



# Membership Handbook

*Your reference to  
AAA services*



YOUR MEMBERSHIP

TRAVELING WITH AAA

INSURANCE SERVICES

ROADSIDE ASSISTANCE

## Illinois & N. Indiana edition

Member benefits provided by The Auto Club Group  
975 Meridian Lake Drive, Aurora, IL 60504

# Welcome to AAA

*We are pleased to provide your new AAA Membership Handbook. On the following pages you'll discover how to make the most of your membership. AAA offers three levels of benefits and services:*



**AAA Basic** is our core membership product that sets the standard of excellence in roadside assistance. Members enjoy dozens of benefits and services designed to provide security, savings and peace of mind.



**AAA Plus RV** enhances many of the Basic Membership benefits — most notably extending your towing privileges up to 100 miles. Service eligibility is extended to cover many types of recreational vehicles and motorcycles.



**AAA Premier RV** is our premium level of membership, providing the ultimate in protection and service. Towing privileges up to 200 miles, emergency car rentals and concierge services are just a few of the highlights.

We hope you'll be pleasantly surprised by how many benefits your membership brings. When you join AAA, you're joining a club that's committed to putting your interests first — and helping you in all kinds of ways.

You can view updates to this Membership Handbook at [AAA.com](http://AAA.com).

# Our range of services

## Getting the most from your membership page 5

You can benefit in so many ways from your membership, including savings on a wide range of products and services, and our AAA credit card.



YOUR MEMBERSHIP

## Traveling with AAA page 15

Our travel service is second to none. Whether you're traveling in the U.S. or abroad, for business or on vacation, AAA Travel Agency is there to help. And, we'll help you save money, too.



TRAVELING WITH AAA

## Insurance through AAA page 23

Get great rates on auto insurance, home insurance, life insurance and more.



INSURANCE SERVICES

## Roadside assistance page 25

We're there for you when you need help on the road. There's an at-a-glance guide to roadside assistance on the back of this handbook.



ROADSIDE ASSISTANCE

## Appendices page 37

# Where to find us



## Drop in

You'll find us at AAA offices throughout the U.S. For the location and phone number of the office nearest you, look in the [Important Phone Numbers](#) section on page 46 or check out [AAA.com](#).

At many of our offices, you'll have access to our full range of travel, insurance and membership services. Some travel or insurance products may require an appointment.

## Call us

You can call our Member Service Center. See [Important Phone Numbers](#) on page 46 for numbers to call.

## Member Service Center hours

<i>Service</i>	<i>Days</i>	<i>Times (Central Time)</i>
Roadside Assistance Service and Claims	Every day	24 hours
Membership/Auto Touring/Travel	Mon. to Fri. Sat.	8:00 a.m. – 8:00 p.m. 8:00 a.m. – 4:30 p.m.

## Go online

You can visit us at [AAA.com](#) for membership information on benefits, insurance, discounts and much more. You can also order maps, make reservations and even request insurance quotes.

To ensure you have the most up-to-date information on all membership benefits and services, be sure to check the online handbook.

- To register your email address and enjoy full access to your online benefits, visit [AAA.com/Register](#).

# Getting the most from your membership

YOUR MEMBERSHIP



## AAA Member Discounts

Take advantage of exclusive AAA Member Discounts at hundreds of leading hotels, businesses and retailers across the nation — plus discounts and free-shipping offers from leading online partners. You can easily save more than the cost of your membership — year after year.



Look for this symbol at participating retailers

## Save while you're traveling

Save at major hotel chains nationwide such as **Best Western, Sheraton Hotels and Resorts, Westin, St. Regis, Marriott and Hyatt Hotels.**

At **Hertz**, save up to 20% on select vehicle rentals, receive a Member Satisfaction Guarantee, and enjoy free rental of a child safety seat, 50% off the rental of SIRIUS/XM Satellite Radio and \$6.99 per day fee for Hertz NeverLost® GPS. At **Amtrak**, save 10% when you take the train.

## Online savings

At **Target.com** you'll get a 10% discount on items for the entire family — home goods, furniture, toys, sporting goods, designer-name merchandise and gifts.

- Go to [AAA.com/Target](http://AAA.com/Target).

At **1-800-flowers.com** you'll save 20% on select floral arrangements.

- Go to [AAA.com/Savings](http://AAA.com/Savings) and enter 1-800-flowers under *Search For More Savings*.

At **Dell**, your AAA Membership Card saves you up to 10%, 20%, 30% or more on select computer system configurations. Orders are delivered directly to your door.

- [Go to AAA.com/Dell](http://AAA.com/Dell).

At **SIRIUS/XM Satellite Radio**, save up to 40% on SIRIUS and XM radios and accessories with free shipping, free activation and free one-month service (with annual subscription purchase).

- [Go to AAA.com/SiriusXM](http://AAA.com/SiriusXM).

## Everyday savings

**Hard Rock Café** — Save 10% off your food bill.

**AAA Prescription Savings discount** — Save an average of 24% on prescriptions at your local pharmacy. Visit [AAA.com/Prescriptions](http://AAA.com/Prescriptions) to download your savings card. *This is not insurance. Discounts are only available at participating pharmacies. Does not cover insured prescriptions.*

**Lenscrafters** — save up to 30% on a comprehensive eye exam, a complete pair of eyeglasses or eyeglass accessories.

**Payless ShoeSource** — AAA Members save 10% on regular-priced items. Just show your AAA Card at the cash register.

**NAPA Auto Parts** — Show your AAA Card and save 7% on most auto parts and accessories at participating NAPA Auto Parts stores throughout the United States. Certain exclusions apply.

**Penske Truck Rental** — You'll save 12% on one-way truck rentals (unlimited free mileage with one-way truck rentals), local truck rental rates and moving accessories and supplies. Rentals booked on [PenskeTruckRental.com](http://PenskeTruckRental.com) receive a discount of up to 20% (U.S. only).

You can also save at selected **automotive service centers, entertainment attractions, major theme parks and much more.**

## How it all adds up

If you purchased:	AAA discount	Total savings
Dinner for four: \$80	10%	\$8
Three nights in a hotel: \$240	10%	\$24
Laptop Computer: \$800	10%	\$80
<b>Total Savings</b>		<b>\$112</b>

- To search for more Savings Partners, go to [AAA.com/Savings](http://AAA.com/Savings).

Discounts and participating retailers are subject to change at any time. Restrictions may apply at some Show Your Card & Save retailers. Dining offers exclude tax, tip and alcoholic beverages and are not valid toward gift certificates at participating restaurants. Check with the retailer for details on each participant's specific savings offer. Be sure to show your valid membership card BEFORE you make your purchase, as retailers and AAA cannot honor the discount after the sale. Retailers will not give discounts to non-members who present another person's membership card. Temporary AAA Membership Cards may not be accepted at some locations.

## On the go

**AAA Auto Buying** — With AAA Auto Buying, you can save thousands off the MSRP on new cars and pay below Kelley Blue Book pricing on used cars.

- Go to [AAA.com/AutoBuying](http://AAA.com/AutoBuying) or call 877-222-3314.

**CarFax Reports** — Looking for a used vehicle? Don't run the risk of buying a used vehicle with costly hidden problems. AAA Members get 20% off the price of CarFax vehicle history reports. Choose one or more vehicle history reports at low member-discounted prices.

- Go to [AAA.com/CarFax](http://AAA.com/CarFax).

**AAA Cellular Phones** — If you're looking for a mobile phone to use for safety and security while on the road, AAA Members receive free or discounted cell phones with AT&T, Sprint-Nextel, T-Mobile and Verizon Wireless through Members-On-The-Go Wireless or discounted Jitterbug phone service through Great Call. AAA Cell Phone products also feature free AAA Roadside Assistance calls and discounted accessories — all at modest monthly rates.

- Go to [MembersOnTheGoWireless.com](http://MembersOnTheGoWireless.com) or [GreatCall.com/AAA](http://GreatCall.com/AAA).

# AAA credit cards\*

Get the most from your AAA Membership with the AAA Member Rewards Visa® credit card. It rewards you for your everyday spending in ways no other card can.

Earn unlimited rewards fast with double points for gas, grocery and pharmacy purchases and triple points at AAA and for travel purchases. Redeem for things you can really use, like cash, gift cards, travel, even AAA services. Plus get exclusive AAA benefits — all with no annual fee. Best of all, your credit card is backed by the AAA commitment and service you know and trust. Your membership has never been more rewarding.

You have 24-hour access to the MyConcierge<sup>SM</sup> service — a unique, free personal assistance service for hard-to-get tickets, dining, transportation and event planning.

You'll enjoy a low introductory Annual Percentage Rate (APR), 24-hour account access, zero liability for fraudulent charges and much more.

Extra benefits include common carrier travel accident insurance, supplemental auto rental collision deductible coverage and special discounts on auto insurance through AAA.

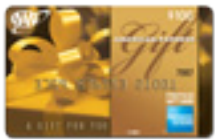
- For more information on rates, fees, other costs and benefits associated with the use of this card, or to apply, call us toll-free at 800-545-7899 and mention source code VAAUVL. You may also go to [AAA.com](http://AAA.com) or visit your local AAA office.

\*The AAA credit card program is issued and administered by FIA Card Services, N.A. MyConcierge is a service mark of Les Concierges, Inc. and is used by the issuer pursuant to license. AAA Member Rewards is a registered trademark of FIA Card Services, N.A.





## American Express® Gift Cards and Gift Cheques



AAA Members can purchase American Express® Gift Cards and Gift Cheques at your local full-service office.

Gift Cheques are an appreciated gift choice for everyone on your list. They are available in a variety of denominations from \$25 to \$100, can be used to buy virtually anything and are replaceable if lost or stolen. Gift Cheques are accepted anywhere American Express® Travelers Cheques are accepted in the U.S. and worldwide.

American Express Gift Cards give the recipient more choices. Unlike store gift cards that can be redeemed only at that store's locations, the American Express Gift Card can be used at thousands of places in the U.S. that accept American Express.\* The Gift Card is available in denominations ranging from \$25 to \$500 and can be refunded if lost or stolen.

- [For more information visit your local AAA office.](#)

\*Terms and conditions apply to Gift Card use. Some restrictions on merchant acceptance will apply to the Gift Card. The Gift Card is not for use at airline, hotel, car rental, telecom or ATMs. It cannot be used outside the U.S. Replacement fees may apply. Additional restrictions apply. See terms and conditions.

# You and your membership

We offer three levels of membership: AAA Basic, AAA Plus RV and AAA Premier RV.



Look for these symbols throughout this handbook. They signify enhanced benefits and service levels for members



who have upgraded to AAA Plus RV or AAA Premier RV.

## Upgrading

If you're currently a Basic AAA Member with an average of no more than two roadside assistance calls over the last two years, you can apply to upgrade your membership to AAA Plus RV or AAA Premier RV. Associate Members must upgrade if the Primary card holder has already done so.

To upgrade, call us toll-free at 866-968-7222. Please note that there's a three-day waiting period after upgrading before you can enjoy the increased roadside assistance benefits.

## Enrolling your family

You can't always be there when members of your family have a flat tire or lock their keys in the car. But AAA can.

For a little extra, you can enroll other individuals in your family such as your spouse and eligible children as Associate Members if they share your residence. They'll have their own membership cards and be able to call us for roadside assistance no matter whose car they're in. What's more, they'll enjoy all the same benefits of AAA Membership as you — discounts, savings and member-only perks.

- To sign up other individuals in your household, call us at 866-968-7222 or visit your local office.

# Renewing your membership

Please note that even though your membership card may reflect a “Valid Thru” date that’s more than a year away, it won’t be active unless you pay your membership dues annually.

When you receive your annual renewal bill, you can pay online at [AAA.com/Payment](http://AAA.com/Payment) or pay by phone at 877-44-MY-AAA (877-446-9222). Otherwise, you can mail your renewal payment to the address shown on the bill.

You can also sign up to automatically renew annually by providing your credit card information. With automatic renewal, you’ll still receive a statement confirming your renewal.



# Keeping you informed

## **AAA Living Magazine**

All our membership households receive a subscription to *AAA Living Magazine*. It's colorful and informative, keeping you up-to-date on all the benefits, services, and travel and leisure opportunities that we offer. In addition to print editions of the magazine, you'll receive digital editions by registering at [AAA.com/Register](http://AAA.com/Register).

Notice of changes in membership benefits and terms will be provided through this magazine, AAA's official publication of record. Visit [AAA.com](http://AAA.com) to see current and past issues.

- Please check each issue for the latest discounts.

## **Traffic safety**

As part of our commitment to keeping our members safe on the roads, we sponsor numerous traffic safety programs, serve as a traffic safety advocate, and as a trusted resource for reliable traffic safety information and assistance. AAA's well-known School Safety Patrol and reports on fuel pricing and availability are just two of the ways in which we help our members and the motoring public. We also send out educational materials to schools, parents and law enforcement agencies.

- To see our reports and materials, visit our website at [AAA.com](http://AAA.com).

## **Legislation**

We're committed to protecting your interests as a driver, so we continually evaluate and respond to legislation that affects you. We work to make sure that you're not the target of discriminatory legislation, and act as advocates for safe and efficient transportation.

## **Public information**

We inform our members and the general public about travel, legislation, traffic safety and consumer affairs through news releases, media kits, interviews, public appearances, educational programs and a variety of brochures and literature.

# Quality assurance

## Approved Auto Repair (AAR)

The next time you need to get your vehicle repaired, look for the AAA Approved Auto Repair sign at repair shops that meet our standards of quality. In addition, you'll get the following guarantees:

- A limited warranty by the facility for repairs, including parts and labor, that covers 12 months or 12,000 miles, whichever comes first.
- When your vehicle is in the facility being serviced, the vehicle will be inspected, upon request, at no charge for items that most frequently contribute to roadside breakdowns. You'll receive written recommendations of any needed maintenance or repairs. The free maintenance check will be done only if the vehicle is already in the shop for some other service or repair.
- If requested before repair work begins, AAR facilities agree to return all replaced parts with the exception of those that must be returned to the manufacturer under a warranty or exchange program.
- Any additional work required to repair the vehicle that exceeds the estimate will be performed only with your authorization.
- In the event of a dispute between you and a facility, the facility must abide by all decisions as arbitrated by AAA. You are not bound by AAA's decision and may seek recourse through other avenues.
- AAR facilities must employ Automotive Service Excellence (ASE) certified technicians.
- Visit [AAA.com](http://AAA.com) for AAR locations near you.

## Driver training

If anyone in your family or organization needs to brush up on driving skills, we can help.

We're particularly proud of our work with young drivers, who are statistically more at risk of accidents than any other group, mostly due to their lack of experience.

AAA's Driver Training Program offers the following courses:

- Driver Improvement
- Safe Driving for Mature Operators
- Driver Refresher Courses
- Fleet Driver Training
- Safety Training for Employees Who Drive on Business

Our Driving Programs are based on our nationally recognized curriculum and designed to promote classroom participation and communication.

Courses are available online or, if you prefer a classroom setting, we will work with you to schedule a date and time.

- For details on AAA Driver Training in your area, visit [AAA.com/Drive](http://AAA.com/Drive).



# Traveling with AAA



## Travel without the stress

Our comprehensive range of travel services will help to take the stress out of traveling, both in the U.S. and abroad.

For journeys in the U.S., our legendary TripTik<sup>®</sup> routing system will show you the best way to reach your destination and provide road construction information.

Our TourBook<sup>®</sup> guides will help you decide what to see, what to do and where to stay when you get there. AAA counselors are happy to assist you with all your reservations.

If you're going abroad, we'll help you obtain your passport, foreign currency and International Driving Permit.

Wherever you're going, you can make your car rental and hotel reservations through us.

Our travel packages make sure you get value for your money, and finally, there's travel insurance to give you peace of mind.

- If you'd like to travel with us, call us at 866-968-7222, go to [AAA.com](http://AAA.com) or visit any of our AAA offices.

# On the road

## TourBook® guides



Our TourBook® guides covering the U.S., Canada, Mexico and the Caribbean are full of tips about where to go, what to see and where to stay, as well as information about geography, climate, transportation and local laws.

You'll also get member discounts for many popular sights and attractions.

- Visit your local AAA office for copies, call 866-968-7222 or go to [AAA.com](http://AAA.com) to place your order. For instant information, see our special online editions at [AAA.com](http://AAA.com).

## TripTik® route planning

Our online TripTik® Travel Planner can help with planning a trip around town or across the country. It provides high-resolution maps and route narratives that you can customize to personalize your route.

You can create your map online at [AAA.com](http://AAA.com), or visit one of our full-service offices for your customized, bound TripTik® routings.

- If you prefer to have your TripTik® routings, maps or other publications sent to your home, simply order online ([AAA.com](http://AAA.com)) or call 866-968-7222. You'll get an up-to-date TripTik® routing, a regional map and road construction information. Please allow eight to ten business days for home delivery.





# Going abroad

## International maps and destination guides

For traveling in Europe, you can pick up maps and a copy of our famous AAA Europe TravelBook™.

## International Driving Permits (IDP)

When you're driving abroad, many countries require an IDP with your name, photo and driver information in ten languages. It's valid in 130 countries and can be very useful if you need to communicate with local authorities.

- To apply for your IDP, visit your nearest full-service AAA office.

## Passport photos



At most AAA offices, we can take regulation-sized photographs for you, while you wait, for a nominal fee.

It's a good idea to order several sets — for an IDP or a visa application, as well as for your passport.

- Check with your local full-service AAA office for availability and pricing.



AAA Plus RV Members are entitled to two free sets of official photographs per membership term. Minor children (age 15 and under) of AAA Plus RV Members receive two free sets per year!



AAA Premier RV Members and their minor children are entitled to official photographs at no cost during their membership term.

## 24-Hour Global Travel Emergency Assistance\*



As a member with AAA Premier RV, you'll have access to the following services when you're traveling 100 driving miles or more from your primary residence:

- Medical referrals
- Emergency medical transportation arrangements
- Emergency visitation arrangements
- Emergency message center
- Lost tickets and baggage
- Emergency airline/hotel reservations
- Legal referrals
- Money transfers
- To request this service or any AAA Premier RV service, call 866-968-7222.

## Concierge Service\*



AAA Premier RV Members have access to the following concierge services when traveling 100 driving miles or more from your primary residence:

- 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)
- To request this service or any AAA Premier RV service, call 866-968-7222.

\* World Access Service Corp., a company of Mondial Assistance, is the administrator for this plan. Benefits provided are service benefits, not financial benefits. Any costs associated with services are paid by the member.

## Travel money

You can order foreign currency and AAA Visa TravelMoney® cards from our website (go online to find out more about this convenient alternative to travelers checks). Preload your card with cash at your local office or at AAA.com.

To prevent the embarrassment of not having change in a particular local currency, we provide small-denomination TipPaks in a variety of popular currencies which you can purchase from your local full-service AAA office.

- Go to [AAA.com/Financial](http://AAA.com/Financial) for details.

## American Express® Travelers Cheques

We'll provide you with U.S. dollar, fee-free American Express® Travelers Cheques. If you're traveling as a couple, you can buy *Cheques for Two* in U.S. dollars for either of you to use.

You can pay in the way that suits you best:

- Cash
  - Visa® or Mastercard® credit or debit cards\*
  - Cashier's check from your bank made payable to AAA
  - Personal check, up to \$2,000 from your local bank, with a valid driver's license and a second form of identification, along with being a member of AAA for at least six months.
- Purchase American Express Travelers Cheques at your nearest full-service AAA office.

\*Your bank may charge fees for cash advance.

## AAA travel packages

### Disney destinations

AAA Travel Agency sells more Disney vacations than any other travel agency. That means big advantages for AAA Members.

For example, you can save up to 35% on the hotel portion of select packages and dates at *Walt Disney World*® Resort, enjoy preferred parking and more.

- For further details and to book your trip, call us at 866-968-7222, go to [AAA.com](http://AAA.com) or visit your local full-service AAA office.

## Member-exclusive tours and cruises

Thanks to our buying power, we can offer you and your fellow travelers exclusive deals on tours and cruises.

You're free to enjoy the sights (and the savings) these specially negotiated departures offer.

- To review our offerings and to book your trip, call us at 866-968-7222, go to [AAA.com](http://AAA.com) or visit your local AAA office.

## Tours, cruises and vacation packages

Next time you're planning your vacation, why not come to AAA for help?

Our travel agents are committed to finding you the best value for the money. They have plenty of experience, so they know who the best companies are and where you'll have the best experiences.

- To check out the perks and privileges available to AAA Members, call us at 866-968-7222, go to [AAA.com](http://AAA.com) or visit your local AAA office.



As a member with AAA Premier RV, you can book flights, cruises and tour packages through AAA Travel Agency free of any service fees or customary booking charges.

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## AAA travel discounts

### Hotel/motel reservations

We can arrange hotel and motel reservations for you anywhere in the world. Not only can we save you time, but we'll also save you money through exclusive AAA Discounts at thousands of AAA approved hotels. In fact, many hotels guarantee to charge our members their lowest rates.

- Call us at 866-968-7222, visit your nearest AAA office or make your own reservations online at [AAA.com](http://AAA.com).

### Theme parks and attractions

AAA offers discounts at many theme parks and attractions across the U.S.

- Visit [AAA.com](http://AAA.com) for details or contact your nearest full-service AAA office.

## Hertz car rental discounts

At **Hertz**, save up to 20% on select vehicle rentals, receive a Customer Satisfaction Guarantee, and enjoy free rental of a child safety seat, 50% off the rental of SIRIUS Satellite Radio and \$6.99 per day fee for Hertz NeverLost<sup>®</sup> GPS.

Book your vehicle by:

- Calling the Hertz toll-free Member Service Number 800-654-3080
- Calling your local AAA Travel Agent
- Going online at AAA.com/Hertz
- Visiting your local AAA office
- **Remember to show your AAA Card at the Hertz check-in counter.**

## Hertz #1 Club Gold Membership\*



AAA Premier RV Members are entitled to a free one-year membership in the Hertz #1 Club Gold frequent renter program. This \$60 value includes:

- Speed and Expedited Service at over 40 of the world's busiest airports; there's no stopping at any counters
- At thousands of locations, go to the designated Gold Counter, show your license and pick up your keys
- Instant Return — a representative will process your return at your vehicle

\*You must meet the terms and conditions of the Hertz #1 Club Gold membership to enroll

## Financial services for travelers

### Travel accident insurance

If you buy your trip through AAA Travel Agency, you'll automatically receive coverage for up to \$100,000 in travel accident insurance. If you use your AAA Visa<sup>®</sup> card to pay, you're covered for an extra \$100,000.

Your insurance covers loss of life, limbs or sight while you're traveling by plane, train or ship on scheduled journeys.



The \$100,000 Basic Benefit payable under the AAA Travel Accident Insurance Program is increased up to \$300,000 for AAA Plus RV Members.



AAA Premier RV Members receive up to \$500,000 in coverage with AAA Travel Accident Insurance.

For complete description including terms, conditions and exclusions, [see Appendix 1](#) on page 37.

## **Trip cancellation, accident and baggage insurance**

Whether you're traveling for business or pleasure, you can purchase insurance coverage for trips of up to 180 days.

Trip cancellation insurance will cover any expenses that can't be refunded if you have to cancel your trip because of illness or injury. Accident insurance will pay for any medical and hospital expenses that result from accidents resulting in personal injury or death. Baggage insurance provides reimbursement if your luggage is lost, damaged or stolen.

## **Emergency Medical Transportation Coverage**



As a member with AAA Premier RV, you receive Emergency Medical Transportation coverage (including transport of remains) when you're traveling 100 driving miles or more from your primary residence.

For complete details, [see Terms & Conditions](#) on page 39.

## **Baggage Coverage**



AAA Premier RV Members receive up to \$500 in coverage if your baggage is lost, damaged or stolen when you're traveling 100 driving miles or more from your primary residence.

For complete details, [see Terms & Conditions](#) on page 39.

# AAA Insurance Services



## Insuring with AAA\*

Belonging to AAA is not just about driving. It's about being part of a club you can trust to help you manage your affairs.

Our insurance programs help to ensure that whatever the future brings, you and your family will stay safe and protected.

### Auto insurance\*

You'll get a great deal on auto insurance through AAA. We offer high-quality coverage at rates you can afford, and a range of discounts that you'll find really make a difference.

If you need to make a claim, simply contact our claim service either by phone or internet or at one of our AAA offices. You'll be impressed by our quick and responsive service.

### Home insurance\*

Our home insurance gives you excellent protection against threats to your home, your possessions and your personal liability.

You can choose the policy that suits you best, and add a Scheduled Personal Property endorsement to cover your most valuable things such as fine art, jewelry and collectibles.

We also offer insurance for condo owners and renters.

- For a free quote on auto, home or any other insurance product, contact your local AAA office, call 866-968-7222 or visit [AAA.com](http://AAA.com).

## Specialty products and other insurance\*

Turn to AAA as your source for insuring these other important needs:

- Boats, personal watercraft and other qualifying vessels
- Motorcycles and off-road vehicles including ATVs, dirt bikes and snowmobiles
- Classic and antique autos
- Flood and landlord insurance
- Health and other insurance products

## Life insurance\*

It's important for your peace of mind to know that whatever happens, your family's financial future will be secure. There are a variety of life insurance products available through AAA that, in the event of your unexpected death, are designed to ensure funds are available to help meet your loved ones' financial needs.

- **For more information on life insurance, call us toll-free at 800-289-4473, go to [AAA.com](http://AAA.com) or visit your local AAA office.**

\*Auto, home and most specialty product insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company. Other insurance products are offered through ACG Insurance Agency, LLC (ACGIA). ACGIA serves as an agency for insurance products provided by AAA-affiliated companies and by companies that are not affiliated with AAA in order to offer the full range of products and services its customers may require. Life insurance underwritten by AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states except New York.





# Roadside Assistance

## Our services

Your AAA Membership entitles you to a comprehensive range of 24-hour prepaid roadside assistance services, so you can be confident that whatever happens, help is close by.

To take advantage of roadside assistance, call the number supplied on your membership card or on the back page of this handbook. If traveling outside your local region, you may obtain nationwide roadside assistance by calling 800-AAA-HELP (800-222-4357). Requests for roadside assistance may also be placed through our online service at AAA.com. Just click on *Need Assistance Now* on the Roadside Assistance tab.

## Who's eligible

Roadside assistance is provided on any eligible vehicle that you are driving or riding in at the time of disablement. This includes Associate Members such as spouses or driving-age children who have their own membership cards. You will be asked to present your valid AAA Membership Card before service is rendered. If your membership card is not available and your membership cannot be verified by AAA, you will be requested to pay for service at the servicing facility's prevailing rate. If your membership can be subsequently verified, you may submit your paid receipt and a reimbursement application to AAA and be reimbursed at the rate paid to AAA service providers (see "To request reimbursement").

In fairness to all members, roadside assistance should not be used as a substitute for proper vehicle maintenance. To help control membership dues, AAA has an annual four-call limit on roadside assistance usage per member. Primary and Associate Members in the same household are each eligible for four calls. Multiple service calls for the same problem will be counted separately on your service record.

After the fourth call in a membership term, you may continue to call AAA to arrange for service, but must pay the service provider at the time services are rendered. If you discover that you don't need roadside assistance after you have called, please notify us so the call won't be counted against your four-call annual limit if we haven't dispatched assistance. These service limits enable AAA to continue providing reliable, high-quality, cost-effective roadside assistance.

## Services provided

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### Battery service

If you're having trouble starting your vehicle, we will provide a battery boost to get you on your way, unless not recommended by your vehicle's manufacturer.

Additionally, in most metropolitan areas, we will test your battery on-scene with our state-of-the-art mobile diagnostic units, and if indicated, offer to install a new battery onsite or arrange for later replacement at your convenience. The diagnostic test is free and we offer a 36-month free replacement warranty. Our battery prices are competitive and AAA Members receive a \$25 discount.

*Battery service is not available for specialty vehicles such as all-terrain vehicles, dirt bikes, snowmobiles and golf carts.*



### Extrication and winching

If your vehicle goes off the road, we'll send a service vehicle to get you back on track. Your vehicle will be extricated when it can be safely reached from a normally traveled road by a service vehicle with automobile servicing equipment operated by one person. If additional help is needed, you may choose to pay for additional services on-scene. In such case, the service provider may utilize additional persons or equipment, where available, that are needed to free your vehicle.



For AAA Plus RV and AAA Premier



RV Members, we'll send two service vehicles, if necessary, at no additional cost. The second vehicle and driver are available for up to one hour at the scene.

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Not covered: Snowbound vehicle recovery; shoveling snow, mud, dirt or sand to clear obstructions; entering areas unsuitable for vehicle traffic or not maintained as a road, for example, beaches, vacant lots, playgrounds, creek beds, open fields, boat ramps, golf courses, and forest and private roads.



## Fuel delivery service

If you run out of fuel, we'll send an emergency supply, when available, to get you to the nearest service station. We will only deliver fuel (no fuel mixes) and we will charge for fuel at current pump prices.



For members with AAA Plus RV or AAA Premier RV, there is no charge



for the fuel delivered — helping you get to the nearest gas station.



## Vehicle lock-out service

If you lock your keys inside your vehicle, we'll try to open the door for you.

If your keys are lost or broken, or if we can't get inside, we'll reimburse you up to \$50 for a commercial locksmith to make a new key or to gain entrance. Or we can tow you to either a locksmith or to another destination of your choice, subject to the towing provisions in this handbook.



AAA Plus RV and AAA Premier RV Members are eligible for locksmith



reimbursement up to \$100 to either unlock the vehicle or make it operable.

For [home lock-out service benefits](#), see page 35 (AAA Premier RV Members only).



## Mechanical first aid

If your vehicle needs only minor adjustments which don't involve parts or supplies, our service providers will do what they can at the scene to render it drivable.

*Please note that we can't guarantee any repairs carried out in this way. If your vehicle is able to be mobilized, you should go straight to your nearest AAA Approved Auto Repair shop or other repair facility and see a qualified technician.*



## Tire service

If you've had a blowout or a flat tire, we'll check that your spare tire is inflated and serviceable and install it for you. If you don't have a serviceable spare, we'll tow your vehicle. (For details of our towing service, see "Towing.")

*Please note that our service doesn't include repairing your tire, or installing or removing snow chains, unless as part of changing a flat tire. Installing a spare tire is a temporary fix only. You should immediately go to your nearest AAA Approved Auto Repair shop or other repair facility to have it checked by a technician.*



For AAA Plus RV or AAA Premier RV Members, our tire service also covers



eligible dual-wheeled vehicles. Please note that in certain regions of the country, you might have to pay for the extra service yourself and be reimbursed later.



## Towing

If the AAA service provider can't start your vehicle or make it safe to drive, your vehicle will be towed at no charge to either:

- The service provider's repair shop
- Anywhere within five miles of where you broke down




For AAA Plus RV Members, we'll tow you without charge up to 100 miles in any direction from where you broke down.



As a member with AAA Premier RV, you're entitled to one tow (per membership term) of up to 200 miles in any direction from where your vehicle broke down. Any remaining qualified tows may be used for up to 100 miles.

If you need towing beyond the limit of your membership level, you will be charged for the extra miles at the service provider's prevailing private rate.

## One-day free car rental

 AAA Premier RV Members are also entitled to one complimentary, one-day rental car per membership term, when a qualifying non-collision tow is one of the four allowable roadside assistance calls. AAA will reimburse you up to a full-size rental car.

You must take delivery of the rental car within two calendar days of a qualifying non-collision tow, and you are responsible for subsequent days' charges, upgrades, vehicle insurance, mileage, fuel charges, fees and taxes. Cars must be rented from a commercial car rental company in the business of renting cars. You must meet the terms and conditions of the rental car company. Requests for reimbursement must be submitted within 60 days of the event.

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## Towing considerations

If you need to be towed to a particular repair shop, please call first to make arrangements for the vehicle to be accepted upon arrival. If no one from the facility will be there to receive your vehicle, make sure you are — we can't leave your vehicle at a closed repair shop unless you are there to accept it.

We always try to be as responsive as possible, but towing to your ultimate destination may be unavoidably delayed due to unusual circumstances, for example, by extreme weather conditions, exceptionally high demand, unavailability of people or equipment. Local laws may only allow service providers to carry one passenger. If this happens, we will help you find alternative transportation at your own expense.

*Please note that our responsibility ends when we get your vehicle to the agreed destination. You'll need to pay any further expenses yourself, such as repairs or additional towing.*



ROADSIDE ASSISTANCE

## Eligible vehicles

The following tables show which vehicles are covered for roadside services under each type of membership, provided your vehicle can be safely reached from a normally traveled road by a service vehicle with automobile servicing equipment operated by one person.

### Basic Membership

Types of vehicles	Battery boost	Battery replacement	Extrication and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Licensed four-wheel motor vehicles (cars, vans, SUVs, unloaded pickups)	●	●	●	●	●	●	●
Rented & commercial vehicles (except taxis & limousines)	●	●	●	●	●	●	●
Dual-wheeled campers and motor homes	●	●	na	●	●	na	na
Dual-wheeled unloaded pickup trucks	●	●	●	●	●	na	●

### AAA Plus RV & AAA Premier RV

Additional vehicles	Battery boost	Battery replacement	Extrication and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Motor homes, dual-wheeled campers and dual-wheeled unloaded pickup trucks with or without campers	●	●	●	●	●	●	●
Travel trailers (including fifth-wheel travel trailers)	na	na	●	na	na	●	●
Vehicles with dual batteries	*	*	●	●	●	●	●
Motorcycles	na	na	●	●	na	na	●

\*Service provider will assess and determine if battery service can be provided

# AAA Premier RV Membership Only

	Battery boost	Battery replacement	Extraction and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Additional vehicles							
Trailers designed for the purpose of transporting recreational vehicles (all-terrain vehicles, dirt bikes, snowmobiles, golf carts and personal watercraft); boat trailers are not included.	na	na	●	na	na	●	●
All-terrain vehicles, dirt bikes, snowmobiles, golf carts	na	na	●	●*	na	na	●

**Note:** Recreational trailers, ATVs, dirt bikes, snowmobiles and golf carts must be accessible from the roadside. For golf carts, all services are excluded while located on golf course property. In certain regions of the country, you might have to pay for service yourself and be reimbursed later.

\*Fuel Delivery will cover regular fuel only (no fuel mixes)

## Vehicles not eligible for service

Prepaid service or reimbursement will not be provided for vehicles which:

- are unattended or which can be driven safely
- are abandoned, illegally parked, unlicensed or associated with any illegal activity
- are going to a junk or salvage yard, being repaired or in a repair shop
- have been modified, thus altering the vehicle's original weight, dimensions or ground clearance (battery, fuel delivery, lock-out and mechanical first aid services excluded)
- have been purchased in non-running condition
- are being donated to a charitable organization
- are equipped with an attached snowplow (battery, fuel delivery, lock-out and mechanical first aid services excluded)

Ineligible vehicles include car trailers (non-dual use), cargo/utility trailers, commercial trailers, horse/livestock trailers (non-dual use), landscaping trailers, boat trailers and any trailer not described as being eligible.

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.

## Requesting reimbursement

In the event AAA is not able to provide you with timely road service, you may choose to contact an alternative service provider directly. However, if you obtain non-AAA roadside assistance without first requesting service from us, we will provide you a reimbursement of your expenses only up to the contract rate we normally pay our AAA service providers to perform similar services.

### To request reimbursement:

- 1) Contact AAA by phone at 866-968-7222, online at AAA.com or visit your nearest full-service AAA office to obtain a reimbursement form.
- 2) Complete the form and mail it to us with the original receipt. Receipt must be fully paid in the name of the member receiving service.

Request must be submitted to AAA within 60 days of the date service was provided.

## Limitations

Understandably, in providing roadside assistance, AAA cannot assume responsibility for the actions of independent service facility personnel. These facilities serve as independent contractors and are not employees or agents of AAA.

Any loss or damages resulting from the service facility personnel's actions are the sole responsibility of the service provider and should be reported immediately to the service facility owner before repairs are made. If a satisfactory resolution with the owner has not been reached within 10 days, the incident can be reported to AAA and one of our representatives will attempt to reconcile the dispute.

AAA cannot guarantee that the service provider will have all the parts needed for your vehicle, nor will AAA accept responsibility for repairs, or the availability, delivery or installation of parts.

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# Additional help for emergencies

## Car travel interruption protection

Even if you take every precaution, there are still times when the unexpected happens and you're faced with additional expenses. Fortunately we're there to help.

If you're traveling by car and are 100 miles or more away from home and have a breakdown or accident, or if your vehicle is stolen while en route, we'll reimburse you for emergency expenses up to the value of \$600.

Reimbursable expenses include:

- Meals and lodging
- Car rental
- Transportation home or to your destination within 72 hours



AAA Plus RV Members have protection up to \$1,000.



AAA Premier RV Members have protection up to \$1,500.

For complete description including terms, conditions and exclusions, [see Appendix 2](#) on page 37.

## Vehicle Return Coverage



As a member with AAA Premier RV, you're entitled to Vehicle Return benefits when you're traveling 100 driving miles or more from your primary residence. You can be reimbursed up to \$500 to help get your car back home if an unexpected illness or injury prevents you from completing your trip.

For complete details, [see Terms & Conditions](#) on page 39.

## Emergency check cashing

If the unexpected happens and you're short of cash, AAA can help by cashing a personal check of up to \$100 to help with emergencies. Just show your membership card with supporting identification at any full-service AAA office.

- Service may not be available at all AAA offices.

## Emergency repair check acceptance

If you're suddenly faced with a bill for emergency auto repairs with no other way to pay, you can use a personal check for up to \$250 at AAA authorized service facilities. These facilities will accept a check printed with your name and made out for the exact amount of your repairs, supported by your driver's license and AAA Membership Card.

- Please note that checks are accepted only for emergency repairs and services.

## Limited legal fee reimbursement protection

If you believe you've been unjustly charged with a traffic law violation, we can help with the cost of legal fees. You can choose your own lawyer and if you're found not guilty of the charges, or if they're dismissed, we'll reimburse you for attorney fees for your defense or appeal (see Reimbursement Schedule below).

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Check the following tables for increased reimbursement amounts for members with AAA Plus RV or AAA Premier RV.

### Reimbursement Schedule

Charges		Basic Member	Reimbursement limit for members with AAA Plus RV or AAA Premier RV
Manslaughter	Trial court defense	\$500	\$1,500
	Appeal	\$500	\$1,500
Reckless driving	Trial court defense	\$250	\$500
	Appeal	\$250	\$500
Minor traffic violations	Trial court defense	\$100	\$200
	Appeal	\$100	\$200

For conditions & exclusions, [see Appendix 3](#) on page 38.

## Home lock-out service



As a member with AAA Premier RV, if you become locked out of your primary residence, you can be reimbursed up to \$100 in locksmith services to gain access to your home from the outside. Home lock-out service is reserved for your primary residence only and excludes all other buildings or locked areas. The cost to replace locks, including parts and labor, are not covered. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at your expense. Home lock-out service is limited to one usage per AAA Premier RV Member, per membership term.

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\*Home lock-out service is not transferable to any other person. You must be present at the time of service. Identification and proof of residence is required. In the case of rental property, approval of the property owner may be required. Service is valid only in your resident AAA Club's territory.

## Nationwide arrest bond protection

If you're charged with a traffic violation, you can:

- Pay the fine
- Contest the charge and post bond to guarantee your court appearance
- Go to jail until the hearing date

If you decide to contest the charge for minor traffic offenses, most jurisdictions will accept your membership card in lieu of cash for posting bond. The court will usually keep your membership card until you appear at the hearing.

If you use your card in this way, let us know as soon as possible.

The Arrest Bond Guarantee (next page):

- Is for the named AAA Member only and is non-transferable
- Covers charges arising from driving motor vehicles only
- Is for arrest bond only and is not for appeal
- Guarantees court appearance only; you pay any fines
- Requires you to repay all payments made on your behalf
- Is valid in the United States only
- Is subject to state and local laws which may vary by state and/or county

## Certificate of Arrest Bond Guarantee

We guarantee the court appearance of the AAA Member named on the AAA Membership Card if charged with motor vehicle law offenses committed during the term of the membership BUT NOT if the member is charged with a felony, driving under the influence of alcohol or drugs, failure to appear for a prior traffic violation, driving while unlicensed, driving without proof of legally required insurance, fleeing an accident or an officer or falsification of documents or while driving a vehicle for commercial purposes. Our maximum liability for the member's failure to appear is \$1,000. The offenses for which the AAA Membership Card may be accepted may vary depending on the law of the jurisdiction in which the offense is committed.

Guarantee underwritten by Auto Club Group Insurance Company (Michigan), The Auto Club Group (Illinois, Indiana, Nebraska) and General Insurance Company of America (Iowa, Minnesota, North Dakota, Wisconsin).



## Appendices

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### Appendix 1: Travel Accident Insurance

**Policy Details.** This program covers you for accidental loss of life, limbs or sight on Common Carrier Transportation when the transportation is arranged through a AAA motor club within The Auto Club Group. Coverage also applies to Common Carrier Transportation, including taxis, used for travel directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure, necessary to reach the initial or final trip destination.

**Coverage does not apply to rental cars.**

Coverages, benefits and exclusions are contained in Master Policy Number 64040061 issued to the American Automobile Association by Federal Insurance Company. The plan is administered by MIMS International, LTD and premiums are paid by companies within The Auto Club Group. All information is subject to the terms and conditions of the Master Policy.

#### To make a claim

Claim forms and further instructions for submitting a claim under these insurance coverages are available in any of our offices or at AAA.com.

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### Appendix 2: Car Travel Interruption Protection

#### Definitions:

**You, Your:** A member of a AAA motor club within The Auto Club Group, and spouse of Primary Member.

**Family Member:** A person who is a resident of your home.

**We:** The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Nebraska, North Dakota and Wisconsin; Auto Club Group Insurance Company in Michigan only.

**Car:** A vehicle eligible for roadside assistance services under your membership.

**Home:** Your resident location at the time of loss.

**Loss:** Accident, theft, vandalism or mechanical breakdown that makes the car not drivable or available to you.

**Planned Destination:** A location 100 miles or more from your home that you plan to reach by car.

#### Covered Expenses:

The following expenses are payable for you and family members if the car you were using for the trip is disabled by loss while en route to your planned destination. The loss must occur 100 miles or more from your home for this protection to apply.

1. Reasonable expenses for unexpected automobile or passenger van rental and commercial transportation for the reasonable time required to complete the trip to your planned destination or return home, whichever occurs first.
2. Reasonable expenses paid to a commercial establishment for unexpected meals and lodging resulting from the loss and incurred on the road during the delay caused by the loss.

**When:**

This protection only covers loss which occurs while your current membership is in force.

**Limitations/Maximum Payment:**

The following expenses are not payable under this protection:

1. Expenses of family members if they were not traveling with you when the loss occurred;
2. More than \$600 for expenses incurred by all members of one family resulting from one loss (the family maximum is \$1,000 if you are a member with AAA Plus RV or \$1,500 for a member with AAA Premier RV).
3. Expenses incurred after:
  - a. 72 hours from the time of loss;
  - b. repairs are made to your car;
  - c. you reach your planned destination; or
  - d. you return home after the loss; whichever occurs first.
4. Expenses resulting from:
  - a. loss caused intentionally by or at the direction of you or any family member; or
  - b. failure to take reasonable means to avoid the loss.
5. Alcoholic beverages.
6. Gratuities in excess of 20%.

**Duties:**

1. Make a written request for reimbursement within sixty (60) days of the loss;
2. Provide reasonable verification of:
  - a. the loss;
  - b. the repairs to the car; and
  - c. your planned destination.
3. Provide original itemized receipts for all expenses You claim.

Claim forms are available online at [AAA.com](http://AAA.com) or visit your local AAA office.

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## Appendix 3: Limited Legal Fee Reimbursement

We will pay attorney fees you incur to successfully defend a traffic charge made against you according to the Reimbursement Schedule. If more than one traffic charge is made in the ticket, citation or other statement of charges or results from the same incident, we will pay no more than the amount shown in the Reimbursement Schedule for the traffic charge for which you are entitled to the most reimbursement. However, we will pay only if you successfully defend all charges.

**Conditions**

- 1 We will pay only if you successfully defend traffic charges which concern events which occur while your AAA Membership is in force.
- 2 We will pay the lesser of your attorney fees or the amount shown in the Reimbursement Schedule.
- 3 You must select and pay your lawyer. We pay you, not your lawyer.
- 4 You must request reimbursement within 60 days after your case or appeal is decided. If you fail to request reimbursement within 60 days, we will not pay unless you have good cause for all delays.

- 5 You make your request for reimbursement by giving us a written statement showing the following:
- a. The traffic charge;
  - b. Events from which the charge arose, and date and place of those events;
  - c. The courts you appeared in and the dates of those appearances;
  - d. The date when the case or appeal was decided;
  - e. Proof of acquittal and dismissal of any traffic charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

A statement from your lawyer must be provided indicating what services were performed and what the fee was.

### Definitions

**You, Your:** A member of a AAA motor club within the Auto Club Group.

**We, Us:** The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Wisconsin, Nebraska and North Dakota; Auto Club Group Insurance Company in Michigan only.

**Traffic Charge:** Formal charge by law enforcement officials claiming that you violated laws or ordinances which govern or pertain to the operation or parking of motor vehicles.

**Trial Court:** The tribunal in which the traffic charges are decided.

**Appeal:** Appeal to a higher, different tribunal established to review actions of the trial court.

**Successfully Defend:** Actions which result in a Trial Court acquittal or dismissal of a traffic charge or any reduced charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

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## Terms & Conditions

### General Program Provisions

The following guide to benefits and services 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 the section *Terms & Conditions* is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of The Auto Club Group. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. World Access will not unreasonably apply this provision to avoid claims hereunder.

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### Emergency Medical Transportation\*

Important - If your emergency is immediate and life threatening, seek local emergency care at once. Your emergency medical transportation limit is the total amount available for all covered services described below.

You or your 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

didn't authorize and arrange it. This benefit is secondary to any existing benefits provided by a Covered Person's health or automobile insurance. We reserve the right to coordinate benefits with other insurance coverage.

**Moving You to a Hospital or medical clinic (Emergency medical evacuation)**

If You're seriously ill or injured during your Covered Travel 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'll identify the closest appropriate facility, make arrangements and pay to transport you to that facility
- We'll arrange and pay for a Medical Escort if We determine one is necessary

**Getting You home after Your care (medical repatriation)**

If you're seriously ill or injured during your Covered Travel, under the care of a local Doctor and unable to continue your Covered Travel, medical repatriation takes place once Our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll arrange and pay (less any refunds for unused tickets) for you to be transported via a commercial transportation carrier in the same class of service that you were booked for your Covered Travel. The transportation will be to one of the following:

- your Primary Residence
- a location of your choice in the United States; or
- a medical facility near your Primary Residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by Our medical director
- arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary

**Bringing a friend or Family Member to You (transport to bedside)**

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll transport a friend or Family Member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.

**Getting Your children home (return of dependents)**

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll arrange for and pay (less any refunds for unused tickets) to transport your children under the age of 23 who are traveling with you to one of the following:

- your Primary Residence; or
- a location of your choice in the United States

Transportation will be on a common carrier in the same class of service they were originally booked



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## Transporting Your Remains (repatriation of remains)\*

We'll arrange and pay for the reasonable and necessary services to transport your remains to one of the following:

- a funeral home near your Primary Residence; or
- a funeral home located in the United States

We'll also assist the sending and receiving funeral homes to coordinate with each other. This benefit does not include funeral, burial or cremation expenses or related containment expenses for items such as a coffin, urn or vault. Your representative must contact Us in advance to make these arrangements. If this is not possible, your representative must contact Us within a reasonable time, but no later than one year after the transportation.

### What is Not Covered for Emergency Medical Transportation and Repatriation of Remains

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness 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. Intentionally self-inflicted harm, including suicide
3. Normal pregnancy or childbirth
4. Mental or nervous health disorders
5. Alcohol or substance abuse, or related illnesses
6. The commission or attempted commission of an illegal act
7. Participation in professional athletic events or motor competition (including training)

Emergency Medical Transportation and Repatriation of remains coverage is excess over other insurance or indemnity covering the loss(es) under this plan.

\*World Access Service Corp., a company of Mondial Assistance, is the administrator for this plan.

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## Baggage and Vehicle Return Coverage\*

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### Baggage Coverage\*

#### What is covered

Coverage is secondary to any coverage provided by a hotel, if any. If Baggage is lost, damaged or stolen, the Company will pay the loss up to \$500, provided the Covered Person(s) has taken all reasonable measures to protect, save and recover their property at all times. Notwithstanding the foregoing, We will cover up to a maximum of \$500 for any and all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items and only when original receipts are provided.

The Covered Person(s) must notify the appropriate local authorities at the place the loss occurred and inform them of the value and description of their property within 24 hours after the loss. Finally, the Covered Person(s) must file written

proof of loss with the Company within 90 days from the date of loss, except as otherwise prohibited by law, attaching copies of the original police report or other report from local authorities, an itemization and description of lost items and their estimated value, and all receipts, credit card statements, canceled checks, photos or other appropriate documentation as may be required.

The plan will pay the lesser of:

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

### **What is not covered**

Benefits are not payable for travel which does not meet the definition of Covered Travel.

Property or losses not covered:

1. Animals
2. Automobiles
3. Bicycles, skis, snowboards
4. Aircraft, boats or any other vehicles or conveyances
5. Eyeglasses, sunglasses, contact lenses; hearing aids, artificial teeth and limbs
6. Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or other wise) and deeds
7. Property shipped as freight or shipped prior to the Covered Travel departure date
8. Rugs or carpets of any kind
9. Perishables, medicines, perfumes, cosmetics and consumables
10. Property used in trade, business or for the production of income
11. Property that is left in a vehicle, if the vehicle is not properly secured
12. Damage to the property resulting from defective materials or workmanship, ordinary wear and tear, and normal deterioration

Baggage Coverage is in excess of other insurance or indemnity covering the losses covered under this plan.

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### **Vehicle Return Coverage\***

#### **What is covered**

Covered Persons on Covered Travel are reimbursed up to \$500 for transportation of the Vehicle back to the Covered Person'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.

## What is not covered

Benefits are not payable for travel which 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 Covered Person
8. Personal property which 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 addition, 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 Covered Person or by a traveling companion of a Covered Person.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this plan.

**Expenses after 96 hours from the initial delay are not covered.**

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## 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 World Access 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 World Access 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).

### Schedule of coverage

### Benefit limit

Schedule of coverage	Benefit limit
Emergency Medical Transportation	\$25,000
Repatriation of Remains	\$5,000
Vehicle Return	\$500
Baggage Coverage	\$500

### Definitions

**“AAA Premier RV Member”** means The Auto Club Group AAA Premier RV Member, AAA Premier RV Adult Associate or AAA Premier RV Dependent Associate in good standing.

**“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.

**“Baggage”** means luggage and personal possessions, whether owned, borrowed or rented, taken by the Covered Person(s) on their Covered Travel.

**“Covered Person”** means a AAA Premier RV Member whose Primary Residence is in the United States 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 which 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 United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

### Please note:

- 1) the Covered Person must be at least 100 driving miles from the AAA Premier RV Member’s Primary Residence when the incident occurs in order to be eligible for the benefits; and
- 2) for Emergency Medical Transportation ONLY, coverage is available worldwide.

**“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 RV 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 RV 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.

**“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.

**“Medically Necessary or Medical Necessity”** means the services or supplies provided by a hospital, Physician, or other licensed provider that are required to identify or treat the Covered Person’s Illness or Injury and which, as determined by Us, are: 1) consistent with the symptoms or diagnosis and treatment of the Covered Person’s condition, disease, Illness, ailment or Injury; 2) appropriate with regard to standards of good medical practice; 3) not solely for the convenience of the Covered Person, Physician or other provider; 4) the most appropriate supply or level of service that can be safely provided to the Covered Person.

**“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 RV Member’s billing address which is recognized by The Auto Club Group, and which must be in the United States.

**“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 Access America and World Access Service Corp., a company of Mondial Assistance.

\*Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. World Access Service Corp., a company of Mondial Assistance, is the administrator for this plan.

# Important Phone Numbers

## AAA Full-Service Offices in Illinois

Addison	630-931-4502
Arlington Heights	847-364-4645
Bloomington	309-663-6512
Bolingbrook	630-755-9911
Champaign	217-398-3621
Chicago - Lincoln Park	773-687-6105
Chicago - Michigan Ave.	312-372-1824
Crystal Lake	815-455-7761
Downers Grove	630-241-5400
Evanston	847-563-5300
Geneva	630-492-4000
Glen Ellyn	630-866-2000
Grayslake	847-231-1961
Joliet	815-744-6941
Lake Zurich	847-540-3200
Libertyville	847-367-3364
Mount Prospect	847-385-5777
Naperville	630-420-0541
Northbrook	847-272-1878
Oak Lawn	708-229-8470
Orland Park	708-873-0581
Peoria	309-692-4728
Plainfield	815-230-6000
Rockford	815-636-9050
South Elgin	847-931-6820
Springfield	217-726-2010
St. Charles	630-587-7700
Tinley Park	708-781-4600
Villa Park	630-834-5924
Wheaton	630-588-7060
Wilmette	847-679-8706

In addition to our full-service offices which offer an array of travel, insurance and membership services, AAA has over 100 Insurance Sales Offices. Check the Yellow Pages under Insurance or visit our website at [AAA.com](http://AAA.com).

## AAA Full-Service Offices in Northern Indiana

Fort Wayne	260-484-1542
Merrillville	219-769-4819
Mishawaka	574-277-5791

Member benefits provided by:  
The Auto Club Group  
1 Auto Club Drive  
Dearborn, MI 48126

AAA Regional Headquarters:  
AAA  
975 Meridian Lake Drive  
Aurora, IL 60504

## For 24-hour roadside assistance

### Illinois & Northern Indiana

866-YOUR-AAA (866-968-7222)

### Elsewhere in the U.S.

800-AAA-HELP (800-222-4357)

## For all other services

### Member Service Center

866-YOUR-AAA (866-968-7222)

Your annual AAA Membership renews on the date stated on your membership card each year unless you are notified at least 60 days before the expiration date that your membership will not be renewed. AAA reserves the right to non-renew membership if the club determines that membership privileges have been abused. AAA will also give you at least 60 days notice if your membership will be renewed with a change in benefits. If AAA does not give you at least 60 days notice of such changes, your membership will be renewed on the same terms. AAA reserves the right to cancel membership for material representation or for substantial breach of your contractual duties or conditions. If we cancel, we shall give you at least 10 days notice, and shall return unused portion of your annual dues. If you ask to cancel, your membership will expire without renewal at the end of the current term, but no dues will be refunded.

If you pay your membership renewal within 60 days after expiration of your current membership term, your new membership term will expire one year after the current term expires. If you pay your membership renewal more than 60 days after the current term expires, your new term will begin when payment is received and expire no less than one year from the day payment is received.

# What to do if you need service



## 1 Have the right information ready

- Your membership number\*
- Your Club name
- Your specific location (know the cross streets near your vehicle)
- A description of your vehicle — make, model, year, color, license number
- The problem with the vehicle
- The phone number you're calling from or where we can reach you

\* On your membership card

## 2 Call us toll-free for 24-hour roadside assistance

Illinois & Northern Indiana

**866-YOUR-AAA** (866-968-7222)

Elsewhere in the U.S.

**800-AAA-HELP** (800-222-4357)

You can also submit your request online at [AAA.com/RoadService](http://AAA.com/RoadService) or by accessing the *AAA Roadside App* on your smartphone.

## 3 Stay with your vehicle

Or make arrangements so you will know when our service vehicle arrives.

## 4 Show us your membership card

Show your membership card to the service vehicle attendant who arrives to assist you so they may validate your active membership.

If you find you can drive your vehicle after all, please call us immediately to cancel your request for assistance.