

Member Handbook & Benefits Guide



AUTOMOTIVE | TRAVEL | FINANCIAL SERVICES | INSURANCE | SAFETY & EDUCATION | DISCOUNTS



WITH YOU ON THE ROAD OF LIFE™



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WELCOME TO AAA

We are delighted to welcome you as a member of our club. By choosing to place your trust in the nation's most reputable motoring organization, you join the 55 million loyal members in North America who appreciate the value and peace of mind AAA provides. AAA, as the original motor club, has a proud tradition of providing best-in-class roadside assistance to members. In fact, AAA was founded in 1902 in response to a lack of highways suitable for automobiles. Today, AAA still operates as a not-for-profit community organization and advocate for motorists, but we now also support non-motorists with access to our travel planning, financial products, insurance services and our Discounts & Rewards® program.

We are pleased to provide you with this AAA membership benefit guide, which will help you discover how to make the most of your membership. The guide will provide you with an overview of your roadside assistance benefits as well as the many other member products and services from which you can receive significant value and savings. As you read this guide, and use these services, we believe you'll realize there's more value in a AAA membership than you ever imagined, and it won't be long before your AAA card will be one of the most valued cards in your wallet. It serves as your key to all we offer, so be sure to carry it with you at all times.



We have more than 1,000 offices and service centers across the United States and Canada, so we'll be here when you need us - but rather than waiting to use your membership only for an emergency, we encourage you visit your local AAA branch office and get to know our friendly, courteous and knowledgeable staff.

In addition, please take a moment to visit our website, AAA.com, where you will discover a wealth of information and the ability to take advantage of many of your membership benefits, 24 hours a day, seven days a week.

Thank you for allowing us the opportunity to serve you. We look forward to having you as a member of the club for many years to come. If we can ever be of any assistance, please don't hesitate to call, visit AAA.com or stop by your local AAA office.

Sincerely,

AAA Central Penn Member Services

NEED ROADSIDE ASSISTANCE NOW?

Peace of Mind Every Time You're on the Road

Roadside assistance will be sent to the disabled vehicle without charge from the nearest AAA contract station. You may receive service on any eligible vehicle you are in at the time the vehicle becomes disabled. Please see the Roadside Assistance details section of this benefits guide for additional information.

How to Obtain Roadside Assistance

AAA Central Penn members can access service many ways:

- Call us at 1-800-AAA-HELP (1-800-222-4357). Please note – When traveling the Pennsylvania Turnpike, a restricted roadway, you should call their communication center for emergency service by dialing 1-800-932-0586
- Use the free AAA iPhone or Droid app (go to AAA.com/mobile for more info)
- Go online to AAA.com

When calling for roadside assistance, please have the following information ready:

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

When assistance arrives, please note:

- For identification, safety and security purposes, we require that you be with the vehicle at the time of disablement and when the service vehicle arrives
- A valid membership card and identification will be requested at the time of service
- Service may include an attempt to make the vehicle operable

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

A SAFETY MESSAGE

If you have special needs and are concerned for your safety or for the safety of others, tell the AAA Service Representative or the service technician. Procedures have been established to assist you in unsafe or dangerous situations.

ACCESS TO SERVICES

Connect to Your World of Benefits

Online at AAA.com

Visit us 24 hours a day, 7 days a week. You can use our online portal to request 24-hour Roadside Assistance, access and make changes to your membership account, request an insurance quote and even to plan your next vacation. Designed with your convenience in mind, AAA.com provides access to a host of AAA products and services.

AAA Mobile

Specifically designed for iPhone/iPad and Android devices, this app will keep you connected to your valuable member benefits. AAA Mobile provides easy access to color maps, directions, travel planning and exclusive member discounts. You can also access AAA's legendary roadside assistance right from your mobile device, so requesting service, getting a battery installed or locating an Approved Auto Repair facility is effortless. Download AAA Mobile today.

In Person

At a local level, AAA Central Penn has eleven branch locations to serve you (see the listing at the back of this guide). When visiting one of these locations, you'll have access to our full range of travel, insurance, financial and membership services. To avoid a wait time, some travel and insurance services may require an appointment. The eleven local locations are part of a larger network of more than 1,000 offices nation-wide, where we are always happy to serve you.

By Phone

Many members prefer to conduct AAA business by phone. If that is also your preference, you can rest assured knowing that AAA services are always just a phone call away. A list of important service numbers can be found on page 26 of this guide.

By Mail

You can reach the club headquarters by mail at:

AAA Central Penn
2301 Paxton Church Road
Harrisburg, PA 17110

Outside Our Local Service Area

If you're traveling in the U.S. or Canada, outside of the Central Penn territory, you'll receive the same service that clubs in those areas extend to their members. AAA is also affiliated with automobile/touring clubs around the world through four major international motoring organizations.

Members of these groups agree to extend services to visiting members of foreign clubs and AAA does the same for their members in the United States and Puerto Rico. Please contact your local AAA office for more information.

THE AAA JOURNEY

Take Pride in Our History & Comfort in Our Future

Almost immediately after the first horseless carriages appeared on America's roads, motorists began organizing automobile clubs. In 1902, AAA was formed with just 1,500 members. More than 100 years and over 55 million members later, AAA's most basic premise remains the same - safety, security and peace of mind for our members and the motoring public.

Today, AAA serves you both at a local and national level. We're here to help keep you on the go. We represent the interests of motorists and travelers in transportation, safety, environmental and tourism issues at local, state and federal levels. The association fights unfair taxes on travelers, lobbies to close loopholes in safety laws and leads efforts to improve traffic safety for all motorists.

We ensure pedestrian safety through ongoing education, and reach out to the children in your life through the AAA School Safety Patrol Program and the School's Open - Drive Carefully Campaign. AAA also awards college scholarship funds and encourages high school students to continue their education through the AAA Insurance Scholarship program and the Ford/AAA Student Auto Skills competition.

AAA serves as an expert on fuel-related matters and advocates for national energy and transportation funding policies to ensure that individual mobility is protected and sustained.

AAA believes the right to travel carries with it the responsibility to use natural resources wisely to help preserve and enhance the environment. AAA was among the first organizations to encourage motorists to properly dispose of used motor oil, tires and batteries and to maintain ignition systems to reduce emissions and save fuel. Today, AAA continues to educate consumers about responsible mobility, alternative fuels and vehicle options, the connected car and the importance of driving a well-maintained vehicle.

Of course, the most valued feature of AAA membership is our nationwide, 24-Hour Roadside Assistance. A network of nearly 100 call centers and an ever-increasing fleet of AAA Club-owned vehicles successfully respond to tens of millions of calls each year. We sustain optimal response times by keeping advanced technologies and systems in place for you, and continue to update and innovate our systems and processes.

Through first-response call centers, remote dispatchers, in-truck terminals and an automated call status update system, we're able to stay ahead of the curve and offer you the most efficient and responsive service in the market. AAA's position of leadership continues to forge progress on the roadways of this nation and in the endeavors most important to you. Our name and reputation are your guarantee of satisfaction.

MEMBERSHIP INFORMATION

AAA membership provides a range of benefits, services and products - along with expertise and knowledge in the automotive, travel, financial and insurance fields.

Choose the AAA Plan that's Best for You

Your travel, spending and driving habits are unique. That's why AAA gives you the option to select from a variety of different membership plans - all offering the peace of mind and security for which our name is famous. If you are the first or only person in your household to join AAA, you are referred to as the Primary member on your account. Membership covers the individual, similar to the way a driver's license works, so each person in your household who might use our services and discounts should have a AAA membership in his or her own name. Primary members may add eligible members of their household to their account for less than it would cost to enroll them as a new (Primary) member; this type of membership is referred to as Associate membership. An individual may only have one membership.

Membership Definitions

Primary Member

Membership for the first person in a household to join AAA. Your membership benefits cover you as an individual and other household members are not covered unless they are added as associate members on your account.

Associate Member

Primary members can extend their AAA membership to include Associate members. Associate members can be anyone residing in the Primary members' household, or children who are away at school as a student. Associates must have the same membership level as Primary members and can be added at any time. An Associate member enjoys benefits at a significantly reduced rate.

Membership Levels

AAA Classic Membership

Providing our most basic coverage, the AAA Classic membership covers the fundamental benefits and is ideal for those who routinely drive short distances (5 miles or less).

AAA Plus Membership

Our most popular membership plan providing upgraded coverage and benefits. This plan is designed for those who routinely drive more than 5 miles in a given trip.

AAA Premier Membership

This is the highest level of coverage AAA offers. The Premier membership is ideal for those who are looking for a comprehensive package of travel and roadside assistance benefits, or for those who routinely drive longer distances per trip.

Optional Assistance Plans

AAA Plus RV or Premier RV – Optional coverage that extends AAA benefits to your registered recreational vehicles and/or motorcycles, and are available at an additional cost to your Plus or Premier membership. Covered vehicles include motor homes, pickup trucks with campers, motorcycles, and travel trailers.

AAA CENTRAL PENN

Membership Comparison

	AAA Classic	AAA Plus	AAA Plus RV	AAA Premier	AAA Premier RV
AAA Premier Toll- Free Number	N/A	N/A	N/A	Included	Included
Towing	Up to 5 miles or back to the responding facility	Up to 100 miles*	Up to 100 miles*	Up to 200 miles absolutely free! **	Up to 200 miles absolutely free! **
Tire Change/Battery Service	Free installation of spare tire, free battery boost; towing provision applies if vehicle won't start				
Fuel Delivery	Free delivery; pump price for fuel	Free delivery and emergency supply of fuel	Free delivery and emergency supply of fuel	Free delivery and emergency supply of fuel	Free delivery and emergency supply of fuel
Vehicle Extrication	One Truck and one driver	Two Trucks and two drivers	Two Trucks and two drivers	Two Trucks and two drivers	Two Trucks and two drivers
Vehicle Lockout	Up to \$50 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle
Home Lockout Reimbursement	N/A	N/A	N/A	Up to \$100 reimbursement to gain access to member's primary residence***	Up to \$100 reimbursement to gain access to member's primary residence***
Exclusive Travel Store Savings ‡	Discounts available on Merchandise	Bigger Discounts available Save Up to an additional 10% off the Classic member price	Bigger Discounts available Save Up to an additional 10% off the Classic member price	Biggest Discount available Save up to an additional 10% off the Plus member price	Biggest Discount available Save up to an additional 10% off the Plus member price
Hertz Gold Plus Rewards Membership (a \$60 value)	Included	Included	Included	Included	Included
Free Emergency Car Rental****	N/A	N/A	N/A	Included	Included
Trip Interruption Protection	Up to \$200 (collision only)‡‡	Up to \$600 (collision only)‡‡	Up to \$800 (collision only)‡‡	Up to \$1,500††	Up to \$1,500†††
Vehicle Return Protection	N/A	N/A	N/A	Up to \$500††	Up to \$500†††
Concierge Services	N/A	N/A	N/A	Included Concierge Service is provided by AGA	Included
Travel Emergency & Medical Assistance	N/A	N/A	N/A	Included	Included

* Extended Towing benefits effective for AAA Plus and AAA Plus RV members (7) days after membership dues are received.

** Extended Towing benefits effective for AAA Premier and AAA Premier RV members (10) days after membership dues are received. One 200-mile tow is available per household per membership year.

***Benefit available per household, once per membership year in commercial locksmith services to gain access to member's primary residence from the outside with proof of primary residence.

‡ Discounts on merchandise available ONLY at AAA Central Penn branch offices.

**** Premier members receive a complimentary one-day car rental (up to full size vehicle) once per household, per membership year. This benefit is applicable only when the member's car is inoperable in conjunction with a non-collision covered towing event and the car rental will be available at participating Hertz locations in the US and Canada, subject to availability. Standard rental qualifications apply and surcharges and optional service charges are the renter's responsibility. The Premier Member has up to 48 hours from the time of the qualifying tow to call AAA Roadside Assistance to arrange the complimentary rental. The free one-day option is not available when the AAA member goes direct to Hertz; arrangements must be made via AAA Roadside Assistance.

AAA RV coverage, when added to an existing AAA Plus® or AAA Premier® membership, extends the benefits of the membership to include motor homes, pickup trucks with campers, travel trailers, motorcycles and 5th-wheel travel trailers. Only the Primary member needs to purchase RV coverage, as the coverage is extended to all Associate members within the membership at no additional per member charge.

‡‡ Benefit provided by AAA Central Penn

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a full description of terms, conditions, and exclusions see Appendix.

††† For RVs meeting the 2-axle definition of vehicle as it appears at the back of this handbook, insurance coverage is underwritten by BCS Insurance Company. World Access Service Corp., a company of Mondial Assistance, is the licensed producer and administrator for this plan. For RVs with more than 2 axles, coverage is underwritten by AAA Central Penn.

Gift Membership

Gift memberships are available at your local AAA office and by calling 1-800-717-4222. When you give the gift of AAA, your friend or loved one will enjoy nationwide, 24-Hour Roadside Assistance, along with other AAA benefits that correspond to their plan.

Your AAA Membership Card Is Your Key to Service

Please present your AAA membership card for all AAA services. A driver's license or other form of matching picture identification may also be required for services. Service is available nationwide only to the person named on the membership card. AAA memberships are not transferable, and membership service is not provided to nonmembers.

Membership Renewal

Your AAA membership dues are billed annually in advance of your expiration date. To ensure uninterrupted benefits, AAA recommends paying membership dues prior to your membership's expiration date. Membership cards are sent with your renewal statement and are valid for one year once payment is received. Membership dues paid during the ninety (90) day period after the expiration date renews your membership for twelve months from the original membership expiration date. Memberships renewed 91 days or more after the expiration date will be charged new member rates, will not retain membership loyalty years and will be given a new expiration date that is 12 months after the date of renewal. Dues are reviewed annually and are subject to change.

Automatic Renewal

To ensure that your membership never lapses and to eliminate the hassle of check writing and postage costs, you can sign up for our automatic credit card renewal service. Once signed up, you will receive notification each year, prior to your expiration date, that the credit card you authorized (your AAA Visa card, or any other Visa, Master Card, Discover or American Express card you choose), will be charged for your renewal dues. Go to AAA.com/Renew, stop by your local branch location or call 1-800-717-4222, to set up the automatic renewal plan on your account.

Replacement Cards

A duplicate AAA membership card can be issued if your original card is lost, stolen or damaged. A new membership number is not issued. To request a duplicate card, please contact our Contact Center at 1-800-717-2244. There is a nominal charge for a replacement card.

Moving Out of AAA Central Penn Territory

If you are moving out of the AAA Central Penn territory (Adams, Cumberland, Dauphin, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin or Perry Counties of Pennsylvania) you will be required to transfer your membership to a club assigned to the territory of your new residence. Your membership will remain valid until its current expiration date, and can be used at the AAA offices in your new location. Contact us at 800-717-2244 prior to your expiration date. A Membership Representative will update your account and transfer your membership to the proper servicing Club for your new area.

Conditions of Membership

AAA Central Penn offers a wide variety of membership benefits that provide savings, advantages, and protection - truly a bargain - for modest annual dues. The Club provides maximum service through a centralized service structure and the pooling of member dues. To provide service equity and maximum return, the Club has established reasonable limitations and regulations as set forth by the officers and directors of AAA. The Club reserves the right to make changes in or eliminate benefits at any time without notice, and reserves the right to limit service, to deny renewal, or to cancel a membership at any time.

Membership Cancellation Policy

A membership may be canceled during the first 30 days by the Primary member or by AAA Central Penn with a full refund of membership dues minus the new enrollment fee and less any roadside assistance expenses or club expenses incurred by the member during this stated period of time. Please allow 7 - 14 days for processing.

SPECIAL MEMBER DISCOUNTS

Your AAA membership means more benefits with the Discounts & Rewards® program. Your membership card qualifies you for exclusive savings whether you're at home, traveling across the United States and Canada, or vacationing in Europe, Japan, or Australia. With AAA's Discount & Rewards® program, you don't have to clip coupons. Simply present your valid membership card to participating partners to access discounts on attractions, museums, meals, hotel and motel accommodations, automotive services and repairs, electronics, clothing and much more. With only a few purchases, your savings can equal or even exceed the cost of your AAA membership dues.

AAA offers a Prescription Savings Program too. You may use your AAA card whenever your prescription isn't covered by your insurance, and you can save on many brand name and generic drugs at nine out of ten pharmacies nationwide. To learn more about the program, visit AAA.com/discounts or visit your local branch office.

Notary Service

AAA Central Penn offices are staffed with certified Notary Publics. Notary services are available to Classic members for a nominal fee. Most of these fees are waived for AAA Plus and AAA Premier members. Please note that you must bring your own witness whenever notarizing a document that requires a witness.

License & Messenger Service

Driver license, vehicle title and registration service are available at all AAA Central Penn offices. Our experienced staff can assist you with title transfers, renewal or replacement of driver license and registration documents, and address changes. AAA Central Penn is a PennDOT-authorized messenger service and tag-issuing agent. Some transactions require a service fee, but many of the fees are discounted for AAA members.

INSURANCE SERVICES

Reliable Protection at the Right Price

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.

AAA offers a full line of insurance coverage to protect members both on and off the road. We represent multiple, top-ranked insurance companies, and that means we aren't locked into products from just one company, so we can broker the best deal on your behalf. You can trust AAA to provide excellent coverage, great rates and friendly service. With AAA insurance, you're more than a policyholder - you're a member, and members get more.

We also offer exclusive savings for members. It's our way of thanking you for your loyal AAA membership.

Personal Service from a Local Agent

Our agents can help you better understand your coverage needs and options so you get the right protection at the best price.

One-on-one interaction

Personal service from an agent is essential when it's time to review your coverage and limit options. We understand that everyone's situation is different, so when you sit down with us, you'll receive a customized policy specific to your unique needs.

Free policy review

Your insurance agent will sit down with you to review your current coverage and make sure you are receiving all the right discounts. You'll also discuss other simple things you can do to lower your insurance costs - such as bundling your policies together.

Local knowledge

AAA has licensed insurance agents who live and work right here in central Pennsylvania. They know the area, and they know the ins and outs of how our local conditions might affect your insurance needs. Call or stop by a AAA office to meet with an agent today.

AAA Offers a Full Line of Insurance Products

Automobile Insurance

AAA sells coverage as an agent for leading writers of auto insurance. Our agents are licensed and trained to help you select the coverages to suit your circumstances. No matter what you drive, AAA offers reliable coverage and outstanding customer service.

Motorcycle Insurance

Whether you are a daily commuter or weekend rider, AAA understands your passion and can assist you with the right coverage.

Recreational Vehicle Insurance

If you own a motor home, boat, travel trailer, or mobile home, you can count on AAA for a broad range of insurance protection for your recreational vehicle.

Renters/Homeowners Insurance

AAA understands what it means to live in central Pennsylvania. With innovative protection for your home and personal belongings, our homeowner's and renter's policies go the extra mile to give you an outstanding security and value.

Life

AAA's solid commitment to service and excellence makes us the perfect choice as your life insurance provider. Our knowledgeable insurance consultants can help evaluate your present insurance needs and devise a plan that will provide you and your family with a lifetime of security. We offer both Term life and Whole life insurance policies. Term life insurance provides you with temporary protection to cover a specified period of time. It is generally the least expensive type of life insurance you can purchase. Whole life insurance covers you for a lifetime with the opportunity to grow your cash value over time.

Pet Insurance

One plan, four paws, all covered! Healthy Paws Pet Insurance helps you keep your pet as healthy as possible while protecting your hard-earned savings from unexpected veterinary bills. If your pet needs treatment for any accident or illness, and it's not a preexisting condition, you're covered, it's that simple.

In addition we also offer other insurance products including:

- Long-Term Care
- Auto Warranty
- Travel Accident Insurance
- Accident Medical Expense Insurance
- Travel Cancellation
- International Travel Medical

Get your FREE quote today

Call 888-787-7633

Go to AAA.com/Insurance

Or visit your local AAA Insurance Agent

FINANCIAL PRODUCTS & SERVICES

The Foundation for Achieving Your Dreams

AAA can help you change a tire, insure your car, even plan the trip of a lifetime. But, did you know we can also help you manage your finances? AAA gives you the opportunity to experience the same level of service you've come to rely on in our other products, from an assortment of financial products and services which include:

AAA Credit Card

Get the most from your AAA Membership with the AAA Member Rewards Visa® credit card. A value-packed credit card that rewards you for everyday purchases. Earn triple points on eligible travel and AAA purchases; double points on gas, grocery store, wholesale club and drugstore purchases, and one point per dollar spent on all other purchases†. Redeem your points for things you can really use, like cash, gift cards, travel, even AAA services. Plus, get exclusive AAA benefits. 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.

AAA Deposit Program

You've always counted on AAA to get you where you need to go - now AAA can help you rev up your savings. Through our partnership with Discover Bank, AAA brings you highly competitive, member-only rates on high-yield deposit products. Discover Bank, in business for over 95 years, is part of Discover Financial Services - one of the most recognized financial service providers in the U.S.

Your Member benefits include:

- Preferred Member Rates on 12, 24 and 60 month CDs/IRA CDs, with competitive rates on additional CD terms, IRA CDs, Money Market and Online Savings Accounts
- No minimum required to open a CD, IRA CD or Money Market Accounts (Money Market Accounts require a minimum balance of \$1,500 after 60 days)
- Online Savings Account where you can fund your account electronically from any existing checking or savings account (\$0 minimum deposit is required to open)
- Quick account set-up online, by phone or via mail
- Easy and secure online account management tools
- FDIC-insured up to \$250,000 per deposit, per ownership category

**Discover the AAA difference
in high-yield savings accounts
Call 1-888-728-3230 or go online to
AAA.com/Deposits for more information.**

†For more information on rates, fees, other costs and benefits associated with the use of this credit card or to apply, visit www.AAA.com/creditcard or a AAA branch.

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

This credit card program is issued and administered by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. ©2019 Bank of America Corporation

Additional Financial Products with Benefits for Members

Whether you're on the go and don't want to carry cash, want to exchange your money for foreign currency, or take advantage of a Visa gift card, AAA gives members a plethora of financial products able to fit into any busy schedule.

Travel Money Card

The Visa® TravelMoney Card is a prepaid, reloadable Visa® debit card, which offers members a safe and convenient alternative to traveler's checks and cash. These cards are accepted domestically and internationally at 25 million merchants including restaurants and shops, and at ATM's worldwide. In most cases, the cards are refundable if lost or stolen and can be reloaded as often as needed, and this card isn't attached to any personal banking accounts so it provides a safe alternative when traveling or at home.

Cash for Traveling

Go prepared with local currency for your destination in advance. You can order foreign currency through AAA Central Penn for over 90 different countries, so you will always have the right cash in hand when you need it for tips, transportation, small meals and other casual purchases. If you prefer just to buy a small amount of foreign currency quickly, AAA Central Penn branches also carry convenient, pre-packaged TipPaks, available in Euros, British Pounds and Canadian Dollars. Either of these options will help you to avoid the hassle of exchange lines, high fees & unfavorable exchange rates often found at airports, hotels and restaurants.

AAA Visa® Gift Cards

Always the right gift, Visa® Gift cards are available at a discounted member price and can be used at any merchant accepting Visa® debit cards.

Get your financial benefits today

Visit your local AAA Branch

Go to AAA.com or

Call 800-717-4222

TRAVEL SERVICES

Get Away with a Vacation from AAA

AAA Travel

Backed by over 100 years of experience, AAA Travel provides professional travel expertise combined with exclusive member benefits. As the largest complimentary, full-service, leisure travel agency in the USA, we can help you with all the details for any trip from weekend getaways to around-the-world cruises. The choices we offer are endless. Whether your dream vacation is a cruise, escorted or independent tour, group travel, rail trip, motorcoach getaway or an adventure in your car, AAA will find you the best experience and value possible.

When you book through AAA Travel, you get so much more than just a great price. AAA Travel provides unparalleled travel services and products to you, our valued members. With offices throughout the U.S. and Canada, AAA Travel is well equipped to meet your travel needs...in person, by phone, or online. On a local level, our agents are experts in providing customized information on destination travel, specifically designed to meet your needs, and they are ready with recommendations and options to ensure you have a unique travel experience.

Special discounts, upgrades and exclusives are just the beginning of the extras you won't find anywhere else. We also provide assistance with international visa services, passport applications, State Department advisories, transportation while overseas, special needs requests, honeymoon travel registry and other valuable services to make your vacation worry-free. And as a member, you also can enjoy complimentary maps, TourBooks® and TripTiks®, and have access to exclusive offers with preferred travel partners. Here is just a little more detail on benefits that are available to you:

AAA TripTik® Routings

Whether you are traveling cross-country or across town, let AAA create a TripTik® that will provide accurate door-to-door directions. Each can be customized to meet all aspects of your travel needs, pointing out gas, food, attractions, rest areas, AAA-approved and Diamond-rated hotels and more. Detours, congested areas, construction zones and areas known for strict law enforcement are also marked. Visit any AAA office or AAA.com for more information.

Hotels

When you travel, rest assured that you are getting a great hotel value when you book your stay through AAA. Your membership offers exclusive discounted rates for a wide variety of AAA Diamond rated hotels worldwide. Easily reserve your hotel online, by phone or in person at your local AAA office with specially trained AAA Travel professionals.

International Driving Permits and Passport Photos

International driving permits (IDPs) and passport photos are available for a nominal fee at your local AAA office. AAA is one of only two authorized sources in the USA for IDPs. Since IDPs show information in several languages, they help foreign officials identify you, therefore aiding to break through the communication barrier if you're involved in a roadside incident.

AAA maps and TourBooks®

AAA maps and TourBooks® are the best on the market and are complimentary for members (domestic only). TourBooks® are packed with information about cities and attractions as well as details on AAA-approved accommodations and restaurants for a wide range of destinations across the U.S. and Canada. These books, as well as city, state or regional maps for the U.S., are available at your local AAA office.

Discounted Tickets

AAA Members have access to discounted tickets to attractions and theme parks both locally and across the country. Purchases can be made at your local AAA branch, and buying advance tickets also mean you can avoid long lines at the ticket booth.

Cruises

AAA's preferred partnerships with the most reputable cruise lines in the industry afford members incredible vacation values, as well as savings, cabin upgrades and other amenities. Whether you want to cruise domestically or in international waters, AAA is your best travel source.

Disney® Travel Packages

Your dreams of a magical vacation come true when you choose Disney and AAA. Because of our long-standing partnership, you receive the expert knowledge and satisfaction of working with trained Disney College of Knowledge Graduates. Our staff is up-to-date on the latest need-to-know details to make your Disney experience magical.

Tour Vacations

Why not let someone else plan your itinerary? You get to sit back and take in the sights while someone else is in charge of getting you from one destination to another with an AAA Vacations Tour package. AAA partners with extraordinary tour operators that can take you all over the globe. Whether you want to lounge on the beach at an all-inclusive resort or take an escorted tour through Europe, AAA can prepare a package customized entirely for you. Use the power of your AAA membership to enjoy exclusive benefits available only to AAA Members.

Groups

If you're thinking about a reunion with friends or family, a wedding in the tropics, or arranging group travel for a club, organization, or business incentive, our specialists help organize and simplify the trip planning process for you.

Car Rental

AAA members can take advantage of the AAA discount - of up to 20% - on car rentals through Hertz. AAA members can also get a FREE Hertz Gold Plus Rewards membership! Earn 600 Hertz Gold Plus Rewards after the first Gold rental and redeem for one free rental day. Sign up at [AAA.com/HertzGold](https://www.aaa.com/HertzGold)

In addition, AAA members can save even more money with special car class upgrade coupons and other exclusive AAA benefits, including: unlimited mileage, free second driver who is also a AAA member and more. To make reservations, visit a AAA office, log on to [AAA.com/Hertz](https://www.aaa.com/Hertz) or call 1-866-AAA-SAVE.

Travel Store

Visit the Travel Store in your local AAA Central Penn branch office to find a variety of travel publications, luggage, travel accessories, automobile accessories, safety products and other travel essentials perfect for your next vacation or as a gift to family or friends.

Travel Accident Insurance

AAA's \$100,000 Travel Accident Insurance Program covers you for accidental loss of life, limbs, sight, speech or hearing in any licensed common carrier when the transportation is purchased through an AAA Central Penn travel agency. A common carrier may include planes, trains, ships and buses. Coverage applies while you are riding solely as a passenger in, or entering or exiting from any licensed common carrier. Plus and PlusRV® members receive \$300,000 in travel accident insurance (an additional \$200,000 of coverage!) when travel arrangements are made through AAA Central Penn.

SAFETY & COMMUNITY

Since AAA was founded in 1902, improving traffic safety and the nation's transportation infrastructure have been among AAA's primary goals. Traffic safety is an umbrella term that covers numerous topics, from child passengers and teen drivers to mature motorists. AAA Central Penn represents its members to the Pennsylvania Legislature on a variety of issues to ensure the safety of all road users.

Roadway Safety

AAA Central Penn is dedicated to the safety of all road users. We have great information and resources for drivers, cyclists and pedestrians. Go to AAA.com for more details.

AAA Driving School

Start your teen's journey towards a lifetime of safe driving by attending one of our free "Dare to Prepare" presentations where you and your teen will learn critical information about obtaining a driver's license in Pennsylvania. After that, be sure to register your new driver in our comprehensive classroom and behind-the-wheel training lessons. The AAA Driving School also serves the needs of experienced drivers through Defensive Driving classes, Corporate/Fleet Safety training and Mature Operator classes. For more details, go to AAA.com/drivingschool.

Mature Drivers

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

What to do when your Vehicle Breaks down

1. Note your location. Look for well-lighted areas and notice any landmarks such as service stations. Make a note of your intersection or, if on a highway, note the mile number or last exit number - you'll need to provide this information when you call for assistance.
2. Assess your vehicle's problem. Is a warning indicator lit on your instrument panel? Did you hear any unusual noises? Did you notice any warning signs such as steering problems or steam coming out from under the hood?
3. Pull off the road. Move to the right shoulder as far from traffic as possible and stay with your vehicle unless it is not safe. If your vehicle is inoperable and you are unable to pull off the road, do not try to push it to a safe location. If you are uncertain about your safety, do not stay in your vehicle; watch for traffic and proceed carefully to a safer location. Never stand directly behind or in front of your vehicle as other motorists may have trouble seeing you.
4. Alert other motorists. Make sure your vehicle is visible to approaching motorists. Turn on your emergency flashers, especially at night. Place road flares behind your vehicle unless you see or smell gasoline. Raise your hood and tie a colored handkerchief to your antenna or door.
5. Communicate your situation. Once you are in a safe location, notify others of your vehicle breakdown. If you have a cell phone, call 1-800-AAAHELP (1-800-222-4357). If you're safely out of traffic, make the call from inside your vehicle. Be prepared to provide your phone number, location, a description of your vehicle (including color, model, year, and license plate number) and your AAA membership number. If you do not have a cell phone, consider whether you can walk safely to a pay phone or emergency call box. If there is no telephone available within safe walking distance, try to get the attention of law enforcement officers. If a stranger stops to offer help, ask the person to call for assistance.

6. A safety message. If you are concerned for your safety or for the safety of others, tell the Club service representative or the independent contract service provider. Procedures have been established to assist members in certain situations.

7. Remain with your vehicle. If you are able to pull away from traffic, it is generally safer to remain with your vehicle until a police officer or service provider arrives. Do not accept a ride from a stranger.

8. What to expect from roadside assistance. Make sure when service arrives that the vehicle and driver offering assistance are those you requested. AAA's Roadside Assistance providers can often provide fuel, change a flat tire, unlock your vehicle, or boost a battery. If the problem is more serious, your vehicle may need to be towed. You may ride with the service provider.

Remember that it's your responsibility to understand what services your roadside assistance will cover.

To Request AAA Roadside Assistance

Call 1-800-AAA-Help (1-800-222-4357)

Click [AAA.com/roadside](https://www.aaa.com/roadside) from your PC or mobile device

ROADSIDE ASSISTANCE

The following provisions define the scope and extent of AAA Central Penn's Roadside Assistance.*

Benefits

Roadside Assistance is available 24 hours a day, 7 days a week and is designed to assist you in an emergency when the vehicle you are either driving or riding in becomes disabled. Your membership coverage applies to those services listed in this guide and become activated 24 hours after becoming a AAA member. AAA Plus members receive additional assistance after 7 days. Please note: Roadside Assistance guidelines are subject to change without notice.

Eligible Vehicles

Your membership includes service to any four-wheeled motor-driven vehicle of the passenger, pleasure or recreational type that was in operation immediately prior to the disablement if those services can be safely delivered. Rented passenger and commercial vehicles are eligible for service excluding limousines and taxis. Unloaded, dual wheeled pickup trucks will be provided all services except tire service, if those services can be safely delivered. AAA Plus extends the Roadside Assistance benefit even further and AAA Plus RV® will cover motor homes, pickup trucks with campers, travel trailers, motorcycles, and 5th wheel travel trailers.

Each member is allowed up to four calls per membership year for any of the following services:

Mechanical Adjustments: Minor or temporary adjustments will be made in an attempt to enable your vehicle to operate safely under its own power.

Battery Boost: A battery boost will be provided in an attempt to start your vehicle.

Mobile Battery Service: In many areas, AAA will come to you to test and replace your vehicle's battery if needed.

Flat Tire Service: If your vehicle's spare is inflated and serviceable, it will be installed to replace a flat tire. If no inflated spare is available, the vehicle will be towed in accordance with the towing provision.

Fuel Service: Delivery of a sufficient supply of fuel to your disabled vehicle, to enable you to reach the nearest open service station. Specific quantities, brands, or octane ratings cannot be promised. Fuel will be charged at current pump prices. AAA PLUS®, AAA Plus RV® & AAA Premier® extends this benefit by providing a sufficient amount of fuel for free.

Lockout and Key Service: If your keys are locked inside the vehicle, service will be sent to gain entrance. If the key that operates or provides access to the passenger compartment of the vehicle is lost, broken, or the service provider cannot gain entry, locksmith service up to \$50, or reimbursement of commercial locksmith service up to \$50 will be provided. AAA PLUS®, AAA Plus RV® & AAA Premier® provides added coverage or extends reimbursement up to a total of \$100 in parts and labor for locksmith service if such service is required to unlock the eligible vehicle or make it operable.

*When in an area serviced by a AAA affiliate other than AAA Central Penn, the affiliate's service regulations will apply. Rules and rates may vary throughout the country.

Towing: When your vehicle cannot be safely driven after attempting any of the listed services, it will be towed to the facility rendering the service, or a minimum of 5 miles in any direction from the point of disablement at no charge. While traveling outside of AAA Central Penn's area, free tow mileage may vary but will not be less than 3 miles from the point of disablement to a destination of your choice.

As a member, only the additional tow mileage shall be charged to you and is payable to the tow truck operator at the time service is delivered. In instances when your vehicle becomes disabled while towing a light trailer, service will be provided for the trailer for a fee, excluding fifth wheel trailers. AAA PLUS® & Plus RV® extends your towing benefit up to a total of 100 miles in any direction from the point of disablement, one time per disablement. AAA Premier® increases the towing benefit for one of your four (4) allowable calls up to a total of 200 miles.

Extricating / Winching: Your vehicle will be extricated/winched when it can be safely reached from a normally traveled or established thoroughfare. If special equipment, more than one truck, or more than one person is required, the associated costs may be at your expense. AAA PLUS®, AAA Plus RV® & AAA Premier® extends coverage when needed to include the service of a second service person and/ or truck at the scene of disablement up to one hour.

Emergency Check, Debit/Credit Card Acceptance

Your personal check, credit /debit card will be accepted by any independent contract facility for payment of roadside assistance services for up to \$250.00. A valid membership card and identification must be presented at the time of payment. Name on the check, credit/debit card must match the member name.

Returned checks and returned electronic transactions may be represented for payment. Each returned payment is subject to a returned payment fee.

Requesting Service

While traveling away or close at home, AAA is with you all the way. In most cases, 1-800-AAA-HELP (hearing impaired/ TDD-TTY users call 1-800-955-4TDD) routes your telephone call to the nearest AAA contact center (See membership card). In some areas, cellular phone and VOIP users may experience difficulty depending on the local service. You may also log-on to aaa.com and create an online roadside assistance request. When traveling on the Pennsylvania Turnpike, a restricted roadway, you should call their communication center for help by dialing (800) 932-0586.

When requesting AAA service, in addition to your membership card, please be prepared to give the following information: your full name; year, make, model and color of your vehicle; a description of the situation; a telephone number to contact you if necessary; and the exact location of your vehicle, which should include the street name, postal address, city and a predominant landmark or the nearest cross street.

Should your vehicle become operable before service arrives, please call back immediately to cancel your request as each service request that is dispatched is counted as a call for the membership year. Roadside Assistance is limited to four calls per membership year.

Be prepared to present your current membership card and a form of photo ID when service arrives. Otherwise, the service provider will be obligated to collect payment for the service at prevailing commercial rates. For your protection, members are expected to be present at the vehicle and service shall not be provided to an unattended vehicle. In extenuating circumstances, an exception may be allowed by the Club if prior arrangements have been made.

If your vehicle must be towed to a repair facility, be sure to call the facility in advance. Many service outlets will not accept towed vehicles without an appointment and may have secured parking areas.

Service Limits

Service is for AAA members only. Members can request service as either the driver or passenger, provided they are with the vehicle when disablement occurs. Protect your entire family with an Associate Membership available for anyone living in the same household as the Primary member.

When Does AAA Service Not Apply

Roadside Assistance is designed to help members when the vehicle they are driving or riding in becomes disabled as a result of unavoidable circumstances, and is limited to making the vehicle operable if possible, or towing it to a place of repair. There is a seven day waiting period for benefits to begin for new AAA PLUS® & Plus RV® members or for members who allow their AAA PLUS® & Plus RV® membership to lapse.

Specific Limitations

Many roadside assistance service stations are independent businesses and not employees of AAA. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing the service. The club will assist by mediating unresolved issues. Members are responsible for the fees involved with any parts, labor to install parts or render non-covered services such as charging a battery, and the cost of subsequent trips to the vehicle. While AAA Roadside Assistance is the most liberal and broadest coverage anywhere, services not covered or reimbursable by AAA include the following:

- During severe weather and extended storms, members at risk will be prioritized. When all available AAA contractors and manpower is required to aid members whose vehicles are disabled on streets and highways, the Club reserves the right to suspend service to members whose vehicles are in safe places or who are requesting a long distance tow.
- Service into areas not regularly traveled, such as sand, vacant lots, beaches, construction sites, open fields, creek beds, boat ramps, logging or forest service roads, or places dangerous for service vehicles to reach. If the road is blocked or if the vehicle is submerged or partially covered necessitating digging out, service will be delivered only after the way is cleared.
- Shoveling a vehicle out of snow banks and parking spots or clearing driveways. Service vehicles will not enter a snow-filled road or driveway.
- Service on a vehicle to which a plow is attached (plow must be removed by member before a covered vehicle will be towed).
- Service will not be rendered to a vehicle that was not operable immediately prior to becoming disabled, or that was impounded by law enforcement, or to vehicles to be junked or to/from a place of dead storage.
- Service on taxicabs, limousines, buses and all-terrain vehicles (ATVs).
- Towing of vehicles carrying a load that AAA determined could pose a safety hazard due to either excessive weight or potential shifting of the load are not eligible for service involving lifting of the vehicle (i.e. tire changing, towing or extrications).
- Additional expense incurred to service vehicles that have been significantly altered will be the responsibility of the member.
- Shuttle service from site of disablement (tow trucks can accommodate a limited number of passengers). Taxi service or other transportation can be arranged at the member's expense.

Scope of Service

Under your membership, roadside assistance service will be provided without charge by the nearest available AAA facility up to the limits of your membership. We select facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the parts and the equipment to make repairs. When your vehicle cannot be made operable upon providing the services listed in this guide, AAA will assist you in finding the nearest AAA Approved Repair (AAR) location or other place of repair. If a repair facility cannot be located, AAA will assist you in obtaining lodging or alternative transportation.

Charges for service that exceed the benefits listed will be at the prevailing hourly or mileage rate of the region where service is provided.

In many areas, roadside assistance providers are independent businesses and are NOT employees of

AAA or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing service. The Club will assist by mediating unresolved issues.

Excessive Service

Improper use or what is deemed excessive use of Roadside Assistance compared to the normal member usage may result in non-renewal of membership, suspension of Roadside Assistance privileges or a surcharge. AAA membership is not a substitute for normal maintenance or care. Members are allotted (4) four road service calls per membership year. After the fourth call, the Club has the option of referring service (member calling and paying contractor for the call) or billing the actual cost for the fifth and each succeeding call. No reimbursements will be made when the fourth call limit is exceeded.

Reimbursement Service

If you have followed the procedures outlined to obtain Roadside Assistance and in a rare instance, AAA service is not available, AAA Central Penn will consider reimbursement for covered services. You may obtain service, pay for it and submit a claim form with the original itemized receipted bill in the member's name to the Club within thirty days of the service. Reimbursement will be based on the prevailing commercial rate for the region where the vehicle became disabled. In instances where the AAA contractor access is legally restricted (toll roads, limited access highways, etc.) offer your membership card in lieu of payment. If it is not accepted, reimbursement services will be provided.

Note: In areas where AAA service is available and members use non AAA services, reimbursement for covered services will be limited to the amount the Club would have paid our contractor to provide the same service.

For a reimbursement form or any comments contact:

AAA Central Penn
Attention: Roadside Assistance Department
2301 Paxton Church Road
Harrisburg, PA 17110
Telephone: 888-222-3575
Email: ersinfo@aaacp.com

AUTOMOTIVE SERVICES

Turn to AAA for All Things Automotive

Mobile Battery Service*

Not sure how much life is left in your battery? We'll send a truck equipped to test and, if necessary, install a new battery right there on the spot. State-of-the art battery testers, specifically designed for mobile use, eliminate guesswork out of whether you need a boost or if a new battery is required. There's no obligation to buy a AAA battery, but AAA mobile Battery Service* is designed with your convenience in mind, so if you do need a new battery, our trained technician can replace the battery when and where it is convenient to you. It's an example of AAA's commitment to provide the very best road service to members. AAA battery Service can be requested as part of a road service call, online or at 1-800-AAA-HELP, and includes:

- Free testing of your present battery and electrical system
- Free delivery of battery and free installation in most vehicles
- Competitively priced, genuine AAA-branded batteries
- 6-year pro-rated warranty, 3-year free replacement

*Mobile Battery Service is not available in all areas

Approved Auto Repair (AAR) and Approved Auto Body (AAB) Facilities

AAA Approved Auto Repair and Approved Auto Body facilities are required to meet and maintain AAA's tough performance standards while providing reliable and courteous service. Some of AAA's requirements include:

Staff Certifications and Training

AAA approved facilities employ professional technicians with certifications and/or training from the National Institute for Automotive Service Excellence (ASE) or manufacturers training, or the Inter-Industry Conference on Auto Collision Repair (I-CAR) as appropriate.

Superior Customer Service

AAA approved facilities have courteous and efficient reception personnel trained to advise customers regarding vehicle maintenance and repairs, and a supervisor is always available for quality control purposes.

Facility Appearance

AAA approved facilities maintain a clean, professionally organized appearance - inside and out. Customer areas, including restrooms, are safe, clean and comfortable.

Proven Community Reputation

AAA approved facilities have a satisfactory community reputation as determined by: a facility financial report, a Consumer Protection Agency report, and a AAA survey of recent customers.

Insurance Protections

AAA approved facilities meet minimum liability insurance coverage - including bodily injury, property damage, and products/completed-operations coverage.

AAA Monitoring

To ensure AAA's high standards are maintained, every approved facility is visited at least four times a year, and must undergo a thorough re-inspection annually.

Benefits

As a member, you are guaranteed more than just quality auto repairs when you use a AAA-approved facility. Presenting your AAA membership card entitles you to:

Written Estimate

You will be provided a written estimate of the cost of all work to be performed on your vehicle. The cost of the work performed may not exceed the estimate by more than 10 percent unless authorized by you in advance. Local and state regulations will take precedence regarding notification of repair costs.

Warranty

Unless otherwise specified in writing prior to the start of work, all repairs (both parts and labor) are guaranteed for a minimum of 24 months or 24,000 miles, whichever comes first, when new parts are installed. Some exclusions to this warranty may apply.

Return of Parts

As evidence of work performed, all replaced parts will be returned to you, provided you request them at the time you deliver your vehicle for service. Parts that must be returned to the manufacturer under a warranty or exchange program are excluded, but must, on request, be available for inspection when you pick up your vehicle.

Dispute Resolution

AAA will investigate any dispute between you (a AAA/CAA member) and this facility. AAA's resolution decision is binding on this facility, but you are not bound by AAA's decision and may seek recourse through other avenues.

Priority Service

When your car is towed in due to a breakdown, within an hour of being dropped off at the approved facility, they will give you a preliminary evaluation of how long it will take to diagnose and repair your vehicle and the estimated cost of the repairs and diagnosis.

Member Discount

Many AAR facilities participate in AAA's Discounts & Rewards® program, which means discounts for AAA members. Effective on December 15, 2015 a member discount on labor of 10%, up to a limit of \$50, will be provided.

Alternate Transportation Assistance

If necessary, the approved facility will assist you in obtaining alternate transportation. This may include, but is not limited to: offering shuttle service, providing a loaner vehicle, making arrangements for the member to obtain a rental car or calling a taxi cab. Shuttle service and loaner cars are not required, and where offered may be subject to reasonable time, distance or other limitations established by the approved facility. Any costs for rental cars and taxi cabs are the responsibility of the member unless otherwise agreed upon in advance and in writing with the Approved Facility.

Free Maintenance Inspection

(Mechanical shops only) On request, when having paid repair work done by an AAR facility, your vehicle will be inspected at no charge for items that most frequently contribute to roadside breakdowns. When you pick up your vehicle you will receive a written recommendation of any needed maintenance or repairs.

AAA Vehicle Extended Service Plan

AAA knows that even well-maintained vehicles can breakdown leaving you stranded and stressed out over high repair costs. It is one thing to be prepared for basic maintenance costs, but quite another to experience a sudden, costly mechanical breakdown.

The AAA Vehicle Extended Service Plan covers your vehicle and is designed to provide you with peace of mind knowing it will be there when you need it the most. Drivers who add this benefit say it's like having health insurance for your car - only better. While your car is with the mechanic, you'll be protected against costly repair bills, and you'll enjoy car rental service, trip interruption benefits, direct payment of claims and a host of other AAA benefits designed to get you back on the road quickly and hassle-free! While this type of protection was only available from your dealer before, today you can purchase it with the convenience that only AAA can provide.

Several different plans are available to meet your needs. Repairs are done at the facility of your choice and payment is made directly to the facility. For more information, contact a AAA Insurance Representative at 1-855-237-6450 or log onto AAA.com/esp.

PRIVACY POLICY

AAA Central Penn (and its affiliated insurance companies, insurance agency and travel agency) considers your privacy important to you and to us. In order to provide you with individualized service, we collect certain information about you (such as your name, address, date of birth, and transactions with us) from information you provide on applications or other forms. We may also collect such information through your inquiries by e-mail or on our website. Following are descriptions of how we treat the information you provide to us for various purposes.

What We Collect Online

For each visitor to our Web page, our Web server automatically recognizes the consumer's domain name. We collect that information on visitors to our website, the e-mail addresses of those who communicate with us via e-mail, aggregate information on what pages visitors' access or visit and user-specific information on what pages visitors' access. We also collect information volunteered by those visiting us online, such as survey information, applications for membership and requests for member services. Visitors can use browser 'do not track' signals or other mechanisms regarding the collection of personally identifiable information about visitors' online activities over time and across third-party Websites or online services, when using our website.

E-mail Addresses

The information we collect is used to improve the content of our web site and may be used to notify members and customers about benefit updates, special savings, tips or other opportunities through monthly newsletters or other forms of communication. We will only send you e-mail if you have opted in through our website or offered it to an AAA employee. We do not buy or share e-mail addresses with partners or non-affiliated companies. If you wish to opt out of receiving e-mail from AAA Central Penn in the future, please let us know by clicking on the "unsubscribe" link within the e-mail that you received from us. We will promptly recognize your preference and discontinue sending future e-mail.

You May "Opt Out" of Offerings by Telephone

We are aware that our members and customers may have differing views on receiving our offers of products and services. If you do not want to receive such offers, please call (717) 657-2244 x 2270. Please allow six to eight weeks for the suppression of your name from our lists to become effective. AAA members will continue to receive the club publication, AAA Now.

Information we Receive in the AAA Central Penn Club and Travel Agency

We do not share any information about you with anyone outside our affiliated companies for solicitation purposes, except companies with whom we have Discounts & Rewards® or financial services agreements. We only share your information in this way to offer you products and services that best meet your interests and needs and to effect transactions that you authorize or request. The companies outside our own affiliates will use this information only to promote their services to you and are not permitted to share your information or to use it for any other purpose.

Information we Receive in Our Affiliated Insurance Companies, Insurance Agency and in Connection with Financial Services

Non-public personal information is defined by law as any personal information about you that we obtain from you or others as part of your purchase or our delivery to you of insurance or a financial product, such as an auto loan. Non-public personal information may include your name, address, date of birth, and details of coverages, claims and payment history, and financial transactions with us, our affiliates or others. Whenever we share non-public personal information with others, we require them by written agreement to keep your information confidential and secure.

Use of Your Non-Public Personal Information

We will only use or disclose your non-public personal information for the following specific purposes. If you apply for insurance coverage from one of our insurance companies, we will collect and exchange the necessary information from your application, your agent, Bureaus of Motor Vehicles, fraud reporting agencies, claim index bureaus, current and prior insurers, finance companies and credit information with consumer reporting agencies in order to issue a policy.

We share non-public personal information with others only to deliver insurance services (such as authorizing repairs or defending an insurance claim), to provide information to reinsurers and government agencies who may examine our procedures, and as required by law. We may also share non-public personal information with other AAA Clubs or financial institutions under joint marketing agreements and with companies that help us develop and market insurance or financial products. At your request, we may disclose to others that you have insurance with one of our companies.

We Safeguard Your Information

We also have internal security practices to safeguard the information we have about you. We restrict access to all of your personal and account information to those employees who need to know that information in order to serve you. We maintain physical, electronic, and procedural safeguards to protect your information, we monitor who has access to our databases, and we reinforce the privacy practices described here to our employees.

Linking From AAA.com to Other Websites

Please remember that when you use a link to go from the AAA Central Penn web site that this privacy policy is no longer in effect. Your browsing, use of e-mail address and interaction on any other website, including sites which have a link on this site, are subject to the terms, conditions, and privacy policies of that site. Please read over those terms, conditions and policies before proceeding. Third-party Websites may collect personally identifiable information about an individual consumer's online activities over time and across different Websites when a consumer uses the operator's Website or service.

GO TO : AAA.com

CALL: Toll-Free: 1.800.717.4222

VISIT: One of our 11 Central Penn locations

AAA Central Penn Branch Locations

Carlisle

1911 West Trindle Road Suite 1
Carlisle, PA 17013-4117
Toll Free: 1-800-800-3785

Hershey

1142 Mae Street
Hummelstown, PA 17036
Toll Free: 1-888-222-6204

Lancaster (Centerville)

804 Estelle Drive
Lancaster, PA 17601-2121
Toll Free: 1-800-717-4222

Lititz

727 South Broad Street
Lititz, PA 17543-2808
Toll Free: 1-800-717-4222

Gettysburg

1275 York Road #10
Gettysburg, PA 17325
Toll Free: 1-888-816-7695

Huntingdon

608 Washington Street
Huntingdon, PA 16652
Toll Free: 1-800-774-5419

Lebanon

984 Isabel Drive
Lebanon, PA 17042-7483
Toll Free: 1-800-222-5023

West Shore

4680 East Trindle Road
Camp Hill, PA 17011
Toll Free: 1-800-472-7245

Harrisburg

2301 Paxton Church Road
Harrisburg, PA 17110
Toll Free: 1-888-222-3575

Lancaster City

101 West James Street
Lancaster, PA 17603
Toll Free: 1-800-717-4222

Lewistown

33 North Brown Street
Lewistown, PA 17044
Toll Free: 1-800-762-2302

**Summary Description for Group Travel Policy Number AAAME00195
Policyholder: AAA Central Penn**

*Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.

Who is eligible for coverage? All active Primary and Associate AAA Members are eligible for the Travel Insurance benefits and assistance coverage (the Master Policy) as summarized in this Summary Description. Eligible Members do not need to purchase travel through the AAA Travel Agency to be entitled to Travel Insurance Benefits. Such persons for whom premium has been paid by AAA are considered Insured Persons under the Master Policy.

Benefits (BENEFITS MAY VARY BASED ON MEMBERSHIP LEVEL)	
Trip Interruption, Per Trip, Per Insured Person or Covered Traveler	\$1,500
Optional Endorsements	
Baggage (Lost, Damaged, Stolen), Per Trip, Per Insured Person or Covered Traveler	\$250
Vehicle Return, Per Trip	\$500

TRIP INTERRUPTION

When/Where/To Whom Coverage Applies

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 either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

The Company will provide benefits for 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 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 Trip Interruption is due to Illness, Injury or death 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.

OPTIONAL ENDORSEMENTS

BAGGAGE (LOST, DAMAGED, STOLEN) ENDORSEMENT (53.519 (0115))

When/Where/To Whom Coverage Applies

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, when You are either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

We 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, You or a 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.

VEHICLE RETURN ENDORSEMENT (53.521 (0115))

When/Where/To Whom Coverage Applies

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 either a driver or passenger in the Insured Person's or Covered Traveler's Motor Vehicle used for the Eligible Trip.

What is Covered

The Company will provide benefits for Vehicle Return in the event of Illness or Injury of:

1. The Insured Person or Covered Traveler; or
2. Driver of the Motor Vehicle, if other than the Insured Person or Covered Traveler.

The benefit will provide reimbursement for payment for the cost of transporting the Motor Vehicle to the Insured Person's place of Primary Residence, up to the limit specified in the Schedule of Benefits.

Conditions of Coverage

The following conditions apply to this coverage part:

1. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person's condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so; and
3. The Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage

Coverage is not provided if:

1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

EXCLUSIONS

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

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

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 are 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 which may arise under the Policy (including any claims made, or which 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 which prevents the vehicle from being driven.

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

Actual Cash Value – means purchase price less depreciation.

Baggage – means the personal property You or a Covered Traveler take 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 which:

1. Does not exceed, and was not planned to exceed, 45 consecutive days;
2. Was intended to include at least one overnight stay;
3. For Trip Interruption, Vehicle Return, Stolen Baggage/Personal Effects, and Baggage: Is a driving Trip taken by Motor Vehicle or Rental Car; and
4. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): 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 step-children (including children who are or are in the process of becoming adopted); parents and step-parents; 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 step-children (including children who are or are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with You.

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 which 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 which 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

1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.
2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): 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.

BCS INSURANCE COMPANY

(A Stock Company)

Pennsylvania

State Amendment

The Travel Protection Insurance Policy and the Summary Description are amended as follows:

- I. **Travel Protection Insurance Policy and Summary Description, DEFINITIONS**, the definition of Hospital is replaced by the following:

Hospital -means a facility that:

1. Is operated according to law and is licensed or approved by the responsible state agency;
2. Is primarily engaged in providing medical care and treatment of sick or Injured people on an inpatient basis and for which a charge is made; and
3. Provides 24 hour nursing service by or under the supervision of registered nurses (R.N.'s).

A hospital does not include:

1. A nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care;
2. A facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged, nor does it include any ward, room, wing or other section of the hospital that is used for such purposes; or
3. Any military or veterans hospital or soldiers home or any hospital contracted for or operated by an national government or government agency for the treatment of members or ex-members of the armed forces for which no charge is normally made.

- II. **Travel Protection Insurance Policy, GENERAL PROVISIONS**, Proof of Loss is replaced by the following:

Proof of Loss

Written proof of loss must be given to the Company within 90 days of the date of loss. If it is not possible to give this proof of loss within the time required, the Company will not reduce or deny any coverages if the proof is given as soon as practicable. However, in no event, other than legal capacity, will proof be given more than one year after the date of loss.

The Company will, no later than the 15th business day after receipt of all of the items, statements and forms the Company requested as necessary to secure final proof of loss, deliver written notification to the Insured Person of:

1. The Company's acceptance of such claim; or
2. The Company's rejection of such claim, accompanied by the reason(s) for rejection.

If the Company is unable to accept or reject the claim within the time period specified above, the Company shall notify the Insured Person of the need for additional time, accompanied by the reason(s) for needing additional time, within 15 business days after receipt of the proof of loss. If the investigation remains incomplete, the Company will, within 30 days from the date of the initial notification and every 45 days thereafter, send to the Insured Person a letter setting forth the reason(s) additional time is needed for investigation and state when a decision on the claim may be expected.

If, however, the Company has a reasonable basis to believe an Insured Person has fraudulently caused or contributed to the loss by arson or other illegal activity, the Company shall provide written notification of its acceptance or rejection of the claim within a reasonable time for full investigation after receipt by the Company of a properly executed proof of loss.

- III. **Summary Description, GENERAL PROVISIONS**, How to File a Claim is replaced by the following:

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.**

Written proof of loss must be given to Us within 90 days of the date of loss. If it is not possible to give this proof of loss within the time required, We will not reduce or deny any coverages if the proof is given as soon as practicable. However, in no event, other than legal capacity, will proof be given more than one year after the date of loss.

BCS INSURANCE COMPANY

(A Stock Company)

We will, no later than the 15th business day after receipt of all of the items, statements and forms We requested as necessary to secure final proof of loss, deliver written notification to You of:

1. Our acceptance of such claim; or
2. Our rejection of such claim, accompanied by the reason(s) for rejection.

If We are unable to accept or reject the claim within the time period specified above, We will notify You of the need for additional time, accompanied by the reason(s) for needing additional time, within 15 business days after receipt of the proof of loss. If the investigation remains incomplete, We will, within 30 days from the date of the initial notification and every 45 days thereafter, send to You a letter setting forth the reason(s) additional time is needed for investigation and state when a decision on the claim may be expected.

If, however, We have a reasonable basis to believe You have fraudulently caused or contributed to the loss by arson or other illegal activity, We will provide written notification of its acceptance or rejection of the claim within a reasonable time for full investigation after receipt by Us of a properly executed proof of loss.

IV. **Travel Protection Insurance Policy and Summary Description, GENERAL PROVISIONS**, the following is added:

Prejudgment Interest: If awarded, prejudgment interest will be paid outside the limits of the Policy.

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company

H F Blacham, III
PRESIDENT

ASSISTANCE SERVICES

24 HOUR TRAVEL ASSISTANCE

Within the U.S. and Canada, call toll-free: 888.799.2833 Outside the U.S., call collect: 804.281.5741

Services are available while on an 'eligible trip'.

If a Member needs help while traveling, AGA's assistance team is available 24 hours a day. Our services are here to make challenging situations a little easier.

This service provides access to such things as:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

24 Hour Travel Assistance services are not financial benefits. Any costs associated with a service are paid by the Member.

CONCIERGE SERVICE

Within the U.S. and Canada, call toll-free: 888.799.2833 Outside the U.S., call collect: 804.281.571

Services are available while on an 'eligible trip'.

Our Concierge services are designed to help make Members' travels more enjoyable. Our Concierge associates can assist a Member with many different requests such as:

- Destination information
Including highlights and sights, shopping, museums, local cultural events, exhibitions, shows and festivals, airports, mass transportation, ATM locations, weather forecasts, local customs and duty requirements, current exchange rates, local visa and passport requirements
- Travel referrals and reservations
Including hotels, bed & breakfasts, flights, rental cars, limo & car services, restaurants
- Restaurant and spa recommendations and services
- Event tickets
Including sporting events, concerts, theater arrangements
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

Concierge services are not financial benefits. Any costs associated with a service are paid by the Member.