This Member Guide describes your AAA Northern New England (NNE) member benefits. All members are entitled to receive Classic benefits. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels are effective seven (7) calendar days after processing and receipt of the full payment due. This applies to new purchases and upgrades to existing memberships at any of these service levels. The extended benefits will not apply to any vehicle breakdowns that occurred prior to, or during, the 7-day period. A non-refundable service fee applies each time you use Roadside Assistance on the same day you become a member. See AAA.com/servicefee for fee amount.

Membership is for personal, non-commercial use. Members cannot transfer or sell their membership, membership benefits or any roadside assistance service calls to any other person. Without limiting any other rights or remedies it may have, AAA Northern New England may cancel the membership, and seek payment of any costs incurred as a result of such misuse.

**AAA Northern New England Membership**

All applications and renewals are subject to approval and acceptance by AAA Northern New England. If at any time during the year you decide that AAA is not for you, we will give you a pro-rated refund of the membership dues you paid, excluding the new member admission fee and discounts. Membership eligibility, dues, fees, services and benefits are subject to change without notice. Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned check and returned electronic payment is subject to a returned payment fee. For returned electronic payments, this fee may be debited electronically.

**AAA Primary and Associate Memberships**

The first membership in your household is the Primary Membership. All changes and modifications for a membership must be done by the Primary member. If the Primary member cancels, fails to renew, or otherwise modifies associate(s) on their membership, it is not the responsibility of AAA Northern New England to notify the associates of these changes. The Primary member’s spouse or other household residents can be added as associate members. Associate members receive the same benefits as the Primary member. An associate member must be of driving age and reside in your household. There is a limit of six associate members per membership. Primary Members are responsible for the conduct and service demands of their Associates and any costs to AAA Northern New England incurred as a result of misuse of AAA Northern New England benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

**Membership Renewal**

AAA Northern New England membership is valid for one year (excluding special offers and promotions). The day, month and, in most cases, year that your membership expires appears on your membership card. (If you are enrolled in AAA Auto Pay, your membership card may indicate a two year expiration date, but your membership nevertheless will not stay active unless you pay your membership dues annually.)

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We accept renewal payments up to 90 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 90 days thereafter, your original membership number, membership join date and membership expiration date will remain unchanged and your renewed membership term will expire one year from your membership expiration date, even if such new expiration date is less than one year from the date you paid for your renewal. AAA Northern New England will continue to provide most membership benefits and services to you after your membership expiration date for a limited period of time; however, if you do not renew, you will be billed a service charge for certain services used during such period.

If you prefer not to renew, you may purchase a new membership at any time subject to all applicable new membership policies. New memberships are issued with new membership numbers, no prior “membership years,” and may require payment of certain non-refundable fees, such as a new member admission fee. New memberships expire one year (excluding special offers and promotions) from the membership join date.

**Membership Cancellation Policy**

AAA Northern New England may cancel any Primary or Associate Membership if the conduct or Associate member is in violation of the rules of AAA Northern New England or is deemed to be harmful to the welfare, standing, or best interest of AAA Northern New England, its employees, or its members. Membership may also be cancelled if the service demands of the Primary Member or Associates are determined to be excessive. Primary Members are responsible for the conduct and the service demands of their Associates.

**AAA Auto Pay**

By enrolling in AAA Auto Pay, your membership dues will be on automatic payment and your membership will renew automatically for 1 year unless you call us at 800.222.3612 or visit your local branch to cancel AAA Auto Pay or your membership prior to your membership expiration date. Each year, we will send you a statement of your current services and renewal dues amount no less than 30 days prior to your expiration date. We will charge the dues shown on your statement about 10 to 15 days before your expiration date from your credit/debit account on file if paying by credit or debit card, or about 1 business day before your expiration date from your checking account on file if paying with ACH payment.

You agree that we may contact you at the phone number on file via a prerecorded voice message, auto-dialer, or text message in the event your AAA Auto Pay fails or in other circumstances related to AAA Auto Pay or your membership. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership. Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned payment is subject to a returned payment fee, which may be debited electronically. For fee amount, visit AAA.com/servicefee.

If your card issuing financial institution participates in the Card Account Updater program, we may receive updated card account number and/or expiration date for your card on file. Unless you opt out of the program with your card issuer, we will update our files and use the new information for AAA Auto Pay. We will not receive updated information if your account has been closed.

**Collecting Your Contact Information**

As a membership organization, it’s vital for AAA Northern New England to have our members’ current contact information (e.g., address, phone and email) in order to provide member benefits and to inform members of the various products and services offered by AAA Northern New England. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.

**MEMBERSHIP INFORMATION**

Call: 800.222.3612 • Click: AAA.com • Visit: Your Local AAA Northern New England Branch
Roadside Assistance

It is advisable to call your local AAA branch or visit AAA Northern New England’s website to obtain the most current information and instructions from the member. Any storage fees will be the responsibility of the member.

When requesting service be prepared to provide:
• Your name and AAA membership number
• Telephone number from which you are calling or can be contacted
• The exact location of your vehicle and nearest cross streets
• Nature of the trouble

Members can request Roadside Assistance online at AAA.com/roadservice and submit a road service request, check their status, or update their call. Select the option for Road Service Online.

A SAFETY MESSAGE
If you are concerned for your safety or that of others, the AAA Northern New England service representative or the service personnel have the right to refuse service.

When requesting Roadside Assistance it is very important to give an accurate location for you and your vehicle. If you are unsure of the vehicle’s location, or you prefer not to remain with your vehicle, advise the service representative, who will work with you to establish a mutually agreeable location for the service driver to meet you.

Accept service only from service providers that display the AAA or AAA Northern New England emblem.

Your AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE
To receive Roadside Assistance present your AAA membership card or dues receipt and a valid driver’s license or other state or federally issued photo identification to the service provider when the service is rendered. Your identification may be scanned or swiped to verify your identity. Any false identification will result in the service being denied.

Service is available only to the member named on the membership card who is the driver of or a passenger in the vehicle in the time of the covered vehicle disablement. AAA memberships are not transferrable and membership service is not provided to non-members. Members cannot transfer or sell their membership or any service call to any other person. Other members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

Unless a valid AAA membership card and matching valid driver’s license or other state or federally issued photo identification are presented at the time of service, you will be required to pay for the service provided at commercial rates.

ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS
Each AAA Northern New England credit cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements for personal, non-commercial use per membership year at no charge, subject to the service limitations and conditions described in this guide. These will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Northern New England may require immediate payment of a service charge by cash or credit card as “Cash” or “Level service before providing Roadside Assistance on the fifth or subsequent service in a membership year was additional charges for AAA Roadside Assistance Services. Such services include, but are not limited to:
• Batteries and battery warranties are provided by independent suppliers. The battery test and replacement service is for non-transient batteries; that is, those that are not connected to a normally traveled road or established thoroughfare. Extrication of vehicles parked on streets, driveways, parking lots, or other areas where there are no established thoroughfares is not covered under AAA membership. If your vehicle’s battery is dead the service driver will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit. AAA Mobile Battery Service is available to AAA Premier members. RV/Motorcycle roadside assistance does not add extra allowable service calls.
• When the AAA Northern New England service representative or the service provider can assist you in locating a local AAA Approved Auto Repair facility, upon request.

RV/Motorcycle roadside assistance services for your vehicle, home, truck, camper, motorcycles, and travel trailers. Travel trailers are defined as trailers for the purpose of camping with sleeping accommodations. To add the RV/Motorcycle roadside assistance you must be a AAA Plus or AAA Premier member. RV/Motorcycle roadside assistance does not add extra allowable service calls.

If your vehicle's battery is dead the service driver will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit. AAA Mobile Battery Service is available to AAA Premier members. RV/Motorcycle roadside assistance does not add extra allowable service calls.

• BATTERY JUMP START
• EMERGENCY FUEL DELIVERY
• VEHICLE LOCKOUT AND LOCKSMITH SERVICE

When requesting service be prepared to provide:
• Nature of the trouble
• The exact location of your vehicle and nearest cross streets
• Telephone number from which you are calling or can be contacted

If your vehicle’s battery is dead the service driver will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit. AAA Mobile Battery Service is available to AAA Premier members. RV/Motorcycle roadside assistance does not add extra allowable service calls.

When your vehicle becomes stuck, one normally equipped service vehicle and one driver will be provided to extricate or winch your vehicle when it can be safely reached from a normally traveled road or established thoroughfare. Extrication of vehicles parked on streets, driveways, parking lots, or other areas where there are no established thoroughfares is not covered under AAA membership. If your vehicle’s battery is dead the service driver will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit.
AAA Premier members can receive verbal assistance at the time of an accident or breakdown. When you call for Roadside Assistance ask AAA for insurance, mileage, and fuel charges and any other charges, fees, and taxes. Normal rental qualifications, age restrictions, and other restrictions may limit our ability to assist. Member complaints should be received as soon as possible and before additional repairs are made. Failure to do so may limit our ability to assist.

EQUIPPED VEHICLES
The following motor vehicles are eligible for service, provided they qualify for priority registration and are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being towed:

• Pickup trucks, sport utility vehicles, vans, minivans and light utility motor vehicles are eligible for those services which can be safely performed with equipment available from the service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels.

• Any vehicle equipped for towing, i.e., vehicle designed to tow, equipped with a towing hitch, can be considered equipped for service.

• Vehicles towed for battery service or with flat tires will be towed. They cannot be towed for repairs when the service provider is not equipped to make those repairs.

MEMBER RESPONSIBILITIES
When you travel for business or pleasure, help protect your investment. Choose from a variety of plans to fit your travel needs. Plans provide:

• Coverage for lost or stolen luggage
• Medical expense
• Additional coverage for limited personal property
• Trip cancellation
• Assistance in a foreign country

Allianz Travel Insurance
International driving permits and discounted passport photos are also available at AAA Northern New England branches.

Time of Service
Services may not be performed with equipment available from the service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels.

• Shoveling snow from around a vehicle or clearing a road or driveway.
• Snow plowing.
• Any other service for transporting vehicles not previously included in the list above. (See Allowable Roadside Assistance Calls.)

• Tow of vehicles purchased in an insured condition.
• Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, non-emergency lock repair and unlocking of vehicle locks).
• Service in situations where a membership card and a matching driver’s license are not available (e.g., when the service provider is unable to locate the member’s name, vehicle and services rendered by the service provider). For reimbursement consideration, the member must send the original receipt and an explanation of the circumstances to AAA Northern New England* within 60 days of the date of service. A reimbursement counts as a Roadside Assistance call (see Allowable Roadside Assistance Calls).

• Send requests to: AAA, Attn: Reimbursement, P.O. Box 3544, Portland, ME, 04104.

• Installation of automotive parts that are not provided by a service provider.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.

• Send requests to: AAA, Attn: Reimbursement, P.O. Box 3544, Portland, ME, 04104.

• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
• Charges related to impound or stolen vehicle recovery, towing or storage, or any police ordered tow for illegal parking or other violations of state and local laws.
• Installation of automotive parts that are not provided by a service provider.
• Use of two or more Roadside Assistance service calls to extend the member’s tow mileage benefit for the same breakdown.
• Equipment or service change for service (towing and taxicab and/or towing and elongation) service for motorcycles, unless the member has AAA Plus RV & Motorcycle or AAA Premier RV & Motorcycle coverage.
• The removal of snow from snow fences or driveways.
For pre-owned cars, you can view thousands of pre-owned vehicles for sale by dealers through the AAA Car Buying Service’s online inventory. To find the nearest Certified Dealer or to buy a new or pre-owned car, go to AAA.com/Auto.** To find the nearest Certified Dealer prior to travel date in order to use these services. AAA Premier membership benefits include these services, which are service benefits and not financial benefits. Any costs associated with these services are paid by the member.

**Allianz Global Assistance is the provider and administrator for these benefits. For a full description of terms, conditions, and exclusions please visit AAA.com/Premier. Benefits and service provider

Benefits and service provider change without subject notice.

---

### AAA Discounts & Rewards

There are approximately 60 AAA Approved Auto Body facilities for collision repairs in AAA Northern New England that are carefully screened and monitored to assure they meet AAA’s standards and criteria. For additional information, or to locate a AAA Approved Auto Body facility near you, visit AAA.com/discounts.

### AAA Discounts & Rewards

For a full description of terms, conditions, and restrictions please visit AAA.com/discounts.

### AAA Discounts & Rewards

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save

### AAA Discounts & Rewards

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save

### AAA Discounts & Rewards

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save

### AAA Discounts & Rewards

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save

### AAA Discounts & Rewards

AAA offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier members save
AAA Member Rewards Visa® Credit Card

For information about the terms, conditions and benefits associated with the use of this credit card, visit AAA.com/cardandrefer to the disclosures accompanying the application or call 800.545.7899. The AAA Member Rewards Visa® credit card is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a trademark of American Automobile Association, Inc. © 2020 Bank of America Corporation.

Auto Club App

Members can get their digital membership card on their smartphone using the Auto Club App. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits including member discount, gas prices, travel and more. The Auto Club App is available on iPhone® and Android™.

Must be a current member of AAA to use. Service Tracker is subject to availability and may not work correctly if either your GPS or the service vehicle’s GPS is not enabled. Membership Roadside Assistance terms and conditions apply. Messages, data and roaming rates may apply.

INSURANCE

Insurance

Get a free quote on auto, homeowners, condominium, renters, personal umbrella*, workers’c& rental life insurance by calling or visiting a AAA Northern New England branch. Or visit us at online of AAA.com.

Separate of AAA membership is generally required to obtain and renew AAA insurance. AAA insurance is a collection of AAA limited products, services and programs available to qualified AAA members. Each product or service is provided by a separate entity and may be provided directly by AAA or through AAA’s relationship with other providers. BCS Insurance Services Inc., Bloomfield Hills, MI, is an insurance agency that provides insurance services to AAA. AAA Life Insurance Company, Livonia, MI, is a stock life insurance company. Great Lakes Indemnity Company, Livonia, MI, is a stock property and casualty insurance company. The following policies are provided by a separate insurance company: AAA Life Insurance Company or Great Lakes Indemnity Company. The following products are provided by BCS Insurance Services Inc. Any personal insurance provided by BCS Insurance Services Inc. is separate of AAA membership. Personal accident insurance provided to qualified applicants by an independent company.

AAA Accident Assist

Auto insurance through AAA comes with a complete accident response program called AAA Accident Assist. The AAA Accident Assist program can handle your needs from the scene of an accident by placing one phone call to AAA at 1.800.672.5246.

At the scene of the accident, AAA:

• Sends a AAA Roadside Assistance Service Provider vehicle
• Tows your vehicle to a repair shop in our Member Preferred Repair Program, or the repair shop of your choice
• At your request, contacts family members on your behalf

Immediately after the accident, AAA:

• Arranges a rental vehicle for those with rental coverage
• Completes your claim notice on your convenience

If your car is repaired at a AAA Member Preferred Repair Program shop, AAA:

• Serves you by scheduling a repair without you having to wait for an adjuster
• Serves you a lifetime warranty for collision repair

For members with liability-only or other limited coverage with the Interinsurance Exchange of the Automobile Club, roadside assistance service is provided under your membership (not your insurance policy), and may be subject to membership restrictions. Repairs, rentals, and other benefits are subject to policy coverages and limits. Calling AAA Northern New England for AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities.

The lifetime warranty at a AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

If you or your Member are a member of AAA Premier, membership is generally required to obtain and renew AAA insurance. AAA insurance is a collection of AAA limited products, services and programs available to qualified AAA members. Each product or service is provided by a separate entity and may be provided directly by AAA or through AAA’s relationship with other providers. BCS Insurance Services Inc., Bloomfield Hills, MI, is an insurance agency that provides insurance services to AAA. AAA Life Insurance Company, Livonia, MI, is a stock life insurance company. Great Lakes Indemnity Company, Livonia, MI, is a stock property and casualty insurance company. The following policies are provided by a separate insurance company: AAA Life Insurance Company or Great Lakes Indemnity Company. The following products are provided by BCS Insurance Services Inc. Any personal insurance provided by BCS Insurance Services Inc. is separate of AAA membership. Personal accident insurance provided to qualified applicants by an independent company.

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

Trip – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive medical care of any kind, vehicle repairs, or commuting to or from work. We, Our, Us, refers to, or BCS Insurance Company including its authorized agents.

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

TRIP INTERRUPTION COVERAGE* Where/When/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory up to $1500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Only expenses for the first 96 hours from the initial delay are eligible for coverage.

What is Covered

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

1. Vehicle breakdown due to Mechanical Breakdown (excluding tire troubles), 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. Traffic Ticket or Rental Car Substantiated by a police report.
4. Illness, Injury or death of the Insured Person, Covered Traveler or Insured Person’s Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person.
5. Natural disaster or Severe Weather.

Exclusions

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

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto.

AAA.com/digicard
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, Brinklin, Daitem, 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.

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 $500, when the Insured Person is either a driver or passenger in the Insured Person’s or Covered Traveler’s Motor Vehicle used for the Eligible Trip.

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

Limitations of Coverage
Coverage is not provided if:
1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the Driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

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.

PROBLEM PROVISIONS
The 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.

We reserve the right to make changes to the guide at any time without notice. The terms and conditions of this guide may vary from state to state.

All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible. Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including date as is reasonably possible.

We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time. We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time.