



MEMBERSHIP HANDBOOK & BENEFITS GUIDE





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WELCOME TO AAA

By choosing to place your trust in the nation's most reputable motoring organization, you join the more than 60 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 an 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.

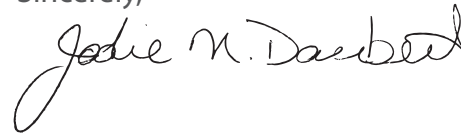
We have more than 1,000 offices and service centers across the United States and Canada, so we'll be here when you need us - but rather than waiting to use your membership only for an emergency, we encourage

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 as we will always be here with you on the road of life!

Sincerely,



Jodie Daubert
President/CEO, AAA Central Penn



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 plan your next vacation. Designed with your convenience in mind, AAA.com provides access to a host of AAA products and services.

AAA Mobile

The AAA Mobile 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

Locally, AAA has 9 branches and a mobile branch to serve the Central Penn membership (see listing on Page 52). When visiting a branch, 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. Our branches are part of a larger network of more than 1,000 offices nationwide, where we are always happy to serve you.

By Phone

AAA services are always just a phone call away by calling 1-800-421-4552.

By Mail

You can reach Club Headquarters 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.



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. 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. 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 reduced rate.

Membership Levels

AAA Everyday Membership

All the great benefits of AAA for those who do not need roadside assistance.

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.

Membership Level Comparison Chart

| | EVERYDAY® | CLASSIC® | PLUS® | PREMIER® |
|---------------------------------------|-------------|-----------------------|-------------|-------------|
| Towing Benefit | No Roadside | 5 miles | 100 miles | 200 miles* |
| Flat Tire Service | N/A | ✓ | ✓ | ✓ |
| Fuel Gas Delivery | N/A | Member pays fuel cost | ✓ | ✓ |
| Vehicle Entry Service | | Up to \$50 | Up to \$100 | Up to \$100 |
| Vehicle Return Coverage | N/A | N/A | N/A | ✓ |
| Travel Advisor Services | ✓ | ✓ | ✓ | ✓ |
| Free ID Theft Monitoring | ✓ | ✓ | ✓ | ✓ |
| 5% Discount on Home & Auto Insurance^ | ✓ | ✓ | ✓ | ✓ |
| Discounts at 100s of Local Businesses | ✓ | ✓ | ✓ | ✓ |
| National Discounts & Rewards Partners | ✓ | ✓ | ✓ | ✓ |
| AAA Travel Store Discount | ✓ | ✓ | ✓ | ✓ |
| Discounted Passport Photos | ✓ | ✓ | ✓ | ✓ |

*Premier members get one 200 mile tow per year in addition to three 100 mile tows

^Restrictions apply. Contact AAA Central Penn Insurance Agent for details.



Gift Memberships

Gift memberships are available at AAA.com, at your local AAA branch, or 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.

Additional Membership Information

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 (Visa, Master Card, Discover, or American Express), 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.

Conditions of Membership

AAA Central Penn offers a wide variety of membership benefits that provide savings, advantages, and protection 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/Termination

Membership Cancellation Policy

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.

Involuntary Membership Termination

In the event AAACP finds a member's behavior as cause for membership termination, reimbursement of membership dues will be based on a combination of services provided (example: received roadside assistance) along with the prorated membership dues remaining.

Voluntary Membership Termination

Reimbursement of membership dues will be prorated based on remaining membership dues.

SPECIAL MEMBER DISCOUNTS

Discounts & Rewards

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.

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.



| | | | |
|--------------------------------|------|------|------|
| MACCHIATO | 2.50 | 2.50 | 2.50 |
| LATTE | 2.50 | 2.50 | 2.50 |
| MOCHA | 3.00 | 3.00 | 3.00 |
| COLD BREW | 3.25 | 3.25 | 3.25 |
| HOT TEA | 2.50 | 2.50 | 2.50 |
| HOT CHOCOLATE | 2.25 | 2.25 | 2.25 |
| +50¢ HOUSE SYRUP | | | |
| vanilla / caramel / peppermint | | | |
| SWEET & PASTRIES | | | |
| FRESH BAKED DAILY | | | |

| | |
|---------------------------------|------|
| BRONX SPECIAL | 2.00 |
| ORANGE JUICE | 2.00 |
| LEMON JUICE | 3.25 |
| ICED TEA | 3.50 |
| SMOOTHIES | 3.00 |
| strawberry / apple / mix fruits | 3.00 |
| ITALIAN SODA | 3.00 |
| MINERAL WATER | 1.75 |
| sparkling | 1.75 |

INSURANCE SERVICES

Reliable Protection at the Right Price

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

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

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.

Homeowners & Renters Insurance

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

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.



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! AAA 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
- 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](https://www.aaa.com/Insurance)

Or visit your local AAA Insurance Agent



FINANCIAL 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 Visa Signature® Credit Cards

AAA invites you to take a vacation from the ordinary with extraordinary cash-back benefits. Enjoy rewards for what you need and bonuses on what you love. Choose the card that's right for you:

AAA Travel Advantage Visa Signature Credit Card: With cash back on gas and electric vehicle charging stations, along with cash back on travel and other purchases, this card will help keep funds in your pocket as you explore on vacation or work away from home.

AAA Daily Advantage Visa Signature Credit Card: Ready to get money back for the everyday purchases you make? AAA Daily Advantage Visa Signature Credit Card holders receive cash back on grocery purchases to help them save money on their favorite foods and money back on vehicle fueling, pharmacy and more!

No matter which AAA Visa Signature® Credit Card you choose, you can:

- Rack up rewards without spending a dime on an annual fee
- Receive travel and emergency assistance services when you need them most.
- Take advantage of zero liability for unauthorized transactions
- Enjoy peace of mind with emergency card replacement and cash disbursement or at millions of merchant locations around the world, wherever Visa debit cards are accepted.
- AAA MemberPay cards are also perfect for parents of college students or teenagers who need access to funds at school or while traveling with student groups away from home! Spending can be monitored and extra funds can be added when needed.

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 avoid the hassle of exchange lines, high fees, and unfavorable exchange rates often found at airports, hotels, and restaurants.

Identity Protection

Safeguard your personal information with comprehensive identity theft monitoring by ProtectMyID®, powered by Experian®. Essential coverage is a free benefit for all AAA members.

The safety and security of our members' information matters to us. That's why we offer financial services that include comprehensive Identity Theft Monitoring. If we notice any suspicious activity on your AAA Visa card or account, we will let you know immediately. We have a proprietary system that helps keep your identity safe and sound.

Get your financial benefits today

Visit your local AAA Branch

Go to [AAA.com](https://www.aaa.com) or

Call 800-717-4222





TRAVEL SERVICES

Get Away with a Vacation from AAA Travel

As the largest complimentary, full-service, leisure travel agency in the USA, AAA 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 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, Digital TourBooks® and TripTiks®, and have access to exclusive offers with preferred travel partners.

Other travel benefits include:

AAA TripTik® Routings

Whether you are traveling cross-country or across town, AAA can 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 Digital TourBooks®

AAA maps and Digital TourBooks® are the best on the market and are complimentary for members (domestic only). Digital 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.

Discounted Tickets

AAA Members have access to discounted tickets to attractions and theme parks both locally and across the country. Visit AAA.com/Tickets to find a wide variety of options. Some ticket purchases can be made at your local AAA branch, and buying advance tickets also means 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 a 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. 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 (AAA members only) and more. To make reservations, visit a AAA office, log on to 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 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 a 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.



DRIVER EDUCATION

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 safely for as long as possible and remain mobile thereafter. Go to AAA.com for more information.

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 becomes 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 free of charge.

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®, and AAA Premier® provide added coverage or extend 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 maximum 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® and AAA Plus RV® extend 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®, and 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.

AAA Plus® and AAA Premier RV® have a maximum coverage cost of \$500 per service request. The member would be responsible for any charges over \$500.



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® and Plus RV® members or for members who allow their AAA Plus® and 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). Ride-sharing, 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 four (4) 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 subsequent 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

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 (Page 22) 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 at 1-800-932-0586
- Use the AAA iPhone or Android app (go to AAA.com/mobile for more info)
- Visit 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.



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 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. 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





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
- 3-year 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. 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 PREMIER

Welcome to a Higher Level of Member Benefits

As a AAA Premier Member, you now have access to AAA's most comprehensive package of travel and roadside assistance benefits. Your AAA Premier Membership status entitles you to more personalized travel services, special savings, and exclusive discounts. It also entitles you to expanded roadside assistance benefits. These additional roadside benefits are provided to you as a means of offering even greater flexibility within your AAA membership.

This AAA Premier Benefit Guide is intended to provide you with greater detail about AAA Central Penn's Premier services. If you would like additional information about how AAA can assist and service you, visit any of our AAA Central Penn offices, go to AAA.com, or call the toll-free Premier Services phone number printed on the front of your membership card.

We congratulate you on your choice to become a AAA Premier Member, and thank you for the opportunity to serve you in the years ahead.

See why AAA Premier Membership is the highest level of benefits offered! All membership levels include AAA's trusted benefits like battery boost, flat tire change, plus free travel materials like TripTik routings and TourBook guides - but with AAA Premier, you get much, much more! **See Membership Comparison Chart on page 8.**

AAA Premier Convenience with Toll-Free Telephone Numbers

As a AAA Premier Member, you have toll-free access to all AAA Central Penn products and services. AAA Roadside assistance, Worldwide Concierge Service and Emergency Travel and Medical Assistance are available 24 hours a day, 365 days a year by calling the toll-free number printed on the front of your membership card.

AAA Premier Emergency Roadside Assistance Toll-Free:

1-800-222-4357

AAA Premier Concierge Service Toll-Free:

1-888-799-2833

Traditional AAA Premier Member Services are also available:

Monday - Friday, 8:00am - 7:00pm;

Saturdays/Holidays, 8:00am - 4:00pm;

and Sundays, 10:00am - 4:00pm.

Traditional AAA Premier Member Services Toll-Free:

1-800-717-4222



Extended Roadside Assistance*

To obtain Premier Roadside Assistance, call the toll-free number on the front of your membership card.** When you call for AAA Premier Roadside Assistance, our goal is always to keep you on the go, but should you need towing, AAA Premier Membership has you covered. With AAA Premier, each household is entitled to one (1) tow of up to 200 driving miles from the point of breakdown. This 200-mile tow is one of the four allowable service calls per membership year. The other three service calls can be up to 100 driving miles from the point of breakdown.

All roadside assistance benefits apply to existing covered vehicles. Roadside assistance, including the 200-mile tow, cannot be used for recreational vehicles or motorcycles unless the member also maintains AAA RV membership coverage.

If any of the service calls, including the 200-mile tow, are not used during a membership year, they can not be accumulated and carried over to the next membership year.

As a AAA Premier Member, you may “save” your free 200-mile tow at any time during the membership year by paying the current AAA towing rates per mile on tows over 100 miles. For example, if your vehicle breaks down and needs to be towed 115 miles, it may make sense to pay the additional per mile charge for the 15 miles beyond the first 100 miles and “save” your 200-mile tow for future use during the membership year.

For towing distances beyond the allowable mileage limits, the member is responsible for the excess mileage based on current AAA towing rates.

Service is for Members Only

Like your driver’s license, AAA Premier Membership applies to the individual member, not the vehicle. You can also protect your loved ones who reside in the same household by purchasing an Associate Membership. Associate Members enjoy the AAA Premier benefits when the Primary Member is signed up for AAA Premier Coverage. To receive Roadside Assistance, the AAA Premier Member must be with the vehicle at the time the disablement occurs.

*Certain restrictions and limitations apply. Please see Covered Services and Limitations section of this Handbook for complete benefit details.

**A ten-day waiting period from receipt of payment of membership dues applies to the extended Roadside Assistance benefits for all the newly enrolled Premier Members. A three-day waiting period from receipt of payment of membership dues applies to extended Roadside Assistance benefits for all existing Plus members who upgrade to Premier.

One-Day Complimentary Rental Car (In conjunction with a tow) *

If your vehicle requires towing, and you are stranded without transportation, just ask AAA for help. Your AAA Roadside Assistance call taker can put you in touch with the nearest rental car provider. With AAA Premier, each AAA Premier household is entitled to reimbursement of one full-day rental car fee - up to a full size vehicle - when the tow is one of the four allowable Roadside Assistance calls during the membership year. Should you need a rental car for more than one day, Hertz offers a free “second day” on a minimum two-day rental.

*Certain restrictions and limitations apply. Please see Covered Services and Limitations section of this Handbook for complete benefit details.

TRAVEL ASSISTANCE - Concierge Services*

Within the U.S. and Canada, call toll-free

1-888-799-2833

Outside the U.S., call collect

1-804-281-5741

Services are available only during “covered travel.”

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

- Restaurant and spa recommendations and services

- Event tickets
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability)

*The Premier Membership includes access to concierge services which are service benefits, not financial benefits. Any costs associated with services are paid by the member.

24 Hour Global Travel Emergency Assistance*

Within the U.S. and Canada, call toll-free

1-888-799-2833

Outside the U.S., call collect

1-804-281-5741

Services are available only during “covered travel.”

To obtain Emergency Travel and Medical Assistance inside the United States, call the toll-free phone number on the front of your membership card. Outside the United States, call collect using the phone number listed above.

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

This service provides access to such things as:

- Medical Referrals
- Emergency Message Center
- Lost Ticket and Baggage Assistance
- Emergency Airline and Hotel Reservation
- Legal referrals
- Money transfers

The Premier Membership includes access to emergency assistance services which are service benefits, not financial benefits. Any costs associated with services are paid by the member.

*Certain restrictions and limitations may apply. Please see Covered Services section in this handbook for complete benefit details.

Travel Insurance

Trip Interruption*, Vehicle Return* and Baggage Coverage*

Covered person must be at least 100 driving miles from home when incident occurs. AAA Premier Trip Interruption, Vehicle Return and Baggage Coverage benefits provide members greater peace of mind when driving 100 miles or more from home. If your trip is delayed due to an Accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters, or severe weather, you can be reimbursed up to \$1500 for covered out-of-pocket expenses, including meals and accommodations; and/or Substitute Transportation to continue your trip. And you can be reimbursed up to \$500 to help you get your car home if an unexpected illness or injury prevents you from completing your trip. There's up to \$250 of coverage if your baggage is lost, damaged or stolen while on your trip.

*Certain restrictions and limitations may apply. For a full description of terms, conditions, and exclusions see Appendix.

Savings at AAA Central Penn Branch Office Travel Stores*

Our AAA Travel Stores are filled with products every traveler needs, including luggage, travel guides and maps, car and travel accessories, and special products for children and pets on the go. Enjoy saving up to 15% on all retail merchandise purchases every day!

*The AAA Premier Merchandise Discount is not valid when paying AAA Membership Dues or purchasing AAA Travel Money Products, Entertainment Books, Attraction Tickets, Gift Certificates, or Gift Cards. Discount is only available at AAA Central Penn Stores.

Home Lockout Service Reimbursement

Locking yourself out of your house is never fun, but with AAA Premier Membership you have the peace of mind to know that reimbursement is available if you do. AAA Central Penn Premier Members are eligible for reimbursement up to \$100 per household, once per membership year in commercial locksmith services, when used to gain access to their primary residence from the outside with proof of primary residence. Home Lockout Reimbursement forms are available by contacting AAA Central Penn at 1-800-421-2552.

AAA Premier Membership Covered Services and Limitations

While the additional benefits of AAA Premier Membership provide higher levels of coverage and service, they are subject to certain



exclusions and limitations. Please take time to read through the following information so you have a complete understanding of your benefits and conditions for using them.

When Does AAA Service Not Apply?

Roadside Assistance is designed to help AAA Premier 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.

Limits of Service

Many Emergency Road Service stations are independent businesses and not employees of AAA. Responsibility for loss, damage or unsatisfactory workmanship remains with the Emergency Road Service Station 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 any subsequent trips to the vehicle. While AAA Emergency Road Service 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. Services 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 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 will not be rendered to a vehicle that is illegally parked, abandoned, immobilized by inspection or license laws, vehicles to be junked or to/from a place of dead storage. Service will not be rendered on taxicabs, limousines, buses, off-road motorcycles and mopeds, or any vehicle not properly registered for highway use.
- Towing of vehicles carrying a load that 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.

Excessive Service

Members are allotted four (4) 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. AAA is not a substitute for normal maintenance or vehicle care. Improper use or what is deemed excessive use of Emergency Road Service compared to the normal member usage may result in non-renewal of membership, suspension of Emergency Road Service privileges or a surcharge. (Note - normal member usage may be less than the allotted 4 service calls per year.)

Reimbursement Service

If you have followed the procedures outlined to obtain Emergency Roadside Assistance, and AAA service is not available, 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 service. Reimbursement for covered services 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 AAA membership card in lieu of payment. If it is not accepted, reimbursement services will be provided. No reimbursements' will be made when the fourth call limit is exceeded.

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, contact:
AAA Central Penn
Attention: Emergency Road Service Department

2301 Paxton Church Road
Harrisburg, PA 17110

Telephone: 888-222-3575
Email:AAARoadside@aaacp.com

Travel Insurance and Assistance Services

AAA Central Penn Premier Trip Interruption, Vehicle Return, and Baggage Coverage benefits are provided to all AAA Premier Members. 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.

These benefits are subject to the following conditions and exclusions:

TRIP INTERRUPTION COVERAGE*

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:

- Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
- Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
- Theft of Motor Vehicle or Rental Car, substantiated by a police report;
- 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;
- Natural Disaster; or
- 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:

- The cost of additional accommodations and meal expenses; AND (if applicable)

- The cost of substitute transportation to continue the Eligible Trip.

Conditions of Coverage

The following conditions apply to this coverage part:

- Overnight interruption of the Eligible Trip is required.
- 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.
- 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.

Exclusions

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

- Alcohol or substance abuse or use, or conditions or physical

complications related thereto;

- War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
- Participation in professional or amateur sporting events (including training);
- 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;
- Operating or learning to operate any aircraft as pilot or crew;
- Nuclear reaction, radiation or radioactive contamination;
- Epidemic;
- Pollution or threat of pollutant release;
- Any unlawful acts committed by You or a Covered Traveler; or
- Any expected or reasonably foreseeable events.

In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact

is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a Vehicle of comparable or lesser class. Rentals of expensive or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, and Rolls-Royce.

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only.

Trip Interruption coverage is in excess of other insurance or indemnity covering the losses covered under this program.

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

BAGGAGE COVERAGE*

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:

- The actual purchase price of a similar item;
- 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
- The cost to repair or replace the item;
- Wheelchairs and other mobility devices;
- Consumables, medicines, perfumes, cosmetics, and perishables

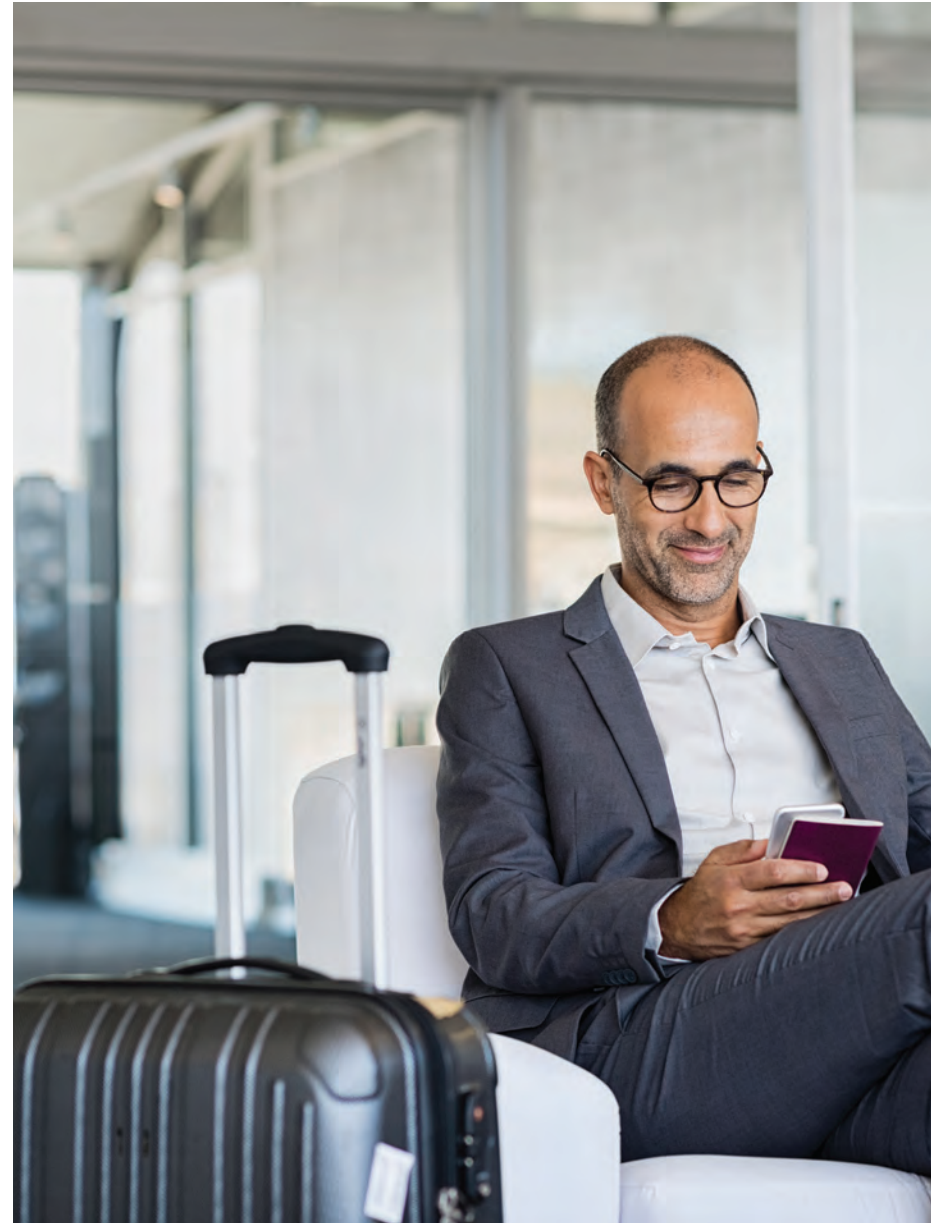
Conditions of Coverage

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:

- Intentional loss of or damage to Baggage;



date of the Eligible Trip, left in or on a car trailer, or left in an unlocked car.

VEHICLE RETURN COVERAGE*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$500 for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected illness or injury prevents completion of the Covered Travel. The Vehicle must be operable. Transportation must be performed by an accredited professional transport company.

What is not Covered

In addition to the exclusions listed under the Trip Interruption Coverage, Vehicle Return benefits will not be payable if the Vehicle is a rental vehicle or a Vehicle with an original lease term of less than one year **OR** if the transportation of the Vehicle could have been performed by a Covered Person or by a traveling companion of a Covered Person. Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program.

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

GENERAL PROGRAM PROVISIONS

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

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

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

TRAVEL ASSISTANCE

While on your Covered Travel make your vacation more memorable or get help with common travel problems:

CONCIERGE

- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information

- Flower/gift arrangements
- Business services
- Golf tee-time information/reservations (subject to availability)

24 HOUR GLOBAL TRAVEL EMERGENCY ASSISTANCE

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

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

How to File a Claim for your AAA Premier Membership

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. All claims must be reported to Allianz Global Assistance

within 60 days from the date of loss or as soon after that as is reasonably possible. To report a loss and start a claim, call 1-888-799-2833.

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 as reasonably possible, and in no event, in the absence of legal capacity, later than one year from the time proof was otherwise required.

General Documentation:

- Receipts and itemized bills for all expenses (such as food, lodging etc.)
- Evidence of accident/theft (i.e. original police report)
- Copy of payment for automobile repairs
- Common carrier receipts
- Rental car receipts
- Copy of invoice from accredited professional transport company (Vehicle Return Benefit)

| Benefits* Limit | Schedule of Coverage |
|-------------------|----------------------|
| Trip Interruption | \$1,500 |

| | |
|------------------|----------|
| Vehicle Return | \$500 |
| Baggage Coverage | \$250 |
| Concierge | Included |

* Benefits are per trip



How to File a Claim with AAA Central Penn

For RV's with more than 2 axles and those benefits underwritten by AAA Central Penn (as per the chart at the front of this handbook), 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 AAA Central Penn within 60 days from the date of loss or as soon after that date as is reasonably possible.**

Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to AAA Central Penn within 60 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 6 months from the time proof is otherwise required.

General Documentation:

- Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
- Evidence of Accident/theft (i.e. original police report);
- Copy of payment for automobile repairs;
- Rental car receipts;
- Common carrier receipts;
- Copy of invoice from accredited professional transport company (Vehicle Return Benefit).

| Benefits* Limit | Schedule of Coverage |
|-------------------|----------------------|
| Trip Interruption | \$1,500 |
| Vehicle Return | \$500 |

* Benefits are per trip



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 website 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 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 1-800-421-4552. 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.

government agencies who may examine our procedures, 717-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 external links on the AAA Central Penn web site, 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 9 Central Penn locations

- | | |
|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| Camp Hill 4680 East Trindle Road Camp Hill, PA 17011 717-761-6811 | Lancaster (Estelle Drive) 804 Estelle Drive Lancaster, PA 17601-2121 717-898-6900 |
| Carlisle 1911 West Trindle Road Carlisle, PA 17013-4117 717-243-1844 | Lebanon 984 Isabel Drive Lebanon, PA 17042-7483 717-273-8533 |
| Harrisburg 2301 Paxton Church Road Harrisburg, PA 17110 717-657-2244 | Lewistown 33 North Brown Street Lewistown, PA 17044 717-242-2221 |
| Hershey 1142 Mae Street Hummelstown, PA 17036 717-533-3381 | Lititz 727 South Broad Street Lititz, PA 17543-2808 717-626-3040 |
| Huntingdon 608 Washington Street Huntingdon, PA 16652 814-643-1030 | AAA Mobile Branch (Lancaster) 717-614-6763 AAA.com/MobileBranch |



APPENDIX

SUMMARY DESCRIPTION FOR GROUP TRAVEL POLICY NUMBER AAAME00195-1221
POLICYHOLDER: AAA Central Penn

*Insurance coverage is underwritten by BCS Insurance Company under a Form No. 53.213 (0421).

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.

SCHEDULE OF BENEFITS: Premier Members

| | |
|--------------------------------------------------------------------------------------------|------------|
| Trip Interruption Coverage, Per Trip, Per Insured Person or Covered Traveler | \$1,500.00 |
| Baggage (Lost, Damaged, Stolen) Coverage, Per Trip, Per Insured Person or Covered Traveler | \$250.00 |
| Vehicle Return Coverage, Per Trip | \$500.00 |

For questions or to report a claim, contact the Plan Administrator at 888.799.2833.

DEFINITIONS

Throughout this Summary Description, words and any form of the work appearing in italics are defined in this section.

| | |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <i>Accident</i> | An unexpected, unintended, unforeseeable event causing <i>injury</i> or death to <i>you</i> or a <i>covered traveler</i> , or causing damage to the <i>motor vehicle</i> or <i>rental car</i> which prevents the vehicle from being driven. |
| <i>Accommodation</i> | Temporary lodging in an establishment licensed to provide temporary lodging to paying guests. |
| <i>Actual cash value</i> | Purchase price less depreciation. |
| <i>Baggage</i> | The personal property <i>you</i> or a <i>covered traveler</i> take on the <i>trip</i> and the suitcases or other kinds of containers used to carry them. |
| <i>Common carrier</i> | A company that is licensed to carry passengers on land, water, or in the air for a fee, not including car rental companies. |
| <i>Covered traveler</i> | A person who is an <i>immediate family member</i> and is traveling with <i>you</i> . |
| <i>Epidemic</i> | A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority. |
| <i>Family member</i> ed); | The AAA member's spouse, civil union partner or domestic partner, children and stepchildren (including children who are or are in the process of becoming adopted); parents and step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister). |
| <i>Hospital</i> | A provider that is a short-term, acute, general <i>hospital</i> that: <ol style="list-style-type: none">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; and5. 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. |
| <i>Illness</i> | A sickness, infirmity or disease that causes a loss that begins during a <i>trip</i> . |
| <i>Immediate family member</i> | The AAA member's spouse, civil union partner or domestic partner; children and stepchildren (including children who are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with <i>you</i> . |
| <i>Injury</i> | Bodily injury caused by an <i>accident</i> occurring during a <i>trip</i> , and resulting directly and independently of all other causes in loss. |

| | |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Insured person | <p>A person:</p> <ol style="list-style-type: none"> 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. <p>An <i>insured person</i> may be Primary or Secondary. Primary <i>insured person</i> is a AAA member possessing the primary membership in a household. Secondary <i>insured person</i> is any AAA member possessing an Associate membership in a household.</p> |
| Mechanical breakdown | A mechanical issue which prevents the vehicle from being driven. <i>Mechanical breakdown</i> does not include running out of gas, tire trouble, or failure to perform routine maintenance. |
| Medical escort | A professional person contracted by <i>our</i> medical team to accompany a seriously ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. A friend or <i>family member</i> cannot be a <i>medical escort</i> . |
| Motor vehicle | <p>A self-propelled private passenger vehicle, or a towable trailer, which is a type both designed and required to be licensed for use on public roads. Motorcycles and recreational vehicles (such as motorhomes, campers, or similar) are included. The term <i>motor vehicle</i> does not include:</p> <ol style="list-style-type: none"> 1. Trucks (except for pickup trucks and vans); 2. Motorbikes and all-terrain vehicles; 3. Off-road vehicles; 4. Vehicles that don't have to be licensed; 5. Vehicles that are used for commercial or livery purposes, including limousines; or 6. Other conveyances. |
| Natural disaster | <p>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:</p> <ol style="list-style-type: none"> 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. |
| Pandemic | An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority. |
| Personal effects | Items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing, and toiletries. |
| Physician | A licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) <i>you</i> ; (b) <i>your</i> spouse, civil union partner or domestic partner; (c) a person booked to accompany an <i>insured person</i> on a <i>trip</i> ; or (d) a person who is related to <i>you</i> , <i>your</i> spouse, civil union or domestic partner, child, parent, or sibling. |

| | |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policy territory | <ol style="list-style-type: none">1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 50 mile radius from <i>your primary residence</i> but within the US, Mexico, and Canada.2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 50 mile radius from <i>your primary residence</i>, worldwide. |
| Policyholder | The organization to whom the policy was issued. |
| Primary residence | Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence. |
| Rental car | <p><i>Motor vehicle</i> that is rented by <i>you</i> and evidenced by a car rental agreement. The term <i>rental car</i> does not include:</p> <ol style="list-style-type: none">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; or7. Other conveyances. |
| Severe weather | <ol style="list-style-type: none">1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow, or wind; or2. A "state of emergency" due to weather is declared by the federal, state, or local government. |
| Trip | <p>A planned round-trip travel to and from a place of at least 50 miles from <i>your primary residence</i>. A <i>trip</i> does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.</p> <p>A <i>trip</i> which:</p> <ol style="list-style-type: none">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 Vehicle Return: Is a driving <i>trip</i> taken by <i>motor vehicle</i> or <i>rental car</i>; and4. For all other coverages: Is a <i>trip</i> taken by <i>motor vehicle</i>, <i>rental car</i>, <i>common carrier</i>, or a combination of these. |
| We, Us, Our | BCS Insurance Company, including its authorized agents. |
| You or Your | The <i>insured person</i> . |

DESCRIPTION OF COVERAGES

In this section, we will describe the coverage which is included in the policy. We explain each type of coverage and the specific conditions that must be met for the coverage to apply.

TRIP INTERRUPTION COVERAGE

Coverage applies to *you* and any *covered traveler* during each *trip* within the *policy territory* when *you* are traveling by *motor vehicle, rental car, common carrier*, or a combination of these. The coverage will provide reimbursement for out-of-pocket expenses incurred by *you* or a *covered traveler* up to the limit specified in the Schedule of Benefits for:

- i. The cost of additional *accommodations* and meal expenses; and (if applicable)
- ii. The cost of substitute transportation to continue the *trip*.

The following conditions apply:

- a. The expenses incurred must be due to an overnight interruption of the *trip*; and
- b. Only expenses incurred within the first 96 hours of the initial interruption of the *trip* are covered.

Covered reasons:

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 *you*, a *covered traveler*, *your family member*, or adult with whom *you* reside who is not traveling with *you* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following conditions apply:

- a. For interruptions due to *illness* or *injury* of *you* or a *covered traveler*, a *physician* must recommend that the person interrupt the *trip* due to the severity of the person's condition.
- b. For interruptions due to *illness* or *injury* of *your family member* or an adult with whom *you* reside who is not traveling with *you*, the *illness* or *injury* must be life threatening, require hospitalization, or he or she must require *your* care.
- c. *You* or a *covered traveler* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* or a *covered traveler* is traveling during the *trip*.

5. *Natural disaster.*
6. *Severe weather.*

IMPORTANT: Please refer to the Schedule of Benefits to confirm the applicable limit.

ENDORSEMENTS

BAGGAGE (LOST, DAMAGED, STOLEN) COVERAGE (53.531 (0421))

Coverage applies to *you* and any *covered traveler* during each *trip* within the *policy territory*. We will provide benefits for *baggage* that is lost, damaged, or stolen, up to the limit specified in the Schedule of Benefits. The coverage will provide payment for the value of the *baggage*, which is equal to the lesser of:

- i. The actual purchase price of a similar item;
- ii. 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
- iii. The cost to repair or replace the item.

The following condition applies:

- a. *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.

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.

The following items are not covered:

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:
 - a. Shipped as freight;
 - b. Shipped prior to the date of the *trip*;
 - c. Left in or on a car trailer; or
 - d. Left in an unlocked car.

IMPORTANT: Please refer to the Schedule or Benefits to confirm the applicable limit.

VEHICLE RETURN COVERAGE (53.532 (0421))

Coverage applies to *you* and any *covered traveler* during each *trip* within the *policy territory* when *you* are either a driver or passenger in *your* or a *covered traveler's motor vehicle*. We will provide reimbursement for the cost of transporting the *motor vehicle* to *your primary residence*, up to the limit specified in the Schedule of Benefits.

Covered reasons:

1. *Illness or injury* of *you* or a *covered traveler*.
2. *Illness or injury* of the driver of the *motor vehicle*, if other than *you* or a *covered traveler*.

The following conditions apply:

- a. If the Vehicle Return is due to *illness or injury*, a *physician* must recommend that the person interrupt or delay the *trip* due to the severity of the person's condition;
- b. *You* or a *covered traveler* must contact *us* prior to making arrangements, unless it is not reasonably possible to do so; and
- c. The *motor vehicle* must be operable and transportation must be performed by an accredited transportation company.

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 *you*, a *covered traveler*, or the driver of the *motor vehicle* if other than *you* or *covered traveler*.

IMPORTANT: Please refer to the Schedule of Benefits to confirm the applicable limit.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under this policy. An “exclusion” is something that is not covered by this insurance policy, and therefore no reimbursement would be available.

This policy does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *covered traveler*, or a *family member*.

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. An *epidemic* or *pandemic*, except when an *epidemic* or *pandemic* is expressly referenced in and covered under Trip Interruption or Emergency Transportation;
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 AND CONDITIONS

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. The Plan Administrator 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* trip as it will be requested when *you* file a claim upon returning home. **All claims must be reported to the Plan Administrator 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 the Plan Administrator 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. For questions or to report a claim, contact the Plan Administrator at the phone number listed on the bottom of the first page.

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 two 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 right 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 without Consent

You may not assign or otherwise transfer any one or more rights, duties, obligations, claims, coverages, or benefits under this policy without our prior written consent. Any attempt to make such an assignment or transfer without our prior written consent will be null and void in all respects.

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.

**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 deleted in its entirety and replaced with the following:

Hospital

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, 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 a 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 AND CONDITIONS, Proof of Loss is deleted in its entirety and replaced with the following:

Proof of Loss

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.

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 the *insured person* 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 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, we will, within 30 days from the date of the initial notification and every 45 days thereafter, send to the *insured person* a letter setting for 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 the *insured person* has fraudulently caused or contributed to the loss by arson or other illegal activity, we shall 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.

III. **Summary Description, GENERAL PROVISIONS AND CONDITONS**, How to File a Claim is deleted in its entirety and replaced with the following:

How to File a Claim

Please gather the information below if *you* have a covered loss during *your trip* as it will be requested when *you* file a claim upon returning home. **All claims must be reported to the Plan Administrator 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 of loss 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.

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 AND CONDITIONS**, the following is added:

Prejudgment Interest

If awarded, prejudgment interest will be paid outside the limits of the policy.

There are no other changes to the policy or Summary Description.

BCS Insurance Company


PRESIDENT


SECRETARY

ASSISTANCE SERVICES

Services are available while on an 'eligible trip'.

Within the U.S. and Canada, call toll-free:

1.888.799.2833

Outside the U.S., call collect:

1.804.281.5741

24 HOUR TRAVEL ASSISTANCE

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

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.