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MEMBERSHIP INFORMATION

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

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

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

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

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

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We accept renewal payments up to 90 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 90 days thereafter, your original membership number, membership join date and membership expiration date will remain unchanged and your renewed membership term will expire one year from your membership expiration date, even if such new expiration date is less than one year from the date you paid for your renewal. AAA Northern New England will continue to provide most membership benefits and services to you after your membership expiration date for a limited period of time; however, if you do not renew, you will be billed a service charge for certain services used during such period.

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

Membership Cancellation Policy
AAA Northern New England may cancel any Primary or Associate Membership if the conduct Primary or Associate member is in violation of the rules of AAA Northern New England or is deemed to be harmful to the welfare, standing, or best interest of AAA Northern New England, its employees, or its members. Membership may also be cancelled if the service demands of the Primary Member or Associates are determined to be excessive. Primary Members are responsible for the conduct and the service demands of their Associates.

AAA Auto Pay
By enrolling in AAA Auto Pay, your membership dues will be on automatic payment and your membership will renew automatically for 1 year unless you call us at 800.222.3612 or visit your local branch to cancel AAA Auto Pay or your membership prior to your membership expiration date. Each year, we will send you a statement of your current services and renewal dues amount no less than 30 days prior to your expiration date. We will charge the dues shown on your statement about 10 to 15 days before your expiration date from your credit/debit account on file if paying by credit or debit card, or about 1 business day before your expiration date from your checking account on file if paying with ACH payment.

You agree that we may contact you at the phone number on file via a prerecorded voice message, auto-dialer, or text message in the event your AAA Auto Pay fails or in other circumstances related to AAA Auto Pay or your membership. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership. Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned payment is subject to a returned payment fee, which may be debited electronically. For fee amount, visit AAA.com/servicefee.

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

Collecting Your Contact Information
As a membership organization, it’s vital for AAA Northern New England to have our members’ current contact information (e.g., address, phone and email) in order to provide member benefits and to inform members of the various products and services offered by AAA Northern New England. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.
If a member is injured in an automobile collision, the service provider, when requested, will take possession of the vehicle and hold it until receiving
Unless a valid AAA membership card and matching valid driver’s license or other state or federally issued photo identification are
sell their membership or any service call to any other person. Other members of your household who want Roadside Assistance must have their own
vehicle disablement. AAA memberships are not transferable and membership service is not provided to non-members. Members cannot transfer or
call before providing service. The nonpayment of a service charge may result in cancellation of membership.

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

If a cardholder has an unpaid service charge balance and contacts AAA Northern New England for Roadside Assistance on the fifth or subsequent service request in a membership year. Additional charges
Each AAA Northern New England cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements for personal, non-commercial use per

Procedures have been established to assist members in certain situations.

If you are injured in an automobile collision, the service provider, when requested, will take possession of the vehicle and hold it until receiving
Several conditions must be met to qualify for AAA Mobile Battery Service.

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

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

If your vehicle loses power, the service technician will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the

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

AAA Plus annual fee for “Classic” benefit level service before providing Roadside Assistance on the fifth or subsequent service request in a membership year . Additional charges

The benefit limitations described above will be effective for members who, on or after 4/1/2020, purchase new AAA Plus RV or AAA Premier RV memberships.

AAA does not cover lockout/locking services when a key is available on a normally traveled road or established thoroughfare. Extraction of vehicles parked on streets, driveways, parking lots or other areas, where access is not possible, is not covered under AAA membership. Additionally, AAA will not provide towing service for the purpose of unlocking a vehicle if it can be safely reached from a normally traveled road or established thoroughfare.

In some cases your vehicle may have to be towed if it runs out of fuel.

If your vehicle becomes stuck, one normally equipped service vehicle will be provided under the towing benefit. With RV/Motorcycle roadside assistance, only members with AAA Plus RV or AAA Premier RV will be provided up to two drivers and two service vehicles, if needed, at no additional charge. For extrication or winching of an RV or motorcycle, only members with AAA Plus RV or AAA Premier RV will be provided up to two drivers and two service vehicles, if needed, at no additional charge.

Towing Service

Procedures have been established to assist members in certain situations.

Non-Solicitation Request

If you wish to exercise your Non-Solicitation Request, Call: 800.222.3612 • Click: AAA.com • Visit: Your Local AAA Northern New England Branch

ROADSIDE ASSISTANCE

You can select the option for Road Service Online.

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

Each AAA Northern New England cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements for personal, non-commercial use per membership year at no charge, subject to the service limitations and conditions described in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Northern New England may require immediate payment of a service charge by credit or debit card to “Cash” on the vehicle service request card. When the service is completed, the service charge is paid by the member directly to the service provider or to AAA Northern New England at the time of service or the charge is not approved by the credit or debit card company. AAA Northern New England may send notices to members whose accounts are delinquent. AAA Northern New England reserves the right to charge the member for the service if the service is performed and the member is billed directly by the service provider.

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Non-Solicitation Request

If you wish to exercise your Non-Solicitation Request, Call: 800.222.3612 • Click: AAA.com • Visit: Your Local AAA Northern New England Branch
AAA Premier members can receive verbal assistance at the time of an accident or breakdown. When you call for Roadside Assistance ask AAA for insurance, mileage, and fuel charges and any other charges, fees, and taxes. Normal rental qualifications, age restrictions, and other restrictions apply.

RIDE ASSIST

The following services are not provided by an independent service provider, but AAA Premier Members are responsible for any subsequent day's rental charges, upgrades, and other similar situations.

1. Towing and extrication/winching service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
2. The removal of snow from the vehicle or on the road.
3. Charges related to impounded or stolen vehicle recovery, towing, or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
4. Transportation of automotive parts that are not provided by a service provider.
5. May not use AAA Plus, AAA Plus RV, AAA Premier, or AAA Premier RV benefit level services prior to seven (7) calendar days after upgrade is performed at a service provider level.

PARTIAL REIMBURSEMENT

If it is necessary for a member to pay for covered membership service of commercial rates, the member must request an itemized receipt listing the service provider's service charges and an explanation of the payment. (See Reimbursement)

SERVICES OUTSIDE NORTHERN NEW ENGLAND

AAA Premier members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club in whose territory they are located. The member bears the responsibility of becoming familiar with the rules, restrictions, and exclusions which apply when services are rendered Outside Northern New England.

The following services are not provided under the membership benefit:

1. RVs include motor homes, pick-up trucks with campers, and travel trailers. Travel trailers are defined as trailers for the purpose of towing.
2. RV Service will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the service provider serving the vehicle and its owner.
3. Service outside Northern New England may be limited to $

TRAVEL

Travel Agencies

U.S. and Canada TourBook® guides, TripTik® Travel Planners and selected maps are available free of charge to members. Some restrictions may apply. All United States and Canadian attractions, cities, states, provinces, Caribbean and European destinations can help make your daily travel easier. These and other AAA Select Guidebooks are available at special low member rates. AAA Plus and AAA Premier Members are entitled to receive the AAA European Travel Guide.

Travel Insurance

Visit www.aaa.com/travel for detailed information on travel insurance plans.

Allianz Travel Insurance

When you travel for business or pleasure, help protect your investment. Choose from a variety of plans to fit your travel needs. Plans provide reimbursement for certain non-refundable financial expenses associated with a cancelled or interrupted trip due to a covered reason, lost baggage or medical assistance.

Travel agencies can contact AAA for more information at 800.222.3612.
AAA Premier members automatically receive $300,000 in travel accident insurance coverage at no cost when they purchase airline, ship, or car tickets through AAA Travel. Certain terms, conditions and exclusions apply. Insurance coverage is underwritten by the Federal Deposit Insurance Corporation.

**AAA Premier** benefits include:
- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription arrangement services
- Emergency medical referral arrangements
- Vehicle restoration

**AAA Auto Travel Assistance** for AAA Premier members includes:
- Destination information
- Travel referrals and reservations
- Restaurants and spa recommendations and services
- Event tickets
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf fee times and reservations (subject to availability), golf referral, and information

The members and reservations of AAA Premier service prior to travel departure date in order to use these services. AAA Premier membership benefits include those services and benefits not financial benefits. Any cash costs associated with these services are paid by the member.

**AAA Global Assistance** is the provider and administrator for these benefits. For a full description of terms, conditions, and exclusions please visit AAA.com/Premier.

**Benefits and service provider**

Benefits and service provider are subject to change without notice. **Herit® Car Berths**

AAA members receive discounts for Hertz car rentals for domestic and international travel. Each domestic rental includes free use of one child, infant or toddler booster seat, based on availability. There is no charge for additional drivers who are AAA members meeting standard rental qualifications in select locations. AAA members that join Hertz Gold Plus can receive points to use towards rewards, experiences and more. Reservations can be made by your local AAA branch or online at AAA.com/Hertz. Herit® AAA CDP® is 06.

**AAA Car Buying Service**

The AAA Car Buying Service provides an easy-to-use, stress-free car buying experience. Choose from a network of Certified Dealers to purchase your next new or pre-owned vehicle. The AAA Car Buying Service provides you with research tools to research vehicles, obtain average price paid by others, obtain AAA Member pricing on local inventory and receive a Guaranteed Savings Certificate for new cars or a Used Car Certificate to take to the Certified Dealer. **To find this car selling price, please visit AAA.com/Auto.**

**AAA Car Buying Service is managed by Turov.com.** Not available for select states and in select areas. Limited supply and special edition vehicles may be excluded. Other restrictions apply. See Select Certified Dealer Guarantee for all dealer participation in the Car Buying Service program and dealer may be subject to change at any time without notice.

**Price Match Guarantee**

You will receive the best price offered on in-stock dealer inventory. Not all dealer inventory is presented online. Guaranteed Savings Certificate to new cars show the Guaranteed Savings of MSRP for your selected vehicle. The Guaranteed Savings is MSRP of your selected vehicle less the dealer’s list price of the base Manufacturer’s Suggested Retail Price (MSRP), including any vehicle specific manufacturer incentives currently available. Certain terms, conditions and restrictions apply. See Vehicle Certificate shows the dealer’s full price.

**Vehicle Pricing & Research Services**

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

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

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

**Call: 800.222.3612 • Click: AAA.com • Visit: Your Local AAA Northern New England Branch**

**See your AAA Travel Agent for more details.**

*Underwritten by BCS Insurance Company or Jefferson Insurance Company. Allianz Global Assistance is the licensed producer and administrator of Automotive Services underwritten by BCS Insurance Company or Jefferson Insurance Company in H and KS, Insured by the Federal Deposit Insurance Corporation.*
AAA Member Rewards Visa® Credit Card

For information about other products and benefits associated with the use of this credit card, visit AAA.com/cardstatement 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. © 2020 Bank of America Corporation.

Auto Club App

Members can get their digital membership card on their smartphone using the Auto Club App. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits including member discounts, gas prices, travel and more. The Auto Club App is available on iPhone® and Android™.

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

INSURANCE

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

Separate of AAA membership is generally required to obtain and renew AAA insurance. AAA insurance is a collection of AAA-branded products and services and is available to qualified AAA members. AAA insurance is underwritten and provided by The Automobile Club of Southern California, a non-profit membership motor club, and American Home Assurance Company, a property/casualty insurance company, both part of the AAA family of companies, and by BCS Insurance Company, based in Florida. BCS Insurance Company is a non-profit financial security member organization. AAA insurance is not an insurance agency. AAA does not underwrite, issue or service any insurance policies, including those involving AAA insurance. AAA does not have direct authority to change or cancel insurance policies. The above description of insurance products is not intended to suggest that any product is available or not available in all states. For information about other insurance products, contact the AAA branch or office at the phone number listed below.

• Personal umbrella insurance provided to qualified applicants by an independent company.

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

At the scene of the accident, AAA:
• Sends a AAA Roadside Assistance Service Provider vehicle
• Tows your vehicle to a repair shop in our Member Preferred Repair Program, or the 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 of your vehicle
• If your car is repaired at a AAA Member Preferred Repair Program shop, AAA:
• Pays you time by scheduling a repair without having to wait for an adjuster
• Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other coverage with the Interinsurance Exchange of the Automobile Club, roadside assistance service is provided under your membership (not your insurance policy), and may be subject to membership restrictions. Repairs, rentals, and other benefits are subject to policy coverages and limits. Calling AAA Northern New England for AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities.

The lifetime warranty at a AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

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

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

TERMS & CONDITIONS

The terms of 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 Traveller, 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 Traveller own or carry on a trip.
Car Rental – means a vehicle that is licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.
Common Carrier – means a person who is licensed to carry persons on land, water or in the air for a fee, not including car rental companies.
Immediate Family Member – means the AAA member’s spouse, civil union partner or domestic partner, children and step-children (including children who are or are in the process of becoming adopted); parents and step-parents; siblings and step-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 physicians; 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 habilitation 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.
Injury – means bodily injury caused by an Accident occurring during an Eligible Trip, and resulting directly and independently of all other causes.
Injured Person – means 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.
Injured Person’s Family Member – means the Injured Person’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.
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 or from work.
Weather – means changeable conditions of the air, including wind, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire, drought 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 by the federal government and the area is deemed to be uninhabitable or dangerous.
Weather Condition – means the prevailing weather conditions at the location of the vehicle.
Primary Residence – means Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence.
Motor Vehicle – means a vehicle owned or operated by or under the supervision of the Insured Person.
Personal Injury Protection – means the benefit that will pay for medical expenses resulting from an Accident to the Insured Person, when an Accident occurs in a vehicle that is not owned by or under the supervision of the Insured Person.
Premier Member – means the member at whom the benefit is intended.
Provider – means a physician who rendered the service.
Rental Car – means a vehicle that is rented by or under the supervision of the Insured Person, when the Insured Person is not the owner of the vehicle.
Secondary Insured Person is any AAA member possessing an Associate membership in a household.
Severe Weather – means an extreme or unusual weather 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 by the federal government and the area is deemed to be uninhabitable or dangerous.
Severe Weather Condition – means the prevailing weather conditions at the location of the vehicle.
Severe Weather 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.
Policy Territory – means the organization to whom the Policy was issued.

The member at whom the benefit is intended.

TRIP INTERRUPTION COVERAGE

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveller during each Eligible Trip within the Policy Territory, up to $1500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Only expenses for the first 96 hours from the initial delay are eligible for coverage.

What is Covered
The Company will provide benefits for Trip Interruption due to the following events:
1. Vehicle breakdown due to Mechanical Breakdown (excluding flat tires), substituted by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substituted by a police report;
3. Traffic Ticket or Traffic Violation, substituted by a police report;
4. Illness, Injury or death of the Insured Person, Covered Traveller 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;

Exclusions
Coverage is not provided for any loss that results directly or indirectly from any of the following:
1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
11. Any expected or reasonably foreseeable events.
10. Any unlawful acts committed by You or a Covered Traveler;
or
9. Pollution or Toxic release of pollutants;
8. Any unlawful acts committed by You or a Covered Traveler;
or
7. Nuclear reaction, radiation or radioactive contamination;
or
6. Operating or learning to operate any aircraft as pilot or crew;
or
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 risk activities, coxing, heliskiing, extreme skiing or any activity outside marked trails;
or
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
or
4. Rental car receipts
3. 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 is reasonably possible.
2. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Trip.
1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
3. The Motor Vehicle is not operable and transportation must be performed by an accredited transportation company.

VEHICLE RETURN COVERAGE*

When/Where/To Whom Coverage Applies
Coverage applies to the Insured Person and any Covered Traveler during eligible Trips 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 Trip.
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so.
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:
10. The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss.
9. Allianz Global Assistance will not file a claim on your behalf.
8. Any 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 is reasonably possible.
7. The AGA Service Associate will confirm your request and provide you with assistance.
6. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts)
5. Evidence of accident/illness (i.e. police officer report)
4. Copy of payment for automobile repairs
3. Rental car receipts
2. Claim submitted in excess of other insurance or indemnity covering the losses covered under this program.
1. 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 cost from the same or another rental agency.

Allianz Global Assistance is the licensed producer and administrator for this plan. Automobile Club of Southern California (No.209) of Los Angeles, CA or affiliates are also producers in certain states.

*Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. Automobile Club of Southern California (No.209) of Los Angeles, CA or affiliates are also producers in certain states.

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