original receipt and an explanation of the circumstances to any Auto Club branch within 60 days of the date of service. A reimbursement counts as a Roadside Assistance service call. (See ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS.)

Reimbursements for services, including services received outside of Southern California, will only be considered for those membership services which the Auto Club provides without charge. (Exception: Vehicle locksmith service will be reimbursed up to \$60 for Classic Members, \$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 the Auto Club would have paid an independent service provider, will be made when AAA was not contacted to provide service. If towing is covered by an automobile insurance policy, the maximum reimbursement for a tow bill will be limited to the amount the Auto Club 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 Southern California 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 valid only in the 13 Southern California counties served by the Automobile Club of Southern California. Service is provided by independent locksmiths and is subject to availability; if the Auto Club cannot dispatch service, the member will be referred to a commercial locksmith and will be reimbursed for covered service up to \$100. Locksmith arrival time is based on locksmith availability.

TRAVEL

Travel Guides

North America TourBook® guides, TripTik® Travel Planners and selected maps are available free of charge to members. Some restrictions may apply. Members receive 20% off the cover price on all retail publications. AAA Plus members receive 50% off the listed cover price for select European travel guides. AAA Premier members receive these same select European travel guides for free. These travel guides are limited to one (1) free per title, per AAA Premier cardholder, per membership year. Both AAA Plus and AAA Premier members receive free international maps published by AAA.

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 your local Auto Club branch.

Travel Insurance

Members can purchase travel insurance for vacations as well as Mexico Automobile Insurance for driving into Mexico. Travel insurance is provided by Allianz Global Assistance, underwritten by BCS Insurance Company or Jefferson Insurance Company and administered by AGA Service Company. Mexico Automobile Insurance is provided by Grupo Nacional Provincial, S.A. Contact your local Auto Club branch for more information.

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

24-Hour Travel Assistance* for AAA Premier members includes:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservations
- 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 Services* for AAA Premier members include:

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

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

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

Benefits and service provider are subject to change without notice.

Hertz® Car Rentals

Auto Club members save up to 10% on domestic or up to 25% on international Hertz car rentals for leisure or business travel. Each rental includes free use of one child, infant or toddler booster seat, and a 50 percent discount off the cost of SIRIUS XM Radio®. Advance reservations required and subject to availability. There is no charge for additional drivers who are AAA members meeting standard rental qualifications. Auto Club members can also enroll for free in the Hertz Gold Plus Rewards program at AAA.com/hertz. Your Hertz/Auto Club CDP ID# is 000004. Reservations can be made at your local Auto Club branch or online at AAA.com.

AUTOMOTIVE

Car Buying Service

The Auto Club Car Buying Service provides an easy-to-use, no-hassle car buying experience for members. Choose from a network of Auto Club Recommended Dealers to purchase your next new or pre-owned vehicle. Members receive AAA preferred, pre-arranged prices on most new cars at Recommended Dealers, with access to new car estimated pricing online in just minutes. Plus, you can view new car dealer inventory online for select vehicle makes and models at participating dealers.

Members receive pre-arranged pricing for pre-owned vehicles in inventory listed on the Auto Club web site. There is a 5-day/500-mile buy-back guarantee on eligible pre-owned cars. (A \$200 restocking fee may apply.) See dealer for details. Additional restrictions may apply.

Members also receive 20% off extended service contracts and aftermarket products,—such as car alarm systems, electronics, specialty rims, etc.,—at the time of purchase on a new or pre-owned car at an Auto Club Recommended Dealership.

AAA Premier members can also call the toll-free number listed on the back of their membership card for a free new or pre-owned car buying consultation.

The Car Buying Service is free to Auto Club members. For a referral to the nearest Auto Club Recommended Dealer call us at 800.709.7222, visit an Auto Club branch or go to AAA.com/auto.

All new cars arranged for sale are subject to availability and a price pre-arranged with the selling franchised new car dealer. A promotional fee has been paid by the participating dealers.

The Auto Club Car Buying Service is only available to Auto Club members, with no obligation to purchase a vehicle after consulting with a Recommended Dealer. The Auto Club's pre-arranged pricing is regularly re-negotiated by the Auto Club and is otherwise subject to change. The Car Buying Service is available for most makes and models. Limited supply and special edition vehicles may be excluded. Other restrictions may apply. See dealer for details.

RV Buying Service

Members receive 15% - 25% off the Manufacturer's Suggested Retail Price (MSRP) from Giant RV for most Class A, B, & C motorhomes, as well as toy haulers and 5th wheel trailers. Go to AAA.com/buyanrv for details.

Vehicle Pricing & Research Services

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

Members can also get pricing reports for new cars. The pricing reports include MSRP (Manufacturer Suggested Retail Price) and invoice prices for the base vehicle and options. AAA Premier members may request up to three reports per membership year be mailed to their primary residence.

For pre-owned cars, you can view thousands of pre-owned vehicles for sale by dealers through the Auto Club Car Buying Service's online inventory available at AAA.com/auto. You can also get free Kelley Blue Book pre-owned vehicle trade-in values either online at AAA.com, or you can call 800.709.7222.

CARFAX Vehicle History Reports

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

AAA Premier members may request one (1) free CARFAX Vehicle History Report per membership year exclusively available through AAA Premier member services, by calling the toll free number listed on the back of their membership card, and may purchase additional CARFAX Vehicle History Reports at a 40% discount online by logging in to AAA.com/Premier.

AAA Approved Auto Repair

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

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.

Automotive Expert Consultation

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

Vehicle Inspection Program

Members can bring their vehicle to a participating AAA Approved Auto Repair facility for a comprehensive 86-point inspection using standards and procedures developed by AAA. For a fee, the facility's technicians will thoroughly inspect the engine, transmission, suspension, drive axles, electronic system and more. See participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection.

AAA Premier members may receive up to a \$45 rebate off the current full price of a Vehicle Inspection Program service. Price and AAA Premier member rebate subject to change without notice. Limit of one (1) Vehicle Inspection rebate per AAA Premier cardholder per membership year. Rebate may not be combined with any other offer or discount. Other restrictions apply. For additional terms and conditions and to obtain a mail-in rebate form, visit AAA.com or contact your local Auto Club.

DMV Vehicle Registration Services

At all Auto Club branches, members can take care of most personal DMV vehicle registration transactions. You can renew your registration and get your tags instantly, transfer ownership for used vehicles (including motorcycles and trailers) and used vessels, and file a change of address. DMV vehicle registration services are available Monday through Saturday at all branches.

Smog Check and DMV Renewal

Members can take care of their smog check inspections and DMV renewals for personal vehicles at our Costa Mesa and Los Angeles Test-Only Smog Centers.

Auto Club Driving School

The Auto Club Driving School is sponsored by Enterprise Rent-A-Car. Courses are taught by AAA-trained and state-licensed instructors. AAA Plus and AAA Premier members receive discounted rates. The Auto Club Driving School License # is DS3839.

Mature Driver Improvement Class

Many drivers over age 55 recognize their driving knowledge can use a tune-up. For just such drivers, the Auto Club's preferred provider, I Drive Safely® offers an 8-hour online Mature Driver Improvement course. For drivers who have already completed an 8-hour program, a 4-hour online renewal course is also offered. Auto Club members receive a discount on both courses. Drivers who complete the courses may be eligible to receive a discount on a portion of their auto insurance.

MEMBER SERVICES

AAA Discounts & Rewards®

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

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

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.

Gain an extra level of protection by purchasing ProtectMyID® Deluxe at a discounted monthly rate, which enhances the ProtectMyID® Essential service by offering \$1 Million Identity Theft Insurance for all enrolled members, ChildSecure® alerts you if a credit report is detected using your minor child's information, daily monitoring of all three credit bureau reports, change of address notification and Internet Scan to detect possible unauthorized use of your social security number, debit and credit cards.

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

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

ProtectMyID® Essential and ProtectMyID® Deluxe are provided by ConsumerInfo.com, Inc., an Experian® company. To be eligible to enroll in either product, you must be 18 years of age or older and a current valid AAA member. 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. For more information, including terms and conditions, visit AAA.com/peaceofmind.

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc (AIG). 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.

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/credit-card 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. © 2017 Bank of America Corporation.

Westways® Magazine

As a member of the Auto Club, you'll automatically receive either *Westways*, *Orange County Westways* or *San Diego Westways* magazine eight times a year. An annual subscription to one of these *Westways* magazines is included in the membership dues. This amount cannot be deducted.

Notary Service

Notary service is generally available at all Auto Club branches, Monday through Friday only, during normal business hours. Members receive discounted service rates for personal transactions. Notarizations for business transactions are available to members at standard service rates. Notarizations must be obtained at an Auto Club branch only and fees are subject to change without notice. Certain restrictions apply.

Auto Club Credit Card

For information about credit card benefits, rates, fees and other costs associated with the use of any AAA credit card, visit AAA.com/memberrewards or call 800.545.7899. AAA Credit Cards are issued and administered by Bank of America, N.A.

Mobile App

Members can now access their digital membership card on their smartphone using our mobile app. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits including member discounts, maps, gas prices, driving directions, and other information. Mobile apps are currently available for iOS and Android operating systems. Message, data and roaming rates may apply. Must be a current member of AAA to use certain features. Service Tracker through the mobile app is available only when a member requests Roadside Assistance online and is subject to availability. Mobile applications may not work correctly if your GPS is not enabled or the service vehicle's GPS is not enabled. Data rates may apply. Membership Roadside Assistance terms and conditions apply.

INSURANCE

Insurance

Get a free quote on auto, motorcycle, collector car, homeowners, condo, renters, watercraft, personal umbrella, rental/vacation home, small business and life insurance by calling or visiting an Auto Club branch or visit us online at AAA.com.

AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance is provided by Interinsurance Exchange of the Automobile Club (Exchange). Life insurance and annuities are underwritten and annuities are provided by AAA Life Insurance Company (AAA Life), Livonia, MI. AAA Life is licensed in all states, except NY. The Automobile Club of Southern California and/or its affiliates act as agents for their affiliate insurers, including AAA Life. AAA Life CA Certificate of Authority #07861.

AAA Accident Assist

Auto insurance through AAA comes with a complete accident recovery program called AAA Accident Assist which can start to handle your needs from the scene of an accident with one phone call to AAA at 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 AAA Member Preferred Repairs Program, or the repair shop of your choice
- At your request, contacts family members on your behalf

Immediately after the accident, AAA:

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

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

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

For members with liability-only or other limited coverage with the Exchange, roadside assistance service is provided under your membership, not your insurance policy, and is subject to membership restrictions. Repairs, rentals and other benefits are subject to policy coverages and limits. Calling the Auto Club for AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The lifetime warranty from 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 can be reimbursed up to \$1,500 as a AAA Premier member for covered out-of-pocket expenses, including meals and Accommodations; and/or for Substitute Transportation to continue your trip.

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

TERMS & CONDITIONS

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

DEFINITIONS

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

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

Actual Cash Value - means purchase price less depreciation.

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

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

Covered Traveler - means a person who is an Immediate Family Member and is traveling with You.

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 and Vehicle Return: Is a driving Trip taken by Motor Vehicle or Rental Car; and For all other coverages (including

Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

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

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

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

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

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

Insured Person - means a person: Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits; For whom premium has been paid; and While covered under the Policy.

An Insured Person may be Primary or Secondary. Primary Insured Person is a AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Associate membership in a household.

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

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

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

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

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

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

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

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

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

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

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

Severe Weather - means

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

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

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

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

TRIP INTERRUPTION COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to \$1500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

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

1. Coverage is not provided for any loss that results directly or indirectly from any of the following:
2. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
3. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
4. Participation in professional or amateur sporting events (including training);
5. 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;
6. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
7. Operating or learning to operate any aircraft as pilot or crew;
8. Nuclear reaction, radiation or radioactive contamination;
9. Epidemic;
10. Pollution or threat of pollutant release;
11. Any unlawful acts committed by You or a Covered Traveler; or
12. 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.

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 the Automobile Club of Southern California. 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.

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

AAA Premier Members must contact Allianz Global Assistance at 800.586.8456.

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. Full description of terms, conditions, and exclusions are also available at AAA.com/Premier.**

TOLL-FREE NUMBERS

Roadside Assistance in CA	800.400.4222
Roadside Assistance Outside CA	800.222.4357
Request Roadside Assistance Online	AAA.com/help
Insurance Services.	877.422.2100
Travel Services and Hertz®	877.222.1020
Membership & Other Services.	877.428.2277
TDD for Speech or Hearing Impaired	800.955.4833

AUTOMOBILE CLUB OF SOUTHERN CALIFORNIA—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, please contact your local Auto Club branch or write to the Auto Club, 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 within our receipt. During this time, you may receive mailings that were already in progress. You will continue to receive *Westways* 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: Automobile Club of Southern California, Auto Club Enterprises, Auto Club Services LLC, and ACSC Management Services Inc.

Visit us at AAA.com

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