



HEROES

OF THE

HIGHWAY & BEYOND

Membership Guide



Welcome to AAA Colorado.

AAA has a tradition of delivering world-class Roadside Assistance to members, as well as a package of other benefits and services designed to provide you with safety, security, and peace of mind.

This guide offers an overview of your Roadside Assistance benefits and the many other member benefits, products, and services from which you and your family can receive significant value and unique savings opportunities. As you use these services, you will gain an appreciation for the value of AAA and will want to renew your membership year after year.

Visit your local AAA location and get to know our friendly, courteous, and knowledgeable employees. The locations are listed on the back cover of this guide. In addition, please take a few minutes to visit our website, AAA.com, where you will discover a wealth of information and the ability to take advantage of many AAA services, 24 hours a day, seven days a week.

Thank you for your membership.



TABLE OF CONTENTS

| | |
|--|-------------------|
| Membership Benefit Highlights. | page 4 |
| AAA Colorado offers three membership levels – Basic, Plus, and Premier. | |
| Membership Services | page 6 |
| Information helps members get the most out of their AAA Colorado membership. | |
| Roadside Assistance | page 8 |
| Benefits include bicycle assistance and the Vehicle Battery Service program. | |
| Automotive Services | page 16 |
| You also receive a variety of automotive resources to help keep you on the go. | |
| Financial Services. | page 18 |
| With AAA, you have access to an array of financial products that can help you plan, spend, and save wisely | |
| Insurance Services | page 19 |
| AAA Colorado’s independent insurance agency can provide you with expert advice on the auto, home, and life insurance best suited for you. | |
| Member Savings. | page 20 |
| It pays to belong to AAA. Receive special AAA member savings at over 160,000 locations nationwide. | |
| Travel Services | page 21 |
| AAA Travel offers a wide range of travel agency services with agents ready to help you plan and book your next trip, whether you wish to travel locally, nationally, or internationally. | |
| Glossary | page 27 |
| Safety & Community | page 28 |
| Since AAA was founded in 1902, improving traffic safety has been among AAA’s primary goals. | |
| Contact. | back cover |
| Find our locations, telephone numbers, website, social media, and mobile access information. | |

Visit **AAA.com** for the most complete and up-to-date information about your member benefits. You can access AAA information and services on your mobile phone or GPS, for more about these mobile solutions, go to AAA.com/Mobile and AAA.com/GPS. AAA Colorado member benefits valid through December 31, 2020.



| Service Descriptions* | | | | | | |
|-------------------------|--|--|---|---|--|--|
| | Major Service Areas | Auto Essentials | Fuel Delivery | Auto Locksmith Service*** | Bicycle Assistance | Home Locksmith Service*** |
| | AAA Discounts & Savings - Receive special AAA member savings at over 160,000 locations nationwide. | Battery Service - Jump starts, free battery testing, delivery, installation, and recycling. | Enough fuel will be delivered to enable the vehicle to reach the nearest open service station. | If the key that operates or provides access to the passenger compartment of the vehicle is lost, broken, or the service provider cannot gain entry, AAA will provide locksmith service. | AAA will provide service to a member whose bicycle has become disabled or inoperable and is near a paved roadway (can be reached safely from a normally traveled road in Colorado; may not be available outside of Colorado, so please call to inquire). Transportation will be provided to the member and the disabled bicycle. | Entry to the member's primary residence via use of locksmith services with proof of primary residence. Reimbursement up to \$100 per household in commercial locksmith services, once per membership year. |
| | Automotive Services - From auto buying to maintenance to repairs, enjoy access to numerous automotive resources. | Flat Tire Change - Spare tire will be installed to enable the vehicle to be driven. | Specific brands or octane ratings cannot be promised. | | | |
| | Travel Services - Free maps, hotel discounts, and the AAA Travel Agency, let our experts plan it all. | Auto Lockout Service - If keys are locked inside the vehicle, the service provider will attempt to gain entry to the passenger compartment of the vehicle. | Requests for diesel fuel must be made during a member's call for service; diesel may not be available in all locations. | | | |
| | Insurance Services - Auto, home, and life insurance products with expert advice from the people you trust. | | | | | |
| Basic | Financial Services - Access to a variety of financial products that can help you plan, spend, and save wisely. | Mechanical First Aid - An attempt may be made to get your vehicle operational. | | | | |
| | | | | | | |
| | ✓ | ✓ | ✓ Fuel will be delivered to the vehicle at current retail prices. | ✓ Up to \$50 or reimbursement of commercial locksmith services up to \$50. | ✓ Covered mileage: up to 7 miles per service event. | N/A |
| | ✓ | ✓ | ✓ Fuel will be delivered to the vehicle at no charge. | ✓ Up to \$100 or reimbursement of commercial locksmith services up to \$100. | ✓ Covered mileage: up to 100 miles per service event. | N/A |
| Premier or Premier/RV** | ✓ | ✓ | ✓ Fuel will be delivered to the vehicle at no charge. | ✓ Up to \$100 or reimbursement of commercial locksmith services up to \$100. | ✓ Covered mileage: up to 100 miles per service event. One event may be extended to a total of 200 miles (one per household per membership year). | ✓ Up to \$100 or reimbursement of commercial locksmith services up to \$100. The call does not count as one of the four allowed service events. |

* Each member is entitled to four service events per membership year. See eligible vehicles details in the Roadside Assistance section for information concerning the types of vehicles covered within Basic, Plus, Plus RV/Motorcycle, Premier and Premier RV/Motorcycle.

** Additional benefit details are in the Roadside Assistance and Travel Services sections.

*** Additional costs beyond this coverage will be the responsibility of the member and will be payable at time of service.

| Service Descriptions* | | | | | |
|-------------------------|--|---|---|--|---|
| | Extricating/Winchng*** | E.V. Charging | Towing*** | Free Car Rental | Travel Services and Benefits |
| | An attempt will be made to extricate/ winch the vehicle when it can be reached safely from a normally traveled road or established thoroughfare. If special equipment, more than one truck, or more than one person is required, the associated cost will be at the member's expense and payable at time of service. If the vehicle is unable to be operated after extrication, the towing benefit will apply.** | AAA Colorado's Electronic Vehicle Mobile Charging Unit is the first of its kind in Colorado and can quickly charge virtually all types of electric vehicles. One 15-minute Quick Charge equates to 10 driving miles. Capable of super-charging high-performance electric vehicles with Level II charge of 240 Vat 30 Amps. Available in the front range only. | The disabled vehicle will be towed from the point of disablement, when it can be reached safely from a normally traveled road or established thoroughfare, to the member's destination of choice or back to the responding facility, where available. Additional mileage will be at the member's expense and payable to the service provider at the time of service. The prevailing contractor mileage rate of the geographic area will be charged. | Receive one day of car rental for free (up to a full-size vehicle) one per household, once per membership year. Benefit coverage applies when the member's car is inoperable in conjunction with a breakdown (non-collision) and towed via AAA. Car rental must be booked through AAA. | There is no limit to the benefit usage of AAA's full-service travel agency. Exclusive member benefits with Preferred Partners, hotel discounts, free AAA maps, TourBooks®, TripTik® travel planner, EnCompass member magazine, Travel Store discounts, and Travel Accident Insurance. |
| Basic | | | | | |
| | ✓ Includes the delivery of services by one (1) truck and operator for one (1) hour at the disablement scene. | ✓ One 15- minute Quick Charge (equates to 10 driving miles). | ✓ Covered mileage: up to 7 miles per service event. | N/A | ✓ Hertz Gold Plus Rewards. |
| | ✓ Includes the delivery of services by a second truck and operator for one (1) hour at the disablement scene. | ✓ One 15- minute Quick Charge (equates to 10 driving miles). | ✓ Covered mileage: up to 100 miles per service event. | N/A | ✓ Trip Interruption benefit and Hertz Gold Plus Rewards. |
| | ✓ Includes the delivery of services by a second truck and operator for two (2) hours at the disablement scene. | ✓ One 15- minute Quick Charge (equates to 10 driving miles). | ✓ Covered mileage: up to 100 miles per service event. One tow may be extended to a total of 200 miles. (One extended tow per household, per membership year.) | ✓ Call and a AAA member service representative will initiate this free one-day car rental with Hertz for you. | ✓ Enhanced services: Concierge Services, Enhanced Trip Interruption, Vehicle Return, 24-Hour Travel Assistance, AAA Air Ticketing Fees Waived, Free Passport Photos, Free Enhanced Hertz Gold Plus Rewards. |
| Premier or Premier/RV** | | | | | |

MEMBERSHIP SERVICES

AAA membership provides a range of benefits, services, and products - along with expertise and knowledge in automotive, travel, and insurance. AAA membership covers you, whether you are a passenger or a driver in any eligible vehicle.

You'll also receive *EnCompass* magazine, a guide to great local, national, and international travel destinations created exclusively for our members. It contains tips on getting the most value from your AAA Colorado membership and provides information on discounts and automotive tips. *EnCompass* is published six times a year, and members can view online-only articles and digital versions of the magazine at AAA.com/EnCompass.

You can also sign up to receive our email newsletters. They are packed with local Colorado information, car care tips, road safety news, discounts, and travel specials. To register, go to AAA.com/MyAccount, then to 'Manage Email Preferences.'

Membership Definitions

Primary Membership - The first person in a household who joins AAA is the primary member. Other household members are not covered unless they are added as associate members.

Associate Membership - Primary members can extend their AAA Colorado membership to include associate members. Associate members can be anyone residing in the primary member's household, or children who are students away at school. Associates must have the same membership level as primary members and can be added at any time.

Gift Membership - You can give a AAA Gift Membership for any occasion. AAA Colorado memberships are for Colorado residents. Purchase gift memberships for residents of other states through the AAA affiliate that serves the area. Go to AAA.com/Gift or call 800.915.1736 for more information.

Membership Levels

| BASIC | PLUS | PREMIER | PLUS/PREMIER RV |
|---|--|--|--|
| Benefits include towing, battery services, flat tire changes, fuel delivery, locksmith services, bicycle benefits, member savings, access to automotive, travel, and insurance experts, and so much more. | Upgrades the basic membership coverage. Extended benefits for towing, locksmith, extrication/winch, trip interruption, and more. | This is the highest level of service offered. It includes extended benefits for towing and trip interruption, home locksmith service, and much more. | Optional coverage that extends AAA benefits to cover registered motorcycles, motorhomes, pickup trucks with campers, and travel trailers. See pages 8-9 for more detailed information on benefits by membership level. |

Membership Dues

Your AAA membership dues are billed annually. Membership cards are sent with your renewal statement and are valid for one year once payment is received. AAA membership pricing is updated annually and at renewal; members may receive discounts based on the value of products purchased and services used.



Payment Options

- Renew online at AAA.com.
- Mail in payment with your renewal notice.
- Call 1.800.915.1736 or visit any location.

You can set up your AAA membership with automatic renewal either as an annual or monthly payment. With annual auto renew, your authorized credit card will be charged your renewal dues on your membership expiration date. With monthly payments, your annual dues will split into 12 monthly payments and be charged to your authorized credit card. Go to AAA.com/Renew or call 1.800.915.1736 to set up automatic renewal. The Monthly Payment Plan is an annual agreement and is non-cancellable during the membership year and does not provide for membership dues refunds. Memberships on the monthly payment plan can be cancelled at expiration.

Membership Renewals

To ensure uninterrupted benefits, AAA recommends paying membership dues prior to your membership's expiration date. Prior to the expiration date, you will receive a renewal notice for dues and a new membership card for the subsequent 12-month membership period. Renewal membership payment is due before your current membership expiration date. Membership dues paid during the 90-day period after the expiration date renews your membership for 12 months from the original membership expiration date. Memberships renewed 91 days or more after the expiration date will be charged new member rates and given a new expiration date that is 12 months after the date of renewal.

Replacement Cards and Moving Out of State

If you lose your card or are moving out of state and need to transfer your membership, call 1.800.915.1736 or mail a written request to:

AAA Colorado
Attn: Membership Services
6061 S Willow Dr, Ste 100
Greenwood Village, CO 80111

You may also order a replacement card online at AAA.com/MyAccount or download the AAA app to get a digital version.



ROADSIDE ASSISTANCE

How to Obtain Roadside Assistance

AAA Colorado members can access service many ways:

- Call us at 800.AAA.HELP (800.222.4357).
- Use the free AAA iPhone or Android app (go to AAA.com/Mobile for more info).
- Go online to AAA.com.

When calling for Roadside Assistance, please have the following information ready:

- Your name and membership number.
- The make, model, and color of the vehicle.
- Exact location of your vehicle.
- Nature of trouble - flat tire, won't start, in ditch, etc.
- Phone number where you can be reached.

When assistance arrives, please note:

- For identification, safety, and security purposes, we request that you be with the vehicle at the time of disablement and when the service vehicle arrives.
- A valid membership card and identification will be requested at the time of service.
- Service may include an attempt to make the vehicle operable.
- Our smart phone app has GPS capabilities to help you determine your exact location.*

Payment Options at Roadside

If your vehicle must be towed and you choose a destination that exceeds the mileage limit of your membership level, the towing contractor will accept your valid credit card or personal check for up to \$250.

A valid membership card and identification must be presented at the time of payment. The name on the check must match the member name.

*Our smart phone app has GPS capabilities to help you determine your exact location.

Roadside Assistance Coverage

Basic, Plus, and Premier Membership Levels

AAA membership covers you, the member, and not a particular vehicle. Coverage applies to the member as a driver, and as a passenger in someone else's car. AAA provides up to four (4) service calls for each primary and associate member during a membership year.

AAA members are covered in all four-wheeled passenger vehicles, light pickup trucks, SUVs, vans, and even on their bicycles. AAA members are also covered in rental cars and some commercial vehicles. AAA members are not covered in taxi cabs, limousines, box trucks, semi-trucks or flatbed vehicles.

Coverage for RVs and Motorcycles: Recreational vehicles and motorcycles require special transport equipment. Members with these types of vehicles must add RV/Motorcycle coverage at the Plus or Premier membership levels to receive tow services for the vehicles. Other roadside services, such as battery boosts, lockouts, and tire service, are available under general Basic, Plus, and Premier membership levels. Vehicles must be safely accessible from a normally maintained road.

Vehicles eligible for tow service under RV/Motorcycle coverage include motorcycles, motorhomes, pickup trucks with campers, camper vans, cab-over campers, and travel trailers, such as tent trailers, fifth-wheel trailers, and horse trailers with living quarters.

Dual-wheel loaded pickup trucks are provided all services except tire service; exclusions include non-travel trailers, such as utility, motorcycle, lawn equipment, and automobile trailers.

Service Highlights

Roadside Assistance includes the following service events: minor mechanical adjustment, jumpstart, flat tire change, fuel delivery, lockout or locksmith service, extrication, and towing.



Bicycle Assistance**

AAA Colorado covers you on your bicycle, too!

Service is provided to a member whose bicycle has become disabled or inoperable and can be reached safely from a normally traveled road only in the state of Colorado, using normal servicing equipment. This service applies to all bicycles and tandems, including rental bicycles and bicycle trailers.

Service vehicles are not equipped to repair a member's bicycle or change a flat tire. However, transportation is provided to the member and the disabled bicycle to the member's destination of choice within the mile radius limits of the coverage level of the membership. Additional mileage will be at the member's expense and payable to the service provider at the time of service.

Bicycle transportation service is counted toward your four road service calls per member, per membership year.

**Bicycle Assistance may not be available outside of Colorado.



On-the-Go Roadside Assistance

When assistance arrives, an attempt may be made to identify the problem and get your vehicle operational. AAA aims to keep you on the go. If the problem is a flat tire, the spare tire will be installed to enable the vehicle to be driven. If your vehicle has run out of gas, enough fuel will be delivered to get you to the nearest open service station.

Mobile Vehicle Battery Service***

Members are entitled to jumpstarts and free electrical system and battery testing, delivery, and installation at home, work, or other location of their choice. AAA offers a 6-year limited warranty (3-year full replacement) on batteries as well as exclusive AAA member pricing. If your battery is found to be faulty or failing, you can choose to buy and have one installed on the spot; we even recycle your old one. Only AAA brings convenient battery service to your door! Don't wait for your battery to fail; call and AAA will come to you and test it. It's one more benefit of AAA.

Towing

Covered towing mileage is up to 7 miles for Basic membership and 100 miles for Plus and Premier members per service event. For Premier members, one tow may be extended to a total of 200 miles (one extended tow per household, per membership year). If your vehicle cannot be made operational, it will be towed to your choice of destination, or AAA will assist in finding a place of repair, lodging, or alternate transportation. Additional mileage is at the member's expense and payable to the service provider at the time of service. The prevailing contractor mileage rate of the geographic area will be charged.

*** Mobile Vehicle Battery Service is currently available along the Front Range.

Service Tracker

Through the AAA app, the service tracker allows you to watch the progress of the responding service vehicle in real-time as it makes its way to your location.

Auto Lockout and Locksmith Service

If keys are locked inside the vehicle, the service provider will attempt to gain entry to the passenger compartment of the vehicle.

If the key that operates or provides access to the passenger compartment of the vehicle is lost or broken, or the service provider cannot gain entry, AAA will provide locksmith service up to \$50 for Basic members or up to \$100 for Plus and Premier members, or reimbursement of commercial locksmith services up to \$50 (Basic) or \$100 (Plus and Premier). Auto lockout or locksmith service will count as one of the four allowed service events.

Electronic Vehicle Mobile Charging

AAA Colorado's Electronic Vehicle Mobile Charging Unit is the first of its kind in Colorado and can quickly charge virtually all types of electric vehicles. A 15-minute Quick Charge, or longer if necessary, is provided to allow for sufficient range to reach the closest charging point. Our EV unit is capable of super-charging high-performance electric vehicles with a Level II charge of 240 V at 30 Amps. Electric Vehicle Charging will count as one of the four allowed service events.

Home Locksmith Service

If you are a Premier member and you are locked out of your home, you can receive reimbursement for locksmith costs up to \$100 to gain access to your home. 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 reserved for a AAA Premier member's primary residence in Colorado and excludes all other buildings or locked areas. Home lockout service is limited to one usage per AAA Premier household per membership year. Home lockout service will not count as one of the four allowed service events.

Extricating/Winching

If your vehicle needs to be extricated or winched out, a truck will be sent to provide service. Basic members can receive the service of one truck for one hour. Plus members can receive the services of a second truck and operator if needed for up to one hour. Premier members can receive the services of a second truck and operator if needed for up to two hours.

Free One-Day Car Rental

Premier members who need a rental car because their vehicle has been towed by AAA can get additional help from AAA. Premier members can receive a free, one-day car rental. AAA member service representatives can coordinate this car rental with Hertz.

Rental car benefits must be used in conjunction with a breakdown (non-collision) and tow, which is one of the four allowable Roadside Assistance calls in a membership year. If a Hertz vehicle is unavailable, you may later request reimbursement as outlined below. Premier members are entitled to one free, one-day car rental per household per membership year.

The Premier member has up to 48 hours from the time of the tow to call AAA and request the one-day complimentary rental car. In the event the rental exceeds one day, the member will be responsible for the cost of the rental for any time period beyond the first day. All optional service charges, such as refueling and liability/collision/comprehensive protection, are the member's responsibility.

AAA Premier coverage will cover the cost of a standard full-sized vehicle for the period of one 24-hour day.

Please present your AAA membership card at the time of rental. Normal rental qualifications and other restrictions, including age, apply. Rental cars are subject to availability.

Alternate Service

If you have followed the procedure to obtain assistance, and AAA assistance is not available, or AAA provider access is restricted (such as on toll roads or limited-access highways), AAA will provide reimbursement for covered services at the prevailing regional commercial rate.

Reimbursement Process

If AAA assistance was available but not requested, the assistance may be limited to the amount AAA would normally have paid.

Proof of payment must be submitted within 90 days of service. AAA may adjust or deny reimbursement for service provided by individuals or companies not normally engaged in providing Roadside Assistance for AAA organizations. Members will not be reimbursed for services for certain police-controlled tows involving violation of laws.

Documentation needed for reimbursement: Itemized invoice and receipt, if the name on the invoice or receipt is not that of the member, a brief explanation of why the service was required and if AAA was contacted, why another provider was used.

To request reimbursement, go to [AAA.com/Reimbursement](https://www.aaa.com/Reimbursement) or mail request with supporting documentation to:

AAA Colorado
Attn: Reimbursements
6061 S Willow Dr, Ste 100
Greenwood Village, CO 80111



What Is Not Covered

Vehicles not eligible for service under the membership benefits.

Member benefits or reimbursement will not be provided for vehicles that are:

- Used as transportation to the vehicle if you're in a different location or transportation to another location after a vehicle has been dropped.
- Abandoned, unlicensed, unattended, purchased in an inoperable condition, or can't be driven safely.
- Illegally parked or associated with an illegal activity.
- Being towed to or from a salvage yard, charitable organization, car show exhibition, auto auction, or from one storage location to another.
- Loaded or modified, which alters the vehicle's original weight, dimensions, or ground clearance, creating a safety hazard or potential damage to the vehicle or servicing equipment (battery, fuel-delivery, lock-out, and mechanical first aid services excluded).
- Driven off established roads or in areas unsuitable for vehicular traffic, which includes, beaches, open fields, vacant lots, playgrounds, creek beds, golf courses, forests, private roads, flooded roads or driveways, etc.
- Equipped with a snowplow (limited service may be provided, but you must remove the snowplow before any towing, extrication, or tire service may be rendered) or require shoveling of snow, etc. in order to render service.
- Taxis, limousines, buses (unless converted to a motorhome), semi-tractor trailers, (semi-trucks).
- Trailers that contain livestock, haul cars, exceed their maximum load capacity, are unsecured, or contain uncovered debris and create a safety concern.
- Motorcycles that require a flat tire change, battery boost, or battery replacement service.
- Requiring service where appropriate identification, in addition to the membership card, is not provided to the service technician.
- Service will be provided to an inoperable impounded vehicle if it is not under any legal restraints and provided the vehicle is accessible.

Note: If because of illness or injury you can't tell us what you'd like us to do with your vehicle, we may tow it and keep it until we hear from you. Storage fees may apply.

Services not provided under the membership benefits:

- Service to a vehicle located in an area not regularly traveled by private passenger vehicles (such as a beach, open field, creek bed, or 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 that become snowbound or flooded.
- 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's 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 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 storage for an impounded or stolen vehicle.
- Installation of automotive parts not provided by the service provider.
- Vehicles in the process of being restored or modified are not covered.

[§] The mileage fees for any excess mileage and the fees for additional towing services will be determined and billed directly at the time of the disablement, and all payment of that additional mileage fee or additional towing service will be paid by the member directly to the service provider.

There may be force majeure events (such as fire, flood, earthquake, elements of nature, acts of war, terrorism, riots, civil disorders, or other events not within the reasonable control of AAA) that could directly or indirectly delay, hinder, or prevent AAA or our service providers from performing services for our members, and AAA is not obligated to perform services in the event of such force majeure events.

AAA may use independent service providers to provide Emergency Road Service to our members. While AAA and the service providers strive to provide prompt and efficient service at all times, note that delays are sometimes unavoidable due to weather, traffic or road conditions, or unusual service demands. Additionally, longer-distance tows may be subject to longer delays.

Although AAA holds the service provider to high standards, AAA cannot control the method, manner, and means in which independent service providers render services, and AAA will not be liable for their misconduct, negligence, or other acts or omissions. AAA will attempt to resolve any member's vehicle repair and damage complaints resulting from Emergency Road Service provided by our service providers. Member complaints should be reported as soon as possible, and before additional repairs are made. Failure to do so may limit our ability to assist.

AAA Emergency Road Service – Additional Terms and Conditions

The Membership must be active, and the member must be current on dues and any other fees owed. A valid AAA membership card or digital membership card and matching photo identification are required to receive all AAA Emergency Road Services. Members without proof of membership or identification may be charged for the service.

Certain restrictions apply to all services, including the availability of services in all locations. Unless as otherwise specified, the terms and conditions apply to each Membership year.

Safety of AAA members and AAA road service technicians is important to AAA. The technician may assess the situation for safety, which may impact how or if certain services will be available for each situation. AAA reserves the right to provide only such services as are deemed safe and within the normal course of servicing, including using ordinary servicing equipment and servicing vehicles that have not

been loaded, altered from their original manufacture, or custom manufactured in a manner that interferes with safe and legal rendering of service.

AAA Emergency Road Service is provided to help our members get back on the road. All vehicles to be serviced must be registered for highway or street use to be eligible for services. Vehicles that are untagged, uninsured, or not otherwise legally drivable (other than a vehicle involved in an accident that rendered it un-drivable) will not be eligible for services. AAA Emergency Road Service will not be rendered if services are used as a substitute for regular maintenance. 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. Tows will not be provided for moving a vehicle from one residence to another (unless directly related to the repair of such vehicle) or from a road to a driveway. Fuel delivery is available only for vehicles that are out of fuel. Vehicles will not be towed to/from a salvage yard. Service will not be provided if the purpose of transporting a vehicle is in connection with a purchaser, sales, auction, car show exhibition, donation, or relocation or similar situation. Dismantled, stored, or abandoned vehicles or those purchased in an inoperable condition will not be eligible for service. Tows are provided from impound lots provided that the member's vehicle is unable to be driven and is otherwise fit for towing, and the member pays all impound fees.

Services May Be Rendered at Additional Cost to Members

- Members are responsible for any fees or services not covered by the stated coverages under the membership; service providers may provide such services on a fee-for-service basis. For certain covered services, members may need to pay the technician (at the time of service) and submit for reimbursement. Forms of accepted payment may differ depending on the service provider, which may include limits on the amount for a personal check.
- AAA reserves the right to seek reimbursement, including any reasonable administrative or processing fees, from members for any services provided for which the member was not eligible or entitled, or for which the member was obligated to pay at the time of service, including not sufficient funds (NSF) checks.

AAA Emergency Road Service – Location Services

When calling AAA Emergency Road Service, a member will be provided the option to opt-in to allow AAA to identify the member's location for purposes of dispatching services

Protecting Your Privacy

AAA retains information received directly from its members when they call to request Emergency Road Service. To dispatch a service provider, the AAA representative must accurately capture the location of the vehicle requiring service, based on the inflation that the member provides. Data a member directly provides or confirms with the AAA representative, as it pertains to the vehicle location, will be shared with a service provider and retained as part of the member's service request record with AAA.

Sharing of Information

Member location information may be shared with the appropriate authorized service provider(s) to assist and may be viewed by other AAA authorized personnel responsible for ensuring service delivery.

A Word About Roadside Assistance

Roadside Assistance should not be used as a substitute for proper vehicle/bicycle maintenance. Each member may request Roadside Assistance as often as needed. AAA provides up to four (4) service calls for each primary and associate member during a membership year, except for charges required for certain services (as explained in these guidelines). After four (4) service calls, the member will pay at the scene or, at AAA's discretion, be billed for each additional call. A member who does not pay this bill may become ineligible for benefits, and membership may be canceled. Vehicles must be safely accessible from a normally maintained or traveled road. Roadside Assistance benefits are non-transferable.

AUTOMOTIVE SERVICES

More than Roadside Assistance, you have access to a variety of automotive resources to help keep you safe and “on the go.” From auto buying to auto insurance and from maintenance to repair, AAA stands behind you.

AAA Car-Buying Service

AAA Colorado AutoSource is here to help you buy your next new or used car, truck, or van. With AAA Colorado AutoSource’s fleet-buying power, we can save you time and money. AAA’s professional consultants are not tied to one make or model. They will find you what you want, not what the dealer wants you to buy.

For an easy and hassle-free experience, allow AAA Colorado AutoSource to assist you with auto shopping to guide you through the entire process.

To learn more about AAA Colorado AutoSource, go to AAA.com/CarBuying or call 800.915.1736.

Auto Insurance

AAA can also insure your vehicle. As a AAA member, you may be eligible for special member-only savings. See page 19 for more details.

Approved Auto and Body Repair Facilities

Auto and Body repair facilities that have passed rigorous inspections are permitted to display the official AAA Approved Auto and Body Repair designation.

When you have your vehicle serviced at an Approved Auto or Body Repair facility, you’ll receive a written estimate, a limited warranty on the repair(s) for 24 months or 24,000 miles, whichever comes first, and AAA representation in any dispute resolution. These facilities provide a 10% discount on labor (up to \$50) and vehicle triage within 60 minutes when towed in.

Go to AAA.com/Repair for the most up-to-date listing of AAA Approved Auto Repair & Auto Body Repair facilities or check your most current issue of AAA Colorado’s magazine, *EnCompass*.



Approved
Auto Body



Approved
Auto Repair

Approved Driving Schools

Driving schools undergo a stringent inspection and approval program that evaluates the curriculum, instructors, training vehicles and technology, reputation, and customer service. Students will get the highest-quality driver education at a fair rate, discounted for members. You can trust the driving schools we trust. Go to AAA.com/DrivingSchool for more info.

Did you know?

There are nearly 7,900 Approved Auto/Body Repair facilities in the US and Canada. Many Colorado facilities have discounts for AAA members. Search for a facility near you at AAA.com/Repair.

Members save on auto parts and services at Discounts & Rewards partners, such as Grease Monkey, NAPA Auto Parts, Peerless Tires, BumperDoc, and Safelite Auto Glass.

AAA Extended Service Warranty

Even well-maintained, reliable vehicles may experience mechanical failures. Older, higher-mileage vehicles are more likely to have a breakdown. Protect your wallet from unexpected vehicle repair bills with an extended service contract from AAA Colorado AutoSource! Go to AAA.com/Warranty

More Automotive Resources at AAA.com:

- Car buying advice, research and information
- Car safety information – evaluations from the Insurance Institute for Highway Safety
- N.A.D.A guides
- Vehicle repair and maintenance tips
- Diagnostic center – identify vehicle issues, browse by topic or keyword search
- Check fuel prices near you.



FINANCIAL SERVICES

Credit Card

Get on the road to unlimited rewards with the AAA Member Rewards Visa® credit card.

- Earn 3x points on eligible travel and AAA purchases*.
- Online account access.
- 24-hour customer service. Apply online at AAA.com/CreditCard or call **866.665.3581**.

Deposit Program

Members save more with the AAA Deposit Program. Special benefits include:

- Exclusive, member-only rates that consistently beat the national bank average.
- No minimum required to open a CD, IRA, or Money Market account (Money Market Accounts require a minimum balance of \$1,500 after 60 days).
- Quick account set-up by phone, mail, or online.
- Easy and secure access to your account information via AAA.com/Deposits.

Discover the AAA difference in high-yield savings accounts. Call **888.728.3230** or go online to AAA.com/Deposits for more information.



*For information about rates, fees, other costs, and benefits associated with the use of this card or to apply, call the toll-free number or visit the website. **How You Earn Points:** You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net Purchases"). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point (base point) for every \$1 of Net Purchases charged to the credit card each billing cycle. **2 Points:** Earn 2 points (consisting of 1 bonus point and 1 base point) per \$1 for Net Purchases made with the card at any eligible gas, grocery store, wholesale club and drugstore merchant categories as designated by Bank of America. **3 Points:** Earn 3 points (consisting of 2 bonus points and 1 base point) per \$1 for Net Purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchant categories as designated by Bank of America. **Points Expiration:** Points expire 5 years after the month they were earned. **Points Forfeiture:** If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. This credit card program 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. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC. ©2020 Bank of America Corporation

Travel Money

AAA offers a Visa TravelMoney® card and other convenient foreign currency products. See page 21 for more information on TravelMoney® products.

Identity-Theft Monitoring

AAA Colorado members have a safeguard against identity theft. Available in partnership with Experian, you have two options for coverage:

- ProtectMyID Essential - free product that includes basic ID theft monitoring and "Lost Wallet" benefit that helps you report lost registered items like credit cards, driver licenses, and health-insurance cards.
- ProtectMyID Deluxe-discounted monthly rate for adult members provides enhanced protection, including \$1 million in ID theft insurance and a benefit that monitors the Social Security numbers of your children.

To find out more, go to AAA.com/IDTheft or call **877.440.6943**.

INSURANCE SERVICES

AAA Colorado Insurance Agency offers a wide variety of products including auto, home, life and commercial products from trusted national insurers. Our insurance experts provide members the best combination of price, coverage and service.

AAA Members May Be Eligible for the Following Discounts:*

- AAA member discounts
- Multi-car discounts
- Multi-policy discounts
- Good driver discounts
- Mature driver discounts
- Good student discounts

Automobile Insurance - Offered through some of the nation's highest-rated, most-competitive insurance companies.

Homeowner's Insurance - Whether you need protection for a house, condominium or apartment, AAA will review your existing coverage and show you how your current premium and coverage compares with plans available from AAA Colorado Insurance Agency.

Life Insurance - A variety of life insurance plans are available, including mortgage protection and coverage for spouse or children. AAA also offers life insurance beyond these traditional areas.

Specialty Insurance - AAA Colorado Insurance Agency can help you insure other items, too, including motorcycles, ATVs, "365" Travel accident insurance, and more. Our insurance experts can review your current coverage and suggest policies that fit your personal circumstances.

Flexible payment options are available. Call toll-free 800.915.1736. for a quote. Members can also request quotes by visiting AAA.com/Insurance or any AAA location.

*Benefits and discounts vary from company to company, and some require purchase of certain coverages.



MEMBER SAVINGS

You can receive exclusive AAA member discounts at merchants nationwide. With the Discounts & Rewards program, you can get discounts on everything from shopping to dining, entertainment to pet services, theme parks to lodging, automotive and home services to member-only travel and insurance benefits. Members have access to thousands of exclusive discounts, in-store and online. You could save enough to pay for your membership each year.

- Search for discounts across the country and around the world.
- Visit AAA.com/Discounts to learn about the AAA Discounts & Rewards program.

GoodRx Prescription Discounts

AAA and GoodRx have partnered to provide incredible savings at leading pharmacies to help AAA members save on prescriptions for the entire family, including pets. Simply go to AAA.com/GoodRx and enter your 16-digit AAA membership number. Follow the simple 3-step process to view and get your card. Present your GoodRx card at the pharmacy prior to paying for your prescription to receive your discount.



AAA Members Saved More Than \$2 Billion* On...

- Shopping
- Entertainment
- Services
- Health
- Automotive
- Travel
- Dining
- Lodging

TRAVEL SERVICES

AAA Travel provides unparalleled travel service and products to our valued members. With stores in more than 900 cities throughout the U.S. and Canada, AAA Travel is well-equipped to meet your travel needs.

Our travel consultants are experts in providing destination information and travel advice tailored to meet your travel needs. No matter what kind of vacation you're interested in—an Alaskan cruise, a guided tour through Europe, or a cross-country road trip—our agents are ready with recommendations and options for a unique travel experience. As a member, you have access to our exclusive AAA Vacations® packages, offering special discounts and unique benefits provided by our preferred travel partners.

Services and Benefits

Cruises/Tours - AAA Travel Consultants can help you book your dream vacation. Our knowledgeable travel experts are here to answer questions, provide information on destinations, and offer you a range of vacation options. Plus, AAA members receive exclusive discounts and amenities you can't get anywhere else.

Hotel/Motel Savings - AAA members get special rates at many hotels and motels. Book your lodging on AAA.com or talk to a AAA Travel Consultant by visiting any of our stores or calling 1.800.915.1736. If you're on the go, call the reservation number on the back of your AAA card!

Maps and Guides - AAA maps and TourBooks® are complimentary for members (domestic only). The guides are packed with information about cities and attractions and provide details on AAA-approved accommodations and restaurants throughout the U.S. and Canada. These books, as well as city, state, or regional U.S. maps, are available at your local AAA store, or you can order them on line at AAA.com.

TripTik® Travel Planner - As a member, you can receive a custom TripTik® that includes address-to-address mapping and narrative directions,

restaurants, places to save, lodging, and attractions along the way; and information on detours and road construction. Go to AAA.com or visit AAA.com/Mobile to download the app, call 800.915.1736, or stop by any AAA location.

Hertz Gold Plus Rewards

AAA members can join Hertz Gold Plus for free; after the first rental, Basic and Plus members receive 675 bonus points, and Premier members receive 1100 bonus points, enough for two free days! Go to AAA.com/HertzGold to sign up, and use CDP #6 if prompted.

Fee-Free Ticketing

Premier members who plan and book their air travel through a AAA Travel Agent will not pay a AAA air-ticketing fee.

Passport Photos

Get your passport photo at any AAA location. Premier members receive free passport photos at AAA Colorado locations; limited to one free photo per member (per membership year) living in the primary residence.

Travel Money

AAA Colorado recommends you travel with a mixed wallet. AAA Visa TravelMoney® cards are pre-loaded with the amount you specify and can be used anywhere Visa is accepted. They are reloadable and not attached to any personal accounts. These are available at select AAA Colorado locations.*

Foreign currency banknotes can be ordered through your local AAA Colorado location or online at AAA.com. More than 80 types of currency are available.

*TravelMoney products are not available at Durango or Grand Junction locations.



Mail reimbursement requests to:

AAA Colorado
Attn: Trip Interruption Benefit
6061 S Willow Dr, Ste 100
Greenwood Village, CO 80111

Travel Store/Luggage Discounts

Find discounts on luggage, travel accessories, safety products, and more. Members can get substantial savings at the Travel Stores in select AAA locations or online in the travel store at AAA.com/TravelStore. Receive discounts on attraction tickets, movie tickets, and notary services in all AAA Colorado locations. For a unique selection of travel accessories and apparel, visit our Travel Store online at AAA.com/TravelStore.

Travel Accident & Trip Insurance

Unforeseen travel challenges can be eased with travel/trip insurance; protect your investment and your peace of mind with trip insurance to cover canceled plans, lost baggage, and travel delays. Purchase it through any travel agent or online. AAA members also receive Travel Accident Insurance coverage automatically when your trip is arranged and purchased through your AAA Travel Agency. You're covered up to \$100,000 for Accidental loss of life, limbs, sight, speech, or hearing while traveling in a common carrier. Visit AAA.com/Travel and click on Travel Insurance or call your AAA Travel Agent at 800.915.1736.

Trip Interruption

Plus and Plus RV members are entitled to benefits when a trip is interrupted due to a collision accident that occurs while driving an eligible vehicle that is 100 or more miles away from home and is reported to the police (and/or your insurance company). Members will be reimbursed up to \$700 for one of the following, provided the expense is incurred within 48 hours of the accident:

- Maximum 7-day rental of a replacement vehicle from the location of the accident to the final destination or home.
- Lodging and meals at the location of the accident while your eligible vehicle is being repaired.
- Commercial transportation from the location of the accident to one destination.

Reimbursement must be requested within 90 days of the accident. Member must be currently active with AAA Colorado at the time of the accident and at the time of the request. An official police report and/or an insurance company accident report must accompany each reimbursement request. Not combinable with any other trip interruption benefits.

International Driving Permit

Planning to drive while traveling abroad? Secure your International Driving Permit (IDP) at any AAA location.

Exclusive Auto Travel Services for Premier Members

The following benefits provide Premier members greater peace of mind and convenience when on planned leisure driving trips of 100 miles or more away from home.*

Trip Interruption

If your trip is delayed due to an accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters, or severe weather, you can be reimbursed up to \$1,500 for covered out-of-pocket expenses, including meals and accommodations; and/or substitute transportation to continue your trip.

Vehicle Return

If your car trip cannot be completed because of illness or injury, this coverage will reimburse up to \$500 of the cost for the Premier member's vehicle to be returned home.



Concierge Assistance

While you are traveling, let us help you with the details like restaurant and spa recommendations and services, event tickets, flower/ gift arrangements, setting golf tee times, or filling special requests.

24-Hour Emergency Travel Assistance

Sometimes, emergencies happen when you are far from home. AAA Premier coverage includes medical and legal referrals, emergency messages, help with lost tickets and baggage, emergency airline/ hotel reservations, and even money transfers.

*Insurance coverage is underwritten by BCS Insurance Company under Form No. 233B. AGA Service Company is the licensed producer and administrator for this plan.

Covered Travel

These benefit services are provided through ACA Service Company. AAA Colorado retains the right to change providers. Please note that these benefits apply only to planned leisure automobile trips in which the Premier member is at least one hundred (100) driving miles from his or her primary residence when the incident occurs. Trip must be intended to include at least one overnight stay within the U.S. or Canada; and does not exceed, and was not planned to exceed, forty-five (45) consecutive days. This is hereafter noted as Covered Travel.

Trip Interruption Coverage*

A Premier member may be reimbursed up to \$1,500 per trip for out-of-pocket expenses for the cost of reasonable additional accommodations and meal expenses and/or the cost of substitute transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States and Canada. Premier-level Trip Interruption benefits are not combinable with Plus-level Trip Interruption benefits.

*Insurance coverage is underwritten by BCS Insurance Company under Form No. 233B. AGA Service Company is the licensed producer and administrator for this plan.



The covered reasons for delay are:

- 1. Vehicle disablement due to mechanical failure (excluding tire trouble) or an accident that renders the vehicle inoperable at least overnight
- 2. Theft of a vehicle
- 3. Unexpected illness or injury requiring the Premier member to receive treatment by a physician who advises delay of the trip
- 4. Natural disasters
- 5. Severe storms or unusual weather phenomena validated by National Weather Service records

What Is Not Covered

Benefits are not payable for travel that does not meet the definition of Covered Travel, and for any loss, injury, illness, delays and/or expenses due to:

- 1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections)
- 2. Tire trouble
- 3. Intentionally self-inflicted harm, including suicide
- 4. Normal pregnancy or childbirth
- 5. Mental or nervous health disorders
- 6. Alcohol or substance abuse, or related illnesses
- 7. An accident occurring when the vehicle is being driven by an unlicensed driver or a driver who is not a Premier member
- 8. Personal property that is damaged or destroyed
- 9. Any liability for injuries or property damage
- 10. The commission or attempted commission of an illegal act
- 11. The cost of repairs to the vehicle
- 12. Cost of fuel expenses
- 13. Air and/or sea travel
- 14. Carrier-caused delays
- 15. Participation in professional athletic events or motor competition (including training)
- 16. The cost of meals, accommodations, and substitute transportation resulting from delays caused by routine maintenance or minor repairs to the vehicle

In cases where the Premier member rents a vehicle for Covered Travel and the vehicle is disabled or stolen, the member must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the vehicle. If such zv is not attempted, the member will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Premier member to continue the trip will be reimbursed only if the member 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. Claim must be filed as noted in the following. Expenses after 96 hours from the initial delay are not covered.

Vehicle Return Coverage*

What Is Covered

Premier members on Covered Travel are reimbursed up to \$500 for transportation of the vehicle back to the member’s primary residence when an unexpected illness or injury prevents completion of the Covered Travel. The vehicle must be operable. Transportation must be performed by an accredited professional transport company.

| Benefits for Premier Members | Limit |
|--|----------|
| Trip Interruption | \$1,500 |
| Vehicle Return | \$500 |
| Concierge | Included |
| 24-Hour Global Travel Emergency Assistance | Included |

Benefits are per trip. To begin your claim, contact AAA Colorado at 800.915.1736.

*Insurance coverage is underwritten by BCS Insurance Company under Form No. 233B. AGA Service Company is the licensed producer and administrator for this plan.

What Is Not Covered

In addition to the exclusions listed under the Trip Interruption coverage, vehicle Return benefits will not be payable if the vehicle is a rental vehicle or a vehicle with an original lease term of less than one year, OR if the transportation of the vehicle could have been performed by a Premier member or by a traveling companion of a Premier member.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.

Concierge and Emergency Travel Assistance

Premier membership includes access to concierge and emergency assistance services that are service benefits, not financial benefits. Any costs associated with services are paid by the member.

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 us within 60 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 us within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of accident/theft (i.e., original 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).

GLOSSARY

“**Accident**” means an unexpected, unintended unforeseeable event causing Injury or property damage.

“**Accommodations**” means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

“**Covered Person**” means a AAA Premier member whose primary residence is in the U.S. and his/her immediate family members traveling in the same vehicle during Covered Travel.

“**Covered Travel**” means a planned leisure automobile trip in the covered person’s vehicle that has taken the covered person at least one hundred (100) driving miles from his or her primary residence when the incident occurs, which was intended to include at least one overnight stay within the U.S. or Canada, and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days. Please note: The covered person must be at least 100 driving miles from the AAA Premier member’s primary residence when the incident occurs in order to be eligible for the benefits.

“**Family Member**” means your spouse; parent; child(ren), including children who are or are in the process of becoming adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

“**Illness**” means a sickness, infirmity, or disease that causes a loss that begins during Covered Travel.

“**Immediate Family Member**” means the AAA Premier member’s spouse and/ or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is a AAA Premier dependent associate is also considered an Immediate Family Member.

“**Injury**” means bodily injury caused by an accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

“**Physician**” means a person who is licensed and legally entitled to practice medicine and who is not a covered person or an immediate family member of, nor related to, a covered person.

“**Primary Residence**” means the AAA Premier member’s billing address that is recognized by AAA Colorado, and that must be in the U.S.

“**Substitute Transportation**” means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the vehicle. Expensive or exotic automobiles are excluded under this definition.

“**Vehicle**” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the covered person is either driving or riding as a passenger. Moving vans are excluded.

“We, Us, or Our” refers to BCS Insurance Company and its agents.

*Insurance coverage is underwritten by BCS Insurance Company under Form No. 233B. AGA Service Company is the licensed producer and administrator for this plan.



Since AAA was founded in 1902, improving traffic safety and the nation's highways have been among AAA's primary goals. Traffic safety is an umbrella term that covers numerous topics, from child passengers and teen drivers to mature motorists. AAA Colorado represents its members before the Colorado General Assembly and a broad range of other local and statewide policymakers on a variety of issues to ensure the safety of all road users.

AAA Colorado is dedicated to safety for all road users. We have great information and resources for drivers, cyclists and pedestrians. Go to AAA.com/Safety.

Teen Drivers

Many of AAA's driver improvement tools are geared toward new drivers. View the full range of tools at TeenDriving.AAA.com. Go to AAA.com/DrivingSchool to find a current list of the AAA Approved Driving Schools in Colorado.

Mature Drivers

By 2030, nearly 70 million people will be 65 or older. AAA's "Lifelong Safe Mobility" campaign is a comprehensive approach to helping seniors continue driving for as long as safely possible and remain mobile thereafter. Go to the safety pages at AAA.com, visit SeniorDriving.AAA.com, or call 800.915.1736.

Privacy Notice to Members

AAA Colorado respects the privacy of individuals who obtain services from it and protects the security and integrity of the information it collects.

For our full privacy policy, please visit AAA.com and click the privacy policy link at the bottom of the page, or write to us at the address below to request a copy be mailed to you.

AAA Colorado
Attn: Membership Marketing
6061 S Willow Dr, Ste 100
Greenwood Village, CO 80111



HEROES OF THE HIGHWAY

AAA.com | Toll-Free in Colorado: 800.915.1736

Visit one of our 11 Colorado locations

DENVER AREA

Denver Tech Center
6061 S Willow Dr, Ste 100
Greenwood Village, CO 80111

South Metro
7400 S University Blvd
Centennial, CO 80122

Southwest Metro
8601 W Cross Dr, Ste B1
Littleton, CO 80123

West Metro
3850 Wadsworth Blvd
Wheat Ridge, CO 80033

East Metro
19761 E Smokey Hill Rd, Unit A
Aurora, CO 80015

North Metro
5140 W 120th Ave, Unit 300
Westminster, CO 80020

BOULDER

1933 28th St, Ste 200
Boulder CO 80301

FORT COLLINS

3636 S College Ave, Unit 2
Fort Collins, CO 80525

DURANGO

16 Town Plaza
Durango, CO 81301

COLORADO SPRINGS

7330 N Academy Ave, Unit 2
Colorado Springs, CO 80920

GRAND JUNCTION

2454 US Highway 6 & 50, Ste 109
Grand Junction, CO 81505

AAA Colorado locations are open **Monday - Friday 8:30 am - 5:30 pm** and on **Saturday 9:00 am - 1:00 pm**. The Denver Tech Center location is open until 6:00 pm Monday - Friday; the Grand Junction and Durango locations are closed on Saturday.

