

# Membership Terms and Conditions

## AAA Emergency Road Service Coverage

AAA Emergency Road Service is an exclusive benefit provided to AAA Members. It is designed to get Members back on the road as quickly as possible.

AAA Membership provides each Member up to an aggregate of four (4) total Emergency Road Services per Membership year (see additional terms and conditions below).

AAA Emergency Road Service coverage includes the following services:

### Mobile Battery Service

For vehicles that will not start, AAA road service technicians may provide certain battery services, such as testing of the battery or the vehicle starting and charging systems or attempting to jump-start the battery. Members may purchase a AAA-branded battery, which the technician will install for the Member (some labor-intensive installations may require additional charges). Due to safety concerns, the installation may be at a nearby location rather than the original service site. Service hours and battery availability varies by location. Battery charging is not covered by AAA Emergency Road Service.

### Tire Change

AAA road service technicians will assist Members in installing spare tires. If an inflated spare is not available or the existing spare is deemed unsafe by the technician, the Member may elect to have the vehicle towed (subject to the towing terms and conditions below). Tire repair is not covered by AAA Emergency Road Service.

### Fuel Delivery

AAA road service technicians will provide free delivery of enough fuel to get the Member to the nearest service station. Requests for diesel fuel must be made during a Member's call for service; diesel may not be available in all locations. AAA Classic Members will be charged for fuel at the market rate. AAA Plus<sup>®</sup>, AAA Plus<sup>®</sup> RV and AAA Premier<sup>®</sup> Members will receive fuel at no charge.

### Lockout/Locksmith Service

AAA service technicians are available to provide lockout/locksmith services for Member vehicles. Members are covered for locksmith services or reimbursement for parts and labor as detailed below. If the technician is unable to open the vehicle or the Member has lost or broken the key, the Member may elect to have the vehicle towed (subject to the towing terms and conditions). Locksmith services may not be available in all locations.

- AAA Classic Members are entitled to locksmith services or reimbursement for vehicles up to \$50 for parts and labor.

- AAA Plus and AAA Plus RV Members are entitled to locksmith services or reimbursement for vehicles only up to \$100 for parts and labor.

- AAA Premier Members are also entitled to locksmith services or reimbursement for vehicles and Home Lockout Service\* up to \$150 for parts and labor.

Members must provide a valid AAA Membership card and matching photo identification for all lockout services. The registered owner of the vehicle must be present for a locksmith to

make a replacement key. If the locksmith service is unavailable, Members can apply for reimbursement up to the stated coverage amount.

\*AAA Premier Members are also entitled to Home Lockout Service. Home Lockout Service is available only for the residence on file for the primary AAA Premier Member and applies only to locks that provide access in and out of such residence. AAA will not reimburse for Home Lockout Service if it is used to change locks for any reason other than lost keys (including but not limited to domestic disputes and security concerns).

### Vehicle Assessment Services

AAA roadside technicians may also perform checks of connections and fluids and other vehicle assessments. Any services are provided “as is” without any warranty, guarantee or representation, express or implied, of any kind, and may be temporary in nature. Members should have all vehicles inspected and serviced properly.

### Towing

If a Member’s vehicle cannot be started or driven safely, AAA may provide tow services to a destination as described below. There is a limit of one tow per breakdown incident.

	AAA Classic	AAA Plus/Plus RV	AAA Premier
Towing to the nearest AAA Approved Auto Repair facility	✓	✓	✓
Towing to a AAA Independent Contract Station	✓	✓	✓
Miles of towing from point of breakdown (measured in miles driven)	5 miles	100 miles	One tow up to 200 miles*; three tows up to 100 miles

\* The one tow for up to 200 miles is limited to one tow per Membership year per household.

Members will be responsible for the payment of additional costs and expenses of tows that are in excess of the distances or allotments as specified above. These will be charged at the then-current rates of the Service Provider for that area, and must be paid to the Service Provider at the time of service.

Tow services include tows to the nearest repair facility or the responding Service Provider's repair facility (if applicable) to the extent such facility is located within the allotted mileage range.

### **Winching/Extrication**

AAA roadside technicians may perform winching/extrication services on a Member's vehicle, but only if the such vehicle can be safely reached from a reasonable distance (as determined in the discretion of the technician) from a passable, normally traveled road or established thoroughfare, and serviced with the equipment ordinarily used for Emergency Road Services. The AAA roadside technician will assess whether a vehicle will be eligible for winching/extrication. If winching/extrication requires special equipment, more than one truck or additional personnel, the Member may be required to pay for such associated costs.

### **Repair Facilities**

If a Member's vehicle is not operable after the services rendered by a AAA road service technician, AAA may assist the Member in locating a nearby repair facility, which may include AAA Approved Auto Repair (AAR) facilities, which are repair shops that have been inspected and certified by AAA. All costs associated with repair services, lodging or alternative transportation are at Member's expense.

### **Additional AAA Premier Membership Benefits**

In addition to the AAA Emergency Road Service benefits described above, AAA Premier Members are further entitled to:

**Auto Repair Hotline**—AAA Premier Members have access to a hotline for advice on auto repairs, second opinions on repair estimates and referrals to repair facilities. The phone number to access the AAA Premier Auto Repair Hotline is found on the AAA Premier Membership Card. Hours of operation may vary; please call for more information.

**Complimentary Car Rental for Towed Vehicles**—AAA Premier provides one free day of car rental (up to a full-size vehicle) in conjunction with a non-collision tow. Fuel and service charges are at Member's expense. Some restrictions may apply. This benefit is available only if a AAA Premier Member calls the dedicated phone number listed on the AAA Premier Membership Card; this benefit cannot be accessed through the rental car company directly. Car rentals are subject to certain terms and conditions of the rental car company. The car must be rented within 48 hours of the tow service, and the rented car must be returned to the location of initial rental. The AAA Premier Member will be responsible for paying any additional charges to the rental car company, including additional rental days not covered by this benefit or any one-way rental. Taxes, fees and optional service charges, such as refueling, are not subject to discount and are the responsibility of the AAA Premier Member. Coupons or other promotions may not apply. Rentals are available at participating locations in the United States or Canada.

## **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 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 is deemed safe and within the normal course of servicing, including but not limited to 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 the 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 vehicles involved in an accident that renders 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. 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 for the purpose of transporting vehicles in connection with a purchase, sale, 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 car is unable to be driven and otherwise fit for towing, and the Member pays all impound fees.

Additionally, services are not provided to: unattended vehicles, unless the Member is unable to remain with the vehicle due to injury or safety reasons; vehicles that are on inaccessible or barricaded areas (including but not limited to yards, beaches, fields); vehicles unlawfully driven beyond chain controls areas or other areas that is dangerous or inadvisable for travel. Also, there may be "force majeure" events that may directly or indirectly delay, hinder or prevent AAA or our Service Providers from performing services for our Members, which includes fire, flood, earthquake, elements of nature, acts of war, terrorism, riots, civil disorders or other events that are not within the reasonable control of AAA, and AAA is not obligated to perform services in the event of such force majeure event.

Members are responsible for any fees for services that are 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 amounts 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 Member was obligated to pay at time of service, including not sufficient funds (NSF) checks.

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 its Service Providers to high standards of service, AAA cannot control the manner 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 Members' 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.

## **Emergency Road Service Truck Service**

AAA Classic Members are eligible for Emergency Road Service from one truck. If the AAA road service technician determines additional equipment is required before or while providing service, the Member will be responsible for the expense of the second truck or additional equipment.

AAA Plus, AAA Plus RV and AAA Premier Members are eligible for Emergency Road Service for up to two trucks without additional cost to the Member.

## **Vehicles Eligible for Emergency Road Service**

Taxicabs, limousines, shuttles and vehicles used for fee-based car or ride sharing (excluding passenger vehicles being rented by a Member for the Member's personal use) and other vehicles for hire are not eligible for AAA Emergency Road Service.

### **AAA Classic and Plus Members:**

Certain four-wheeled motor-driven vehicles of the passenger or pleasure type may be eligible for services, subject to standard servicing restrictions. Dual-wheel campers and motor homes may be eligible only for lockout/locksmith and fuel delivery services.

Tent and camping trailers may also be eligible for tow services, provided that the Member will be required to pay the Service Provider directly at the time of service for the towing of the trailer.

For clarity, the following vehicles are not classified as dual-wheel campers, motor homes or tent and camping trailers that would be eligible for Emergency Road Service services under a Classic or Plus Membership: fifth-wheeled trailer; boat and jet ski trailers; horse and livestock trailers; car, ATV and snowmobile trailers; utility and non-recreational trailers. Dual-wheel unloaded pickup trucks are eligible for all AAA Emergency Road Service services except tire change services, subject to weight and vehicle length restrictions.

### **AAA Plus RV Members:**

In addition to the vehicles specified for AAA Classic and Plus Members, Plus RV Members are also eligible for the following:

Recreational Vehicles (includes dual-wheel campers and motor homes, fifth-wheel trailers, camping, travel and tent trailers) are eligible for lockout/locksmith, fuel delivery, battery, tire change and winching/extrication services, and towing up to 100 miles per incident.

Horse trailers, boat and jet ski trailers, and ATV and snowmobile trailers are eligible for tire change, winching/extrication services, locksmith/lockout services, and towing up to 100 miles per incident.

Livestock trailers are eligible for air in tire and locksmith/lockout services.

Utility and car trailers are eligible for tire service only.

Motorcycles and scooters are eligible for fuel delivery, locksmith/lockout, winching/extrication services and towing up to 100 miles per incident. To the extent that motorcycle services are not available, AAA will reimburse for covered services at the then-current commercial rate for the region.

To the extent that a Member with RV coverage (a) requests RV services from outside of such Member's home club's territory state(s) and (b) such RV services are not available in that area through AAA, the Member may submit for reimbursement to the extent that such services are covered by the Member's Membership. Any reimbursements will be calculated at then-current commercial rate for the territory of service.

### **Premier Membership:**

In addition to the vehicles specified for AAA Classic and Plus Members, Premier Members are also eligible for the following:

Recreational Vehicles (as defined above), motorcycles and scooters are eligible for winching/extrication services, and towing (1 tow up to 200 miles, and the remaining 3 tows up to 100 miles per incident).

Utility trailers (e.g., horse and livestock trailers), boat and jet ski trailers, and ATV and snowmobile trailers are eligible for tire change, winching/extrication services and towing.

Loaded trailers are eligible for air in tire and locksmith/lockout services. Utility and car trailers may only be eligible for tire service only, subject to certain restrictions (e.g., tire changes are not available for the inside tire of a dual-tire setup).

### **Assistance for Members with Disabilities**

AAA tow and flatbed vehicle are equipped with footholds and grab handles for the convenience of Members with disabilities. Each tow and flatbed vehicle is equipped with a portable step stool. Note that AAA tow and flatbed vehicles may not be accessible for Members using wheelchairs or scooters. AAA is committed to ensure that Members are provided with alternative accessible transportation services where necessary and appropriate.

## **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**

To understand more about our privacy practices, please review our [privacy policy](#). 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 information 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 your 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 who are responsible for ensuring service delivery.

## **Membership, Reimbursements and Other Policies**

### **Membership Eligibility**

Primary Members must be at least 18 years old. One (1) Primary Member is allowed per Membership account. One (1) Spouse or Resident Adult is allowed per Membership account. A Primary Member may add up to one (1) Associate Member and seven (7) Dependent Associate Members. An Associate Member is another adult person (which can be a spouse) sharing the same residence as one on file for the Primary Member. A Dependent Associate Member is an unmarried child or legal ward of the Primary Member, having the same residence as the one on file for the Primary Member (provided that this residency requirement does not apply to a Dependent Associate Member who is away at school). All applications for, and renewals of, Membership are subject to acceptance by AAA.

### **AAA Emergency Road Service Benefit Effective Period**

AAA Emergency Road Service benefits become effective 48 hours after purchasing a new Primary Membership. For new Memberships only, the 48-hour waiting period may be waived if the Member (either a Primary or Associate) elects to pay a one-time fee. Upon payment, such Member is entitled to one-time services only at the Classic Membership level.

Members who upgrade their Membership can use their upgraded benefits 48 hours after upgrading.

### **Membership Renewal Policy**

We will send you a renewal notice before your Membership expires. Upon expiration, Members are provided a 30-day "renewal period" during which a Member can renew while maintaining the Membership inception year and renewal date. If renewed within this renewal period, the Membership will automatically be effective (and benefits available for use) and no additional fees will apply. You must notify us if you'd like to cancel your Membership. During this renewal period, we continue to provide Membership services, including Emergency Road Service after renewal dues have been paid. All outstanding bills must be paid prior to rejoining AAA.

If a Member elects to cancel the Membership or let it lapse beyond the renewal period and later decide to purchase a Membership, that new Membership will have a new inception year and renewal date. If a Member does not renew the Membership within the renewal period, AAA Emergency Road Service benefits become effective 48 hours after the purchase of a new Membership.

If, at any time during a Membership, the Member provides notice that AAA not send any postal mail marketing, such preference will be held in our records for five (5) years. However, if a Membership terminates and the Member signs up for a new Membership at a later time, such preferences will automatically revert to allow postal mail marketing. Notwithstanding anything to the contrary, Members agree to allow us to contact Members by postal mail, electronic mail or telephone regarding matters relating to your Membership status, including the expiration or termination of such Membership.

## **Cancellation Policy**

AAA reserves the right to cancel or downgrade Memberships for the following reasons:

- Unpaid dues
- Inappropriate or illegal conduct, including but not limited to committing or threatening violence or being abusive to AAA employees, road service technicians, contractors or other AAA representatives; destroying/vandalizing property of AAA or its representatives.
- Using the Membership for any reason deemed harmful to the welfare, standing or best interest of AAA or the Membership as a whole, including but not limited to using the Membership benefits for commercial purposes, excessive or inappropriate use:
  - commercial purposes
  - as a substitute for regular maintenance
  - excessive or inappropriate AAA Emergency Road Service use, which includes the use of all four allotments of AAA Emergency Road Services within the first ninety (90) days of the activation or renewal of a Membership

## **Refund Policy**

To the extent allowable by law, Members will not be entitled for a refund if:

- A Member uses any AAA Emergency Road Service during the Membership year
- The Member is terminated for cause

Refunds may take up to 30 days to process.

California and Utah residents must have at least one (1) Member named on the policy in order to purchase AAA Auto and/or Home Insurance. In Nevada and Utah, AAA will renew an insurance policy even if your Membership is cancelled, but we will remove the AAA Member discount applied to the premium. In Nevada, the insured will lose any Member loyalty credits.

## **Reimbursement Policy**

If AAA service is not available in an area at the time you request service, we will reimburse you for covered services at the usual and customary rate paid by AAA for similar services for the region. If you pay for service within our territory because you do not have your Membership Card with you, or because you do not obtain service from a AAA Service Provider, we will reimburse you for the amount a AAA Service Provider would have charged AAA to provide the service (which may be less than the amount you paid for service) upon submission of a receipt in your name. If a covered service cannot be provided because the AAA Service Provider's access is restricted (e.g., toll roads, limited-access highway), reimbursement will be limited to the cost of towing the vehicle to the nearest exit or responding garage. Emergency Road Service claims must be submitted within 60 days of the service date.

Reimbursement is not provided for:

- Services paid for under another insurance policy or other program benefit. Charges related to impound or stolen vehicle recovery towing.
- Charges for vehicle storage.

[Download a reimbursement request form for locksmith, windshield, parts and labor, towing and more.](#) You can also call 800-272-2877 to speak with a Member Service Center Representative or write to:



AAA Automotive Services  
P.O. Box 24502  
Oakland, CA 94623-22221

### **Windshield Repair/Replacement Reimbursement**

AAA Premier Members are eligible for reimbursement of up to \$50 one (1) time per Membership year for out-of-pocket expenses to repair or replace a damaged windshield. To receive this reimbursement, you must submit the original receipt or proof of payment along with a completed reimbursement form.

### **Check Guarantee Policy**

AAA will guarantee Members' personal checks for up to \$250 only when a valid AAA Membership Card is presented at the time of service. The Check Guarantee Policy applies to:

- First-party personal checks for the exact amount of the bill. This means second-party checks, business checks and checks made out to cash will not be accepted.
- Checks used for emergency repairs, services or supplies.

AAA will not guarantee checks for bodywork and/or routine maintenance.

### **Credit/Debit Card Payments**

Valid credit cards and debit cards are generally accepted as payment for services.

### **Auto-Renewal of Memberships**

If a Member authorizes AAA to automatically renew the Membership, the Member is agreeing that: (1) such Member is the authorized user of the payment method selected; (2) such Member authorizes AAA to initiate charges to the Member's credit card or debits to the Member's bank account/debit card automatically (an automatic payment) (a) each year to pay the Member's renewal dues, (b) for a \$10 fee imposed by AAA for any automatic payment that is rejected by the Member's bank for insufficient funds, the Member's account being closed or otherwise (the Member's bank may also impose a fee for a rejected payment); (3) the Member's authorization will remain in effect until the Member revokes it as provided below; (4) the amount of the renewal dues may change from time to time in AAA's discretion, and will be included on a billing statement or other notice sent to the Member before the date on which the dues will be charged or debited; (5) AAA can cancel the Member's authorization or change these terms upon 30 days' notice; (6) AAA is authorized to obtain updated or replacement expiration dates and card numbers for the Member's credit or debit card as provided by the Member's credit or debit card issuer; and (7) AAA may process the charge for your renewal dues on or prior to the date the Member's annual Membership period is set to renew.

Members may revoke auto-renewal of Membership online at [www.aaa.com](http://www.aaa.com), by calling 800-922-8228, or by visiting a AAA branch (please allow up to 10 days to process your cancellation).

### **Bicycle Tow**

AAA also provides disabled bicycle transportation service to all Membership levels. Bicycle coverage applies to the bicycle ridden by the Member at the time the bicycle becomes disabled. Benefits for bicycle service do not include:

- Reimbursement for impounding ordered by the police or other authority due to a violation of a law or regulation. Servicing bicycles located in areas deemed not safely passable, including bicycles located off normally traveled roads or streets.
- Service to unattended bicycles.
- Storage or repair costs.

- More than one transportation per disablement.
- Cost of providing alternate transportation.
- Servicing due to bicycle rider's fatigue and physical inability to continue, provided that exceptions may apply in instances of an injury resulting from an accident.
- Rendering mechanical first aid or changing a flat tire.
- Rendering service to break or cut a lock on a secured bicycle.

## Travel Emergency Services for AAA Plus and AAA Premier

### Who is eligible for coverage?

All Primary, Honorary or Complimentary AAA Northern California, Nevada & Utah Members with "AAA Premier" or with "AAA Plus" and Associate Members whose Memberships were issued therewith, are eligible for the Travel Emergency Services insurance and assistance coverage (the "Policy") as summarized in this Section 3 (the "Summary of Coverage"). Eligible Members do not need to purchase travel through the AAA Travel Agency to be entitled for Travel Emergency Services. Such persons for whom premium has been paid by AAA are considered "Insured Persons" under the Policy.

### Where does coverage apply?

With respect to Emergency Medical Transportation, the Policy territory will be anywhere in the world outside of a 100-mile radius from the Insured Person's primary residence. With respect to Trip Interruption/Delay, Baggage/Personal Effects and Motor Vehicle Return, the Policy territory will be outside of a 100-mile radius from the Insured Person's primary residence worldwide.

### When does this coverage start and end?

Coverage for an Insured Person will take effect on the date such person becomes a member of an eligible class of persons as described above in "Who is eligible for coverage?" provided that the Policy is in force and the required premium has been paid by AAA.

Coverage for an Insured Person under this Policy will immediately terminate on the earliest of the following dates: (1) the premium due date next following the date the Policy is terminated; (2) the premium due date if the required premium payment is not made when due (subject to the Grace Period provided), except as a result of Clerical Error; (3) the premium due date next following the date the Insured Person ceases to be a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Policy.

Termination of coverage will not affect a claim for a loss that occurs while the Insured Person's coverage was in force under this Policy. This is only a Summary of Coverage provided under the Policy. The Policy contains limitations, exclusions and termination provisions. In the event of any conflict between this Summary of Coverage and the Policy, the Policy will govern all cases. Coverage is not available in all states.

Please be advised: This optional coverage may duplicate coverage already provided by your personal auto insurance policy, homeowner's insurance policy, personal liability insurance policy or other source of coverage.

### What are the benefits?

Benefit	AAA Plus Members AAA Plus RV Members	AAA Premier Members
Emergency Medical	N/A	up to \$25,000 per

Transportation*		Occurrence
Trip Interruption/Delay Baggage/Personal Effects a) overnight shipping b) cost of personal effects	up to \$750 per Occurrence*** a) up to \$250 per documented theft b) up to \$250 per documented theft	up to \$1500 per Occurrence** a) up to \$500 per documented theft b) up to \$500 per documented theft
Travel Accident	N/A	a) up to \$25,000 (insured person) b) up to \$5,000 (covered traveler)

\*AGA Service Company is the administrator of the Policy.

**\*\*Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.205 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.**

\*\*\*Coverage is underwritten by AAA of Northern California, Nevada & Utah. AGA Service Company the licensed producer and administrator of this Policy.

### **Assistance Service A — Emergency Medical Transportation**

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits.

The insurance provided for this benefit shall be in excess of all other valid and collectible insurance or indemnity.

### **What is Covered**

We will provide benefits, up to the limit specified in the Schedule of Benefits (total for all covered services described below), for the cost of:

1. Moving You or a Covered Traveler to a Hospital or medical clinic (Emergency Medical Transportation):  
If You or a Covered Traveler is seriously ill or Injured during the Eligible Trip and Our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:
  - Our medical team will consult with the local doctor;
  - We will identify the closest appropriate facility, make arrangements and pay to transport the person(s) to that facility; and
  - We will arrange and pay for a Medical Escort if We determine one is necessary.
  
2. Getting You or a Covered Traveler home after care (medical repatriation):  
If You or a Covered Traveler is seriously ill or injured during the Eligible Trip, then once Our medical team determines that the person is medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline, We will:
  - Arrange and pay (less any refunds for unused tickets) for the person to be transported to one of the following:

- Their Primary Residence;
  - A location of their choice in the United States; or
  - A medical facility near their Primary Residence or city of their choice in the United States. We will take their request into consideration as long as the medical facility will accept them as a patient and is approved as medically appropriate for their continued care by Our medical director.
- Arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary.
3. Bringing a friend or Family Member to stay with You or a Covered Traveler (transport to bedside): If You or a Covered Traveler is told they will be hospitalized for more than seven days during the Eligible Trip, We will arrange and pay for round-trip transportation in economy class on a Common Carrier for a friend or Family Member to stay with the person.
  4. Getting Your or a Covered Traveler's children home (return of dependents). If You or a Covered Traveler is told they will be hospitalized for more than seven days during the Eligible Trip, We will arrange and pay (less any refunds for unused tickets) to transport the person's children under the age of 23 who are traveling with them to one of the following:
    - Their Primary Residence; or
    - A location of their choice in the United States.

For medical repatriation and return of dependents, Transportation will be on a Common Carrier in the same class of service they were originally booked.

### **Conditions of Coverage**

You, the Covered Traveler, or their representative must contact Us and We must make all transportation arrangements in advance. We will not pay for any of the services listed in this section if We did not authorize and arrange it.

### **Other Insurance**

If at the time of the occurrence of any loss or damage covered by this insurance there is valid and collectible insurance, indemnity or warranty in place, We shall be liable only for the excess of the amount of such loss or damage over the amount of such other insurance, indemnity or warranty and for the amount of any applicable deductible, subject to the limits of liability as stated in the Schedule of Benefits. In no event shall this take precedence over any other "non-contribution" clauses found in other insurance, policies, indemnities or warranty language.

### **Coverage A — Trip Interruption/Delay for AAA Plus and Premier**

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when the Insured Person is traveling by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

### **What is Covered**

The Company will provide benefits for Worldwide Trip Interruption due to the following events:

1. Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
3. Theft of Motor Vehicle or Rental Car, substantiated by a police report;
4. Illness, Injury or death of the Insured Person, Covered Traveler, or Insured Person's Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person;
5. Natural Disaster; or
6. Severe Weather.

The benefit will provide reimbursement for out-of-pocket expenses incurred by the Insured Person or Covered Traveler up to the limit specified in the Schedule of Benefits for:

1. The cost of additional Accommodations and meal expenses; AND (if applicable),
2. The cost of substitute transportation to continue the Eligible Trip.

### **Conditions of Coverage**

The following conditions apply to this coverage part:

1. Overnight interruption of the Eligible Trip is required.
2. If the Worldwide Trip Interruption is due to Illness or Injury of the Insured Person or Covered Traveler, a Physician must recommend that the person interrupt the Eligible Trip due to the severity of the person's condition.
3. If the Worldwide Trip Interruption is due to Illness or Injury of the Insured Person's Family Member or an adult with whom the Insured Person resides who is not traveling with the Insured Person, the Illness or Injury must be life threatening, require hospitalization, or he or she must require the Insured Person's care.

### **Limitations of Coverage**

Only expenses incurred in the first ninety-six (96) hours from the initial interruption of the Eligible Trip are covered.

### **Coverage B — Baggage/Personal Effects**

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits.

### **What is Covered**

The Company will provide benefits for Baggage that is lost, damaged or stolen, up to the limit specified in the Schedule of Benefits.

The benefit will provide payment for the value of the Baggage, which is equal to the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value);  
or
3. The cost to repair or replace the item.

### **Conditions of Coverage**

For this coverage part, the Insured Person or Covered Traveler must take reasonable steps to keep Baggage safe and intact; to recover it; and to notify the appropriate authorities within 24 hours of the covered loss.

### **Limitations of Coverage**

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

1. Intentional loss of or damage to Baggage;
2. Defective materials or workmanship; or
3. Ordinary wear and tear.

Property or losses not covered includes:

1. Animals;
2. Cars and accessories, motorcycles and motors, aircraft, boats, and other vehicles;
3. Bicycles, skis, and snowboards;
4. Eye glasses, sunglasses, and contact lenses;
5. Hearing aids, artificial teeth, and limbs;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, perfumes, cosmetics, and perishables;
8. Tickets, passports, deeds, and other documents;

9. Money, credit cards, debit cards, securities, bullion, and stamps;
10. Rugs and carpets;
11. Property for business or trade; and
12. Baggage when it is shipped as freight, shipped prior to the date of the Eligible Trip, left in or on a car trailer, or left in an unlocked car.

### **What are the General Provisions?**

This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place.

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of the Policyholder. The terms and conditions of the Master Policy agree with the terms outlined in this guide to benefits. However, features and benefits are subject to change without notice.

You agree to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

**How to File a Claim:** Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible.**

Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time.

**Entire Contract; Changes.** The entire contract is made up of the Policy, the Schedule of Benefits and the Policyholder's Application, and any attached riders and endorsements.

Any change to the Policy must be: (1) made in writing; (2) signed by one of Our officers; and (3) attached to the Policy. No agent has authority to change the Policy or waive any of its provisions. Your consent is not needed to change the Policy.

**Records.** The Policyholder must maintain adequate records acceptable to Us and provide any information required by Us relating to this Insurance.

We will be permitted to examine and audit the records of the Policyholder that relate to the Policy at: (1) any time during the Policy term; and (2) within two years after the expiration of the Policy; or (3) until all claims have been settled or adjusted, whichever is later.

**Clerical Error.** If a clerical error is made, it will not affect Your coverage. An error will not continue Your coverage beyond the date coverage would end, if the error had not been made. After an error is found, We will take appropriate action. This may include adjusting, collecting or refunding premium.

**Errors and Omissions.** Clerical error or omission by Us to the Policyholder will not:

1. Prevent an eligible individual from receiving coverage, if the eligible individual is entitled to coverage under the terms of the Policy; or
2. Cause coverage to begin or coverage to continue for an individual when the coverage would not otherwise be effective.

If the Policyholder gives Us information about an individual that is incorrect, We will:

1. Use the facts to decide whether the individual meets the definition of an Insured Person and has coverage under the Policy and in what amounts; and
2. Make a fair adjustment of the premium.

**New Entrants.** All individuals added to an Eligible Class shown in the Schedule of Benefits are eligible for insurance under the Policy.

**Representations.** By accepting the Policy, the Policyholder agrees that:

1. The statements in Application made part of the Policy are accurate and complete;
2. Those statements are based upon the representations by the Policyholder; and
3. We have issued the Policy in reliance upon the Policyholder's representations.

We rely on statements made by the Policyholder in the Application. If there is no fraud, the Policyholder's statements: (a) are considered representations and not warranties and (b) will not be used to void the Policy or reduce any claim. We will not contest the Policy after it has been in effect for 2 years, except for fraud.

**False Claim.** If You make any claim knowing it to be false or fraudulent under any Coverage Part or Assistance Service, that Coverage Part or Assistance Service will no longer apply to You and Your claims thereunder will be forfeited.

**Action Against Company.** No action at law or in equity may be brought to recover under the Policy until:

1. 60 days after We have been given written proof of loss in accordance with the requirements of the Policy; and
2. All terms and conditions of the Policy have been complied with.

**Conformity with State Statutes.** Any provision of the Policy that, on its effective date, is in conflict with the laws and regulations of the state in which the Policy was delivered is amended to conform to the minimum requirements of those laws and regulations.

**Due Diligence.** You must use due diligence and concur in doing all things reasonably practicable to avoid or diminish any loss or damage to the property insured hereunder. We will not unreasonably apply this provision to avoid claims.

**Benefits Provided for Insured Persons and Covered Travelers Only.** The insurance provided by the Policy is solely for the benefit of the Insured Persons and Covered Travelers. No other person or entity will have any legal or equitable right, remedy or claim for coverages or damages under or arising from the Policy.

**No Benefit to Bailee.** This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

**Subrogation.** If We become liable for any payment to You under the Policy for losses suffered, We will be subrogated, to the extent of such payment, to all of Your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in Your name. You agree to assist Us, as it may reasonably require, in preserving its rights against those responsible for such loss, including but not limited to, executing all documents necessary to enable Us to bring suit in Your name.

**No Assignment of Coverages.** Your coverages under the Policy may not be assigned or transferred by You, and any rights that may arise under the Policy (including any claims made, or that may be made) may not be assigned or transferred by You either by operation of law or by contract, without Our prior written consent. Assignment or transfer by You of the coverages under the Policy without

such prior written consent will void all coverage as to the assignor/transferor and assignee/transferee under the Policy.

**Claim Forms.** We will furnish claim forms to You within 15 days of receipt of a notice of claim. If these forms are not furnished within 15 days, You will satisfy this requirement by sending Us written proof of loss. This proof should include information sufficient to identify the applicable Insured Person, the Policy number, and a description of both the occurrence and the nature and extent of the loss.

**Time of Payment of Claims.** We will pay the claim after receipt of acceptable proof of loss. Claims will be paid in accordance with the payment of claims provision.

**Payment of Claims.** All claims will be paid to You, if living; otherwise to Your estate. Any payment made in good faith will discharge Our liability to the extent of that payment.

**Physical Examination.** We, at Our own expense, have the right to have You examined as often as reasonably necessary while a claim is pending.

## **DEFINITIONS**

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

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

**Actual Cash Value** – means purchase price less depreciation.

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

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

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

**Eligible Trip** – means a Trip that:

1. Does not exceed, and was not planned to exceed, 45 consecutive days;
2. Was intended to include at least one overnight stay; and
3. Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

**Family Member** – means the AAA Member's spouse, civil union partner or domestic partner; children and stepchildren (including children who are or are in the process of becoming adopted); parents and stepparents; 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:

1. Is a duly licensed institution;
2. 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;
3. Has organized departments of medicine and major surgery;



4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. Is not other than incidentally: (a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; (b) a place for the treatment of mental illness; (c) a place for the treatment of alcoholism or drug abuse; (d) a place for the provision of hospice care; or (e) a place for the treatment of pulmonary tuberculosis.

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

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

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

**Insured Person** – means a person:

1. Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits;
2. For whom premium has been paid; and
3. While covered under the Policy.

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

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

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

**Motor Vehicle** – means a self-propelled private passenger vehicle that is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include:

1. Motorcycles (except as noted below);
2. Trucks (except for pickup trucks and vans);
3. Trailers;
4. Motorbikes and all-terrain vehicles;
5. Off-road vehicles;
6. Vehicles that don’t have to be licensed;
7. Vehicles that are used for commercial or livery purposes, including limousines; or
8. Other conveyances.

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

**Natural Disaster** – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

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

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

**Policy Territory** – means outside of a 100-mile radius from Your Primary Residence, worldwide.

**Policyholder** – means the organization to whom the Policy was issued.

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

**Rental Car** – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include:

1. Motorcycles, Motorbikes and all-terrain vehicles;
2. Trucks;
3. Campers, trailers and recreational vehicles;
4. Off-road vehicles;
5. Vehicles that don't have to be licensed;
6. Vehicles that are used for commercial or livery purposes, including limousines; or
7. Other conveyances.

**Severe Weather** – means

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

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

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

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

## **Travel Accident Endorsement for AAA Premier**

This Plan Covers AAA Northern California, Nevada & Utah Premier Members & Eligible Family Members with up to \$25,000.

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits.

### **What is Covered**

We will provide benefits, up to the limit specified in the Schedule of Benefits, in the event You or a Covered Traveler has a covered Accident resulting in:

1. Death;
2. Total and permanent loss of sight in one or both eyes; or
3. Permanent loss of one or both hands or feet when they are severed at or above the wrist or ankle.

If the Accident results in death, the benefit is equal to 100% of the specified limit.

If the Accident results in the loss of one eye, hand or foot, the benefit is equal to 50% of the specified limit.

If the Accident results in the loss of more than one eye, hand or foot, in any combination, the benefit is equal to 100% of the specified limit.

Benefits are payable for only one loss per person and are payable in a lump sum.

### **Conditions of Coverage**

For this coverage part, the loss must be a direct result of the Accident and happen within 365 days of the Accident.

### **Change of Beneficiary**

As a AAA Premier Member you and your eligible family members receive \$300,000 of coverage provided by AAA Northern California, Nevada & Utah.

The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the order stated in the

Beneficiary Section of this brochure. If you wish to change beneficiaries, please contact your AAA Travel Agency.

This Travel Agency Travel Accident Plan underwritten by:

Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies, 15 Mountain View Road, P.O. Box 1615, Warren, NJ 07061-1615

### **5. Changes**

We may amend these terms and conditions ("Terms") from time to time. If we make material changes to these Terms, we will notify you by posting a prominent notice on the AAA website. Any changes to these Terms will be effective immediately for new Members; otherwise these changes will be effective upon thirty (30) calendar days following our posting of a notice on our Site. Continued possession or use of your Membership card following notice of such changes shall indicate your acknowledgment of, and agreement to be bound by, such changes. Except as otherwise provided in this Section, no amendment to these Terms will be valid.

### **TRAVEL ASSISTANCE CONCIERGE\*\***

To obtain 24-Hour Worldwide Concierge Service inside the United States, call the toll-free phone number on the back of your membership card. Outside the United States, call collect using the phone number on the back of your membership card. As a AAA Premier Member, you have instant access to a host of travel services when traveling domestically or internationally. By calling the toll-free AAA Premier Travel Emergency Benefits telephone number on the back of your AAA Premier Membership card, you can obtain information such as:

- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information
- Flower/gift arrangements
- Business services
- Golf-tee time information/reservations (subject to availability)

The Premier Membership includes access to concierge services, which are service benefits, not financial benefits. Any costs associated with services are paid by the member. Services are available only during covered travel.

### **24-HOUR GLOBAL TRAVEL EMERGENCY ASSISTANCE\*\***

To obtain Emergency Travel and Medical Assistance inside the United States, call the toll-free phone number on the back of your membership card.

As a AAA Premier Member, you can rest easy every time you are traveling domestically or on an international vacation. If you have an emergency while 100 miles or more from your primary residence – within the United States or internationally – you may call for Emergency Travel and Medical Assistance 24 hours a day, 365 days a year. Get help with:

- Medical referrals
- Emergency medical transportation arrangements
- Emergency visitation arrangements
- Emergency message center
- Lost tickets and baggage
- Emergency airline/hotel reservations
- Legal referrals
- Money transfers

The Premier Membership includes access to emergency assistance services, which are service benefits, not financial benefits. Any costs associated with services are paid by the Member. Services are available during covered travel.

\*AGA Service Company is the administrator of this plan.

**\*\*Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.205 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.**