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AAA.com
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 ninety (90) days and there have been no new additions to the Membership household during the Auto Club during this same period. Existing Members with AAA Plus level of benefits may upgrade to AAA Premier at any time. Members may add the Optional RV and Motorcycle Roadside Assistance as an additional upgrade to any level of AAA benefit. Former Members of the Auto Club who previously had AAA Plus or AAA Premier level of benefits within the past three hundred sixty-five (365) days can rejoin at the AAA Plus or AAA 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. If you have a vehicle disablement before you join, that disablement will not be covered after you join as one of your four allowable service calls per membership year. If you would like such service, a non-refundable service fee will apply. See AAA.com/servicefee for fee amount.

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.

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, the Auto Club may cancel the Membership, and seek payment of any costs incurred as a result of such misuse.

Auto Club Membership

All applications and renewals are subject to approval and acceptance by the Automobile Club of Southern California. 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.

AAA Primary and Associate Memberships

The first Membership in your household is the Primary Membership. An Adult Associate must be at least twenty-one (21) years old and reside in your household. A limit of one Adult Associate per household. Dependent Associates must be under twenty-one (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 (1) Membership at a time.

Membership Renewal

The Auto Club Membership is valid for one (1) year. The day, month and year that your Membership expires appears on your Membership card.

Membership may be renewed annually upon payment of applicable annual Membership dues. Prior to the expiration of your Membership, you will receive one (1) 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 ninety (90) days after your Membership expiration date. If you renew your Membership prior to your Membership expiration date or within ninety (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 (1) 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 (1) 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

If you are enrolled in AAA Auto Pay, your membership dues will be an automatic payment and your membership will renew automatically each year for one (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 thirty (30) days prior to your expiration date. We will charge the dues shown on your statement about 10 to 15 days prior to your expiration date from your stored debit/credit card account on file if paying by credit or debit card, or about 1 business day before your expiration date from your stored checking account on file if paying with ACH payment.

By providing your phone number, you agree that we may contact you at the phone 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. By enrolling in AAA Auto Pay, you agreed that we can store your credit/debit/checking account information to process future payments. If your card issuing financial institution participates in the Card Account Updater Program, we may receive an updated card account number and/or expiration date for your card on file. Unless you opt out of the 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.

Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership. Returned checks and returned electronic payments may be re-presented for payment. Each returned payment is subject to a returned payment fee, which may be debited electronically. See AAA.com/servicefee for fee amount.

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. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.
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, please call the service driver to meet you. Accept service only from independent service providers that display the AAA or Auto Club emblem.

To receive Roadside Assistance, you must present your Auto Club Membership card or dues receipt and a matching valid driver’s license or other identification if you are the driver receiving roadside service from AAA. Procedures have been established to assist Members in certain situations. To receive service from a service provider outside the AAA network you may need to pay for service and submit a request for reimbursement. (See REIMBURSEMENT, 3/31/2020, the new dollar limit changes will not apply until their next renewal date. If RV or motorcycle towing or RV tire change service is obtained from a service provider outside the AAA network, the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.

If a vehicle locksmith is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit.

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 associated costs may be at your expense.

AAA Mobile Battery Service is part of Roadside Assistance for AAA Members, provided by independent service providers, and is only available in selected AAA service areas. The battery test and replacement service count as one (1) of the Member’s four (4) allowable service calls per Membership year. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. 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.

When the keys are locked inside the vehicle passenger compartment, the independent service provider will attempt to gain entry. If this attempt is unsuccessful, the services of a vehicle locksmith are required to gain entry. The expenses are fully covered or reimbursable.

The provider may not be able to assist with purchasing additional fuel. If it is needed after providing diesel fuel, in some cases, your vehicle may have to be towed if runs out of fuel.

AAA Plus and AAA Premier Members who require extrication or winching of a vehicle will be provided up to two (2) service calls per Membership year. AAA Plus and AAA Premier Members who require extrication or winching of an RV or motorcycle will be provided up to two (2) service calls per Membership year. AAA Members who purchase optional RV/Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two (2) drivers and two (2) service vehicles, if needed, subject to the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.

If a vehicle is locked outside the AAA network, AAA Plus and AAA Premier Members who require extrication or winching of a vehicle will be provided up to two (2) service calls per Membership year. AAA Members who purchase optional RV/Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two (2) drivers and two (2) service vehicles, if needed, subject to the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.

Each Auto Club cardholder is entitled to four (4) “Classic” benefit level services before providing Roadside Assistance on the fifth (5th) or subsequent service request in a Membership year.

If additional service is provided, the amount of fuel or electricity charged for the additional service is the responsibility of the Member. If the existing battery fails the test and the Member does not want to have the battery replaced, the Member can purchase a new battery from the AAA network, if the battery fails 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 selected AAA service areas. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. 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.

AAA Plus and AAA Premier Members who require extrication or winching of a vehicle will be provided up to two (2) service calls per Membership year. AAA Members who purchase optional RV/Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two (2) drivers and two (2) service vehicles, if needed, subject to the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.

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

The benefit limitations described above will be effective for members who, on or after 4/1/2020, purchase new membership with optional RV/Motorcycle Roadside Assistance. The benefit limitations described above will be effective for members who, on or after 4/1/2020, purchase new membership with optional RV/Motorcycle Roadside Assistance. For those who were existing members with optional RV/Motorcycle Roadside Assistance as of 3/31/2020, the new dollar limit changes will not apply until their next renewal dates. If your vehicle is towed or towing or RV fire service charge is obtained from a service provider other than AAA, you may need to pay for service on your own behalf. (See REIMBURSEMENT, page 5.) These benefits apply to any eligible RV or motorcycle you own, borrow, or rent.

If the keys are locked inside the vehicle passenger compartment, the independent service provider will attempt to gain entry. If this attempt is unsuccessful, the services of a vehicle locksmith are required to gain entry. The expenses are fully covered or reimbursable.

The provider may not be able to assist with purchasing additional fuel. If it is needed after providing diesel fuel, in some cases, your vehicle may have to be towed if runs out of fuel.

AAA Plus and AAA Premier Members who require extrication or winching of a vehicle will be provided up to two (2) service calls per Membership year. AAA Members who purchase optional RV/Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two (2) drivers and two (2) service vehicles, if needed, subject to the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.

If a vehicle is locked outside the AAA network, AAA Plus and AAA Premier Members who require extrication or winching of a vehicle will be provided up to two (2) service calls per Membership year. AAA Members who purchase optional RV/Motorcycle Roadside Assistance will receive extrication or winching for an RV or motorcycle with up to two (2) drivers and two (2) service vehicles, if needed, subject to the dollar amount limitations described in TOWING SERVICE – RV/MOTORCYCLE section below.
Premier Member has up to forty-eight (48) hours from the time of the tow to contact the Auto Club and request the one-day complimentary rental vehicle. If the one-day complimentary rental vehicle is not available, the AAA Plus Member will receive the next higher car class, subject to availability. 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-day complimentary rental vehicle is not available, the AAA Plus Member will receive the next higher car class, subject to availability. Once the one-day complimentary rental vehicle has been used, AAA Plus Members are entitled to the AAA discounted rental car rates and complimentary one-class upgrade above described. The complimentary one-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 current credit card at the time of rental. Normal rental qualifications and restrictions, including age restrictions, apply. Rental cars are subject to availability. Rental fee subject to change. A refundable deposit may be required. Member who requests a non-rental provider shall be given the option to be provided service by another member or local AAA or CAA club. If the rental is a one (1) day rental only, and the rental fees do not exceed the taxicab fee, 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 Plus Members only: AAA will provide reimbursement for the taxicab fee to the Member as a courtesy. AAA Plus Members are reimbursed 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 fees do not exceed the taxicab fee, 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.

AA Plus, AAA Premier, and Optional RV and Motorcycle Roadside Assistance services are available through certain AAA Plus Members in the following ways:• AAA Plus, AAA Premier, and Optional RV and Motorcycle Roadside Assistance services prior to seven (7) calendar days after the upgrade is provided to the Member.

Service Outside Southern California

Auto Club Members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club servicing the area. You may also be reimbursed for reasonable towing in the area by independent service providers. The Auto Club will not be responsible for towing pursuant to this plan if the tow is not to or from a location at which the Member is not covered and is not covered roadside assistance services.

PASSTIME REIMBURSEMENT

Only partial reimbursement is allowed. The Auto Club would have paid an independent service provider if the Member was made to wait for another service call. The only exception to this is for repair or replacement of a vehicle. Car and truck repairs are not covered. Some service providers impose a surcharge. Your agreement with the service provider may include a surcharge. Details are subject to change and are not covered by this plan. Tow service outside Southern California is limited to the area marked as covered by the Auto Club. The Member may be reimbursed for services rendered by independent service providers, but the Auto Club cannot guarantee the service provider will perform the service at the time requested or at all. Any changes in service charges are subject to change without notice. A service charge will be deducted from a reimbursement when applicable.

SERVICE OUTSIDE SOUTHERN CALIFORNIA

Auto Club Members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club servicing the area. You may also be reimbursed for reasonable towing in the area by independent service providers. The Auto Club will not be responsible for towing pursuant to this plan if the tow is not to or from a location at which the Member is not covered and is not covered roadside assistance services.

 trivial situations, such as when aneffect on the time of service. The Auto Club cannot provide its Members (including RV and motorcycle towing and RV tire change service for those Members with the optional RV and Motorcycle Roadside Assistance) services.

CREDIT ACCEPTANCE FOR EMERGENCY REPAIRS

A Member’s personal check for up to Two Hundred Fifty Dollars ($250.00) will be accepted by the independent service provider. A valid credit card and driver’s license will be required for identification.

EXTREME SERVICE CONDITIONS

The provision of Roadside Assistance benefits can be made under all conditions. During severe weather conditions, including storms and extreme temperatures, service may be available in some locations or may be subject to suspension due to severe weather conditions. Service may be suspended to avoid excessive delays to Members waiting for other services. During such times, priority will be given to Members stranded away from their vehicles with problems that are time-critical or that may cause damage to their vehicles or property.

SERVICE LIMITATIONS

Service will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the independent service provider. Service will not be provided if the disabled vehicle cannot be safely reached or was not damaged to the vehicle or service 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 furnish parts or equipment for 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 Auto Club Membership must be under a membership plan that includes location to provide roadside assistance service for its customers, employees or vehicles, including, but not limited to, taxis, limousines, shuttles and other commercial vehicles for hire.

All rental car benefits described below are valid within the thirteen (13) counties served by the Automobile Club of Southern California only. Rental car benefits are not available to AAA Plus Members if the rental is outside the area of rental service or is subject to change without notice. A service charge will be deducted from a reimbursement when applicable.

TOWING TO OR FROM AUTO DismANTLeRS OR Salvage YARDS, OR FROM ONE STORAGE LOCATION TO ANOTHER.

Towing service will not be provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a non-covered disablement. Towing service will not be provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a non-covered disablement. Towing service will not be provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a non-covered disablement. Towing service will not be provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a non-covered disablement.

TRAVEL

Travel Guides

North America Tabouli* Guides, TripIt* Travel Planners and selected maps are available free of charge to Members. Some restrictions may apply.
Call: 877.428.2277  •  Click: AAA.com  •  Visit: Your Local Auto Club Branch

MEMBER SERVICES

AAA Discounts & Rewards
Your AAA Membership entitles you to 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 www.AAA.com/discounts. Discounts, products and vendors are subject to change at any time without notice. Restrictions apply. For full terms and conditions and to view current discounts, visit AAA.com/discounts.

Identity Theft Protection
Each AAA Member is eligible for a free twelve (12) month identity theft monitoring service provided by ProtectMD® Essential. This free benefit includes: daily monitoring of your transaction activity from your designated personal identification number (PIN)to ensure unauthorized use of your credit, debit and other financial accounts. Free ID theft protection alert by phone. This benefit is non-transferable and available by calling ProtectMD® Essential directly at 1-877-964-5020.

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 ten percent (10%).

Car Buying Service
The Auto Club Car Buying Service provides a no hassle, easy-to-use 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-negotiated 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 to select specific makes and models of participating dealers.

Members receive prearranged contracts for vehicles included in our listed inventory on the Auto Club website. There is a $500/6000 miles buyback guarantee on eligible pre-owned cars, (A Two Hundred Dollar ($200.00) restocking fee may apply). See dealer for details. Additional restrictions may apply. Members also receive twenty percent (20%) off extended service contracts and aftermarket products, such as car alarm systems, electronics, specifically designed for rims, etc. — in time of purchase on a new or pre-owned car at an Auto Club Recommended Pre-owned vehicle. 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 www.AAA.com/auto or visit your local Auto Club branch.

Rental Car Discounts
AAA Members receive up to 25% off the Manufacturer’s Suggested Retail Price (MSRP) from over 200 participating rental car companies. This benefit may be used in conjunction with any other promotion or discount. See participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection. Additional restrictions may apply.

A Two Hundred Dollar ($200.00) restocking fee may apply. See dealer for details.

Auto Club Members can receive Service and Convenience benefits at over 32,000 AAA-approved venues across the United States and Canada. Members receive up to twenty percent (20%) off service fees for AAA members. (A Two Hundred Dollar ($200.00) restocking fee may apply. See dealer for details.

AAA Members also receive special additional benefits with AAA Plus Membership (See dealer for details).

AAA Premier Members can receive Service and Convenience benefits at over 32,000 AAA-approved venues across the United States and Canada. Members receive up to twenty percent (20%) off service fees for AAA members. (A Two Hundred Dollar ($200.00) restocking fee may apply. See dealer for details.

AAA Members also receive special additional benefits with AAA Plus Membership (See dealer for details).

Members receive a discount on processing fees when purchasing airline tickets through AAA Travel. International driving permits and discounted passport 

Members receive twenty percent (20%) off the cover price on all retail publications. AAA Plus Members receive fifty percent (50%) off the listed cover price on all retail publications. Restrictions apply. For full terms and conditions and to view current discounts, visit AAA.com/discounts.

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AAA Premier Members receive discounts on car rentals from participating rental car companies. This benefit may be used in conjunction with any other promotion or discount. See participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection. Additional restrictions may apply.

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PERSON TRIP INTERRUPTION COVERAGE*  

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to Five Hundred Dollars ($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.

When a covered loss occurs, as defined below, the Insured Person shall immediately contact their travel provider and the Company in order to make arrangements for the replacement of their Vehicle. The Insured Person must make such contact within (24) hours of the disablement or theft of the Vehicle.

Supplemental Transportation costs will be reimbursed on an expense for expense basis only. Trip Interruption coverage is excess of other insurance or indemnity covering the losses covered under this program. Expenses after ninety-six (96) hours from the initial delay are not covered.

VEHICLE RETURN COVERAGE*  

When a covered loss occurs, as defined below, the Insured Person shall immediately contact their travel provider and the Company in order to make arrangements for the replacement of their Vehicle. The Insured Person must make such contact within (24) hours of the disablement or theft of the Vehicle.

Supplemental Transportation costs will be reimbursed on an expense for expense basis only. Trip Interruption coverage is excess of other insurance or indemnity covering the losses covered under this program. Expenses after ninety-six (96) hours from the initial delay are not covered.

EXCLUSIONS

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

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts).
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;
6. Severe Weather

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 shall 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, Brinklin, Delorean, DeLorean, Excalibur, Ferrarri, 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 excess of other insurance or indemnity covering the losses covered under this program. Expenses after ninety-six (96) hours from the initial delay are not covered.

Limitations of Coverage

Coverage is not provided for:

1. The Motor Vehicle is a rental vehicle or has an original license fee of less than one (1) year;
2. The rental vehicle 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.

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.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not be responsible for any claim that is not filed within the time period specified in the notice provided to you by the Covered Person.

To file a claim, please gather the information below if you have a covered loss during your Covered Travel:

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.

To file a claim, please call 877.428.2277 or visit AAA.com/claim. You can also file a claim online at AAA.com/claim.

If you have a question or need to file a claim, you can contact Allianz Global Assistance at 800.986.8456. The AGA service desk will confirm your request and provide you with the appropriate contact number.

Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.207 (2019). AGA Service Company (dba 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.

Visit us at AAA.com