

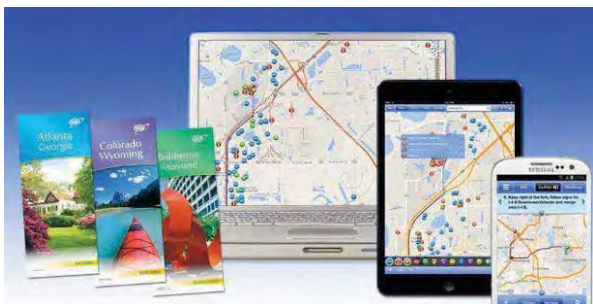


Member Handbook



Membership Services
Road Services
Auto Travel Services
Insurance Services
Travel Services
License Services
Member Discounts & Rewards
Financial Services & more

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**920 Van Reed Rd
Wyomissing, PA 19610
(610) 374-4531**

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MEMBERSHIP

About Your Membership

Your AAA card is issued for your personal use. It entitles you to service at any AAA office in the U.S. and Canada. AAA is more than you think when it comes to benefits and services. We provide you with the most complete coverage including emergency and automotive services, travel planning, license & notary services, insurance, discounts, financial services, and so much more.

BENEFIT	CLASSIC	PLUS/ PLUS RV	PREMIER/ PREMIER RV
Towing Distance	5 Miles	100 Miles	200 Miles (One Call) 100 Miles (Remaining Calls)
Locksmith Service	\$50	\$100	\$150 (Car & Home)
Tire Service Installation of inflated spare tire	✓	✓	✓
AAA Mobile Battery Service	✓	✓	✓
Extrication/Winching	\$75	\$100	\$150
Fuel Delivery	Member Pays Fuel Cost	✓	✓
Accident Coverage	Up to \$150	Up to \$150	Up to \$150
TripTiks®, Tourbooks®, Maps	✓	✓	✓
Hertz Gold Plus Rewards® Membership	--	--	✓
Trip Interruption Coverage	--	✓	✓
Travel Planning	✓	✓	✓
License & Notary Services	✓	✓	✓
Discounts & Rewards	✓	✓	✓
Free Passport Photos One Set Per Member Per Year	--	--	✓
RV and Motorcycle	--	\$35 additional	\$35 additional

**Visit AAA.com/membership
and click on “Compare
Memberships” for more
information.**

MEMBERSHIP

MEMBERSHIP INFORMATION

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 different membership plans – all offering the peace of mind and security our name is famous for. If you are the first or only person in your household to join AAA, you are referred to as the Primary Member on your account. Primary Members may add eligible family members to their account for less than it would cost to enroll them as a new (Primary) member; this type of membership is referred to as Associate Membership. An individual may only have one membership. See the following definitions:

PRIMARY MEMBER

Membership for the first person in your household to join AAA.

ASSOCIATE MEMBER

Associate members, at a reduced rate, must have the same type of membership as the Primary member. Associate members must reside in the same household as the Primary member. Types of membership available:

- **Classic**

Rest easy with reliable, 24-hour roadside assistance and comfortable protection from our Classic plan. Up to 5 miles of towing to the destination of your choice from point of breakdown. AAA membership benefits are effective immediately upon payment except for Roadside Assistance. There is a 48-hour waiting period for Classic; 7-day for Plus/Premier/RV.

- **Plus**

Looking for something somewhere in the middle? Choose our Plus level of coverage which provides up to 100 miles of towing, additional extrication service and free delivery of an emergency supply of fuel to the next filling station. There is a 7-day waiting period for Plus benefits upgrade after payment is received.

- **Premier**

Experience the benefits of Premier. Premier level of coverage provides up to 200 miles of towing to the destination of your choice from point of breakdown; one tow up to 200 miles per household per membership year. There is a 7-day waiting period for Premier benefits upgrade after payment is received.

**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 visit www.AAA.com

MEMBERSHIP

MEMBERSHIP INFORMATION

Choose the AAA Plan That's Best for You.

Plus RV/Premier RV

Plus RV/Premier RV extends benefits to include motor-homes, pick-up trucks with campers, travel trailers, 5th wheel travel trailers and motorcycles (boat trailers, utility trailers, snowmobile trailers are excluded).

No matter which plan you choose, you're sure to enjoy the following great benefits throughout the year:

- 24-Hour Roadside Assistance
- Trip Planning Services and Discounts
- Special Savings on Travel
- Discounts at over 100,000 partner locations Worldwide

AAA will charge an additional non-refundable Immediate Service Fee if Roadside Assistance is requested at the time a Member joins to waive 48-hour waiting period. Service will be provided at Classic membership level only.

Gift Memberships

Gift Memberships are available at your local AAA office, on-line at AAA.com or by calling 610-374-4531.

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.

Automatic Credit Card Renewal

To sign up for Automatic Renewal, you must provide a valid credit or debit card (Visa, Mastercard, American Express or Discover), credit card expiration date and CVV code. AAA will automatically charge your annual membership fee to your credit card approximately 5 days prior to your membership renewal date each year. You may cancel this arrangement at any time by calling AAA Member Services at 610-374-4531.

POINT CLICK JOIN/RENEW

MEMBERSHIP

Plus Member Trip Interruption Expense Reimbursement

If you are involved in an accident disabling a car (driven by you) for 24 hours or more, and the accident occurs 100 miles or more from your home, you are entitled to reimbursement up to a maximum of \$500.00. Reimbursement covers local meals and lodging while you wait for repairs. If you prefer not to wait, reimbursement will be provided for car rental or commercial transportation home.

To qualify for reimbursement you must:

1. Report the accident to the Police and obtain the Police Report
2. Obtain itemized paid receipts of your expenses incurred within 72 hours of the accident
3. Submit (within 60 days) a copy of the Police Report and itemized original receipts

The Trip Interruption Service does NOT reimburse for the following expenses:

- Repairs to your car
- Lodging, food or transportation provided by friends or relatives
- Other incidental charges on lodging bills (such as local or long-distance telephone charges, laundry expenses or other special services)

The preceding list is intended as a general summary of types of expenses not eligible for reimbursements; it is not intended to be a complete list of exclusions.

Contact AAA Reading-Berks Member Services at 610-374-4531 to file a claim.

Cancellation of Membership by the Club

The Club reserves the right to cancel the membership of any Member who physically or verbally threatens any AAA Associate, contractor, or agent.

The Club reserves the right to cancel the membership for a Member's abusive use of Roadside Assistance Services. A Member who requests or uses an excessive amount of Service, may be subject to membership cancellation, downgrades at renewal, or non-renewal of the membership.

MEMBERSHIP

Membership Renewal Policy

When a membership is renewed within 59 days of the membership expiration, the original membership join date and expiration date are unchanged and the Member's years of membership tenure continue to accrue. AAA continues to provide all services to Members for the first 30 days after membership expiration, except Roadside Assistance. Note also that annual membership dues will be due one year from the original expiration date, which will be less than twelve months from the late payment date.

When a membership is renewed 60 days or more following the expiration date, the membership will start a new annual expiration date and any accrued membership tenure will be lost.

Membership Refund Policy

No refund will be provided for:

- Plus, Plus RV, Premier or Premier RV Coverage
- Membership account expiring within three (3) months
- Roadside Service has been utilized
- Member Services has been utilized
- Primary Member cancelling with Associate Members on the account, pro-rated Classic portion will be applied to account with no Roadside Assistance use
- Enrollment fee of \$10 is non-refundable



PREMIER MEMBERSHIP COVERAGE

Trip Interruption Group Insurance Benefit

AAA Premier Trip Interruption benefit provides members greater peace of mind when on trips of 100 driving 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.

The AAA Reading-Berks Premier Trip Interruption group insurance benefit and assistance services is provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force. The benefit is subject to the following conditions and exclusions:

Trip Interruption Coverage

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$1500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses or the cost of Substitute Transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States and Canada. The covered reasons for delay are:

1. Vehicle disablement due to mechanical failure (excluding tire trouble) or an accident that renders the Vehicle inoperable at least overnight
2. Theft of a Vehicle
3. Unexpected illness or injury requiring the Covered Person to receive treatment by a Physician who advises delay of the trip
4. Natural disasters
5. Severe storms or unusual weather phenomena validated by National Weather Service records

What is Not Covered

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, injury, illness, delays and/or expenses due to:

1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections)
2. Tire trouble
3. Intentionally self-inflicted harm, including suicide
4. Normal pregnancy or childbirth
5. Mental or nervous health disorders
6. Alcohol or substance abuse, or related illnesses

PREMIER MEMBERSHIP COVERAGE

What is Not Covered (*continued*)

7. An Accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not a Covered Person
8. Personal property which is damaged or destroyed
9. Any liability for injuries or property damage
10. The commission or attempted commission of an illegal act
11. The cost of repairs to the vehicle
12. Cost of fuel expenses
13. Air and/or sea travel
14. Carrier-caused delays
15. Participation in professional athletic events or motor competition (including training)
16. The cost of meals, Accommodations and Substitute Transportation resulting from delays caused by routine maintenance or minor repairs to the Vehicle

In 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, Ferrari, 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.

General Program Provisions

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

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Reading-Berks. 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. We will not unreasonably apply this provision to avoid claims hereunder.

PREMIER MEMBERSHIP COVERAGE

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

24 Hour Global Travel Emergency Assistance

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

How To File A Claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to AGA Service Company 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 AGA Service Company within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts)
2. Evidence of accident/theft (i.e. original police report)
3. Copy of payment for automobile repairs
4. Rental car receipts
5. Common carrier receipts

Schedule of coverage

Benefits (per trip)	Limit
Trip Interruption	\$1,500
Concierge	Included
24 Hour Global Travel Emergency Assistance	Included

PREMIER MEMBERSHIP COVERAGE

Definitions

“AAA Premier Member” means AAA Reading-Berks AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

“Accident” means an unexpected, unintended, unforeseeable event causing injury or property damage.

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

“Covered Person” means a AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same Vehicle during Covered Travel.

“Covered Travel” means a planned leisure automobile trip in the Covered Person’s Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

Please note: the Covered Person must be at least 100 driving miles from the AAA Premier Member’s Primary Residence when the incident occurs in order to be eligible for the benefits.

“Family Member” means your spouse; parent; child(ren); including children who are or are in the process of becoming adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

“Illness” means a sickness, infirmity or disease that causes a loss that begins during Covered Travel.

“Immediate Family Member” means the AAA Premier Member’s spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is a AAA Premier dependent associate is also considered an Immediate Family Member.

“Injury” means bodily Injury caused by an Accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

“Physician” means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.

“Primary Residence” means AAA Premier Member’s billing address which is recognized by AAA Reading-Berks, and which must be in the United States.

PREMIER MEMBERSHIP COVERAGE

Definitions (continued)

“Substitute Transportation” means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.

“Vehicle” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

“We, Us, or Our” refers to BCS Insurance Company and its agents.

****Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. AGA Service Company is the licensed producer and administrator for this plan.***

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.

Premier dues provides benefits to the entire family. All members in the household must have Plus coverage prior to upgrading to Premier.

Extended Towing Mileage Up to 200 Miles*

AAA Premier Members can use one of their four roadside assistance calls on a tow of up to 200 miles to ensure that you get your car back where you want it. You can be towed up to 100 miles on all your remaining calls.

****7-day waiting period required after Premier enrollment for 200 mile tow. One (1) tow of up to 200 miles per household allowed per year.***

Home Lockout Service

If you lock yourself out of the house, AAA will reimburse you up to \$150 for locksmith services to gain entry. AAA will cover the cost of a locksmith and/or the cost of replacing the locks if they are damaged to gain entry into the house. One (1) home locksmith per household per year.

Lock & Key Service

If your keys are locked inside the vehicle, service will be sent to gain entry. If your keys are lost, broken or the service provider cannot gain entry to your vehicle, reimbursement for commercial locksmith service up to \$150 will be provided for Premier Members for parts and labor to make vehicle operable.

PREMIER MEMBERSHIP COVERAGE

Car Rental Reimbursement

Reimbursement of one day car rental (up to full size). Coverage applies when your vehicle is inoperable in conjunction with a non-collision covered towing event. The AAA Premier Member has up to 48 hours from the time of the tow to make arrangements to secure a rental car. AAA Premier Members are responsible for subsequent days' rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions, and other restrictions apply. Reimbursement requests must be accompanied by the original receipt and be submitted within 90 days of the towing incident.

**Car rental reimbursement cannot be used in conjunction with a 2-day or more car rental*

Travel Store Discount

AAA Premier Members save 10% on all AAA Reading-Berks travel store merchandise in addition to special member pricing. Our AAA Travel Store is filled with products every traveler needs including luggage, travel guides and maps, and car accessories.

The 10% AAA Premier merchandise discount is not valid when paying AAA Membership dues or purchasing AAA Travel Money products, attraction tickets or gift cards. AAA Premier discount cannot be combined with other coupons or discount offers.

Travel Agency Fee Waiver

As a AAA Premier Member, when you book your travel through AAA, we will waive all the AAA Reading-Berks Travel Agency processing fees.

Passport Photos

AAA Reading-Berks Premier Members receive a free set of passport photos each membership year.

Free Hertz #1 Club Gold Membership

AAA Premier Members are entitled to a one-year complimentary membership in Hertz #1 Club Gold. To receive your free membership in Hertz #1 Club Gold, just visit AAA.com/Premier to enroll.

Theft Reward

AAA will pay a \$2500 reward for information leading to the arrest and conviction of anyone stealing a car owned by you. All information must be reported to the police and entered on an official police report. This is not payable to the owner of the stolen car or member of any law enforcement agency.

Free Notarization Service

Notarization of documents fee waived.

**Excludes title transactions. Premier Notary Limit: 15 per membership calendar year*

ROADSIDE ASSISTANCE

24-HOUR ROADSIDE ASSISTANCE

Peace of Mind Every Time You're on the Road.

Membership Coverage

Roadside assistance is provided on any eligible vehicle that you are driving or riding in at the time of disablement (you must be with the disabled vehicle at the time of service).

Roadside Assistance

610-374-7433

AAA.com/Help

Requests for roadside assistance may also be placed via the AAA Mobile App or through our online service at AAA.com. When calling for service, please provide:

- Your name and AAA Membership number
- Telephone number from which you are calling
- The exact location of your vehicle and the nearest cross streets
- Make, model, year and color of the vehicle
- Nature of the trouble
- Member must be with the vehicle at the time of service

Calls placed to our 24-hour call centers are recorded to increase our ability to monitor the quality of service and assist in addressing member concerns.

NOTE: If you call and then find that you no longer need service, please call back promptly to inform us of the cancellation. If a service vehicle has not yet been dispatched, we will not count it as a call toward your membership.

Allowable Roadside Assistance Calls

To help control membership dues, AAA has an annual (4) four-call limit on roadside assistance usage per member (one service call per breakdown).

Member Communications

Help us maintain our high standards of 24-Hour Roadside Assistance. Please address your comments to:

AAA Reading-Berks

Attn: Member Relations

PO Box 7049

Reading, PA 19610-9858

Road Service Comment Line: 610-378-3302

ROADSIDE ASSISTANCE

Eligible Vehicles

Most motor vehicles are eligible for 24-hour roadside assistance provided they are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being serviced. Road Services will be provided to eligible vehicles that were in operation immediately prior to disablement. They include:

- Four-wheel passenger vehicles, pickup trucks (including unloaded dual-wheel pickup trucks), sport utility vehicles, vans and minivans are eligible for those services which can be safely delivered with standard equipment.
- Dual-wheel vehicles will be provided all services except towing, extrication/recovery & tire service.
- Light Duty Commercial Vehicles are eligible for Light Service ONLY, providing those services can be delivered using standard tools and equipment, excluding taxi cabs and limousines.
- AAA Plus RV extends present AAA Plus benefits including dual-wheel tire service, to include motorhomes, pickup trucks with campers, travel trailers, fifth wheeled travel trailers and motorcycles. Boat trailers, utility trailers, and snowmobile trailers are excluded.

There is a seven (7) day waiting period after receipt of dues payment before upgrade to AAA Plus RV services may be activated. No refunds will be given for PLUS RV dues.

Minor Mechanical First Aid

When it is safe, minor repairs not requiring parts or supplies may be attempted at the scene to get your vehicle on the go. However, following this service it is recommended that you proceed to a repair facility to consult a qualified technician. AAA cannot guarantee the availability of repairs; the AAA Service Representative or the independent service provider can assist you in locating a local AAA Approved Auto Repair facility.

Tire Service

If your vehicle's spare tire is inflated and serviceable, it will be installed to replace a flat tire, when possible. When a serviceable spare tire is not available or cannot be installed, towing will be provided under the towing benefit.

Battery Jump-Start/Boost

If your vehicle's battery is dead, the service technician will jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit.

ROADSIDE ASSISTANCE

AAA Mobile Battery Service

Whether you're on the road or you never got out of your driveway, AAA will come to you. We will diagnose and attempt to jump-start your dead battery or provide towing service to your destination of choice.

If we cannot jump-start your battery, we can offer a replacement on the spot. Our technicians will perform a convenient, no-cost diagnostic test and evaluation of your battery and electrical system and if needed, install a new battery at your request.

Our high-quality batteries are available for purchase at exclusive Member-only prices and include a 3-year free replacement nationwide warranty. Delivery and installation is free on most vehicles.

Emergency Fuel Delivery

If your vehicle or motorcycle runs out of fuel, a limited supply will be delivered, if available, to enable you to reach the nearest service station. Classic Members will be charged the current pump price for fuel. Plus, Plus RV, Premier and Premier RV Members will receive a sufficient amount of fuel to reach the nearest open service station at no cost. If you require diesel fuel, please request it when you call for service, as it may not always be available. In some cases, your vehicle may have to be towed if it runs out of fuel. If fuel delivery is not available, towing will be provided under the towing benefit.

Accident Coverage

Additional fees resulting from an accident are limited to \$150 for charges related to recovery, loading, clean-up and properly securing damaged panels.

Extrication/Winching Service

If your vehicle becomes stuck, it will be extricated or winched as long as it is adjacent to a passable, established road or thoroughfare and can be safely reached from the hard road surface. The extrication provisions cover one standard truck and one technician. Coverage limitations apply as follows:

- Up to \$75 maximum with Classic Membership
- Up to \$100 with Plus Membership
- Up to \$150 with Premier Membership

If the vehicle cannot be operated after extrication, the towing benefit will apply. If additional manpower or non-standard equipment is required, the associated costs will be at the member's expense.

ROADSIDE ASSISTANCE

Vehicle Lock-out and Locksmith Service

If the key that operates or provides access to the passenger compartment of the vehicle is lost or broken, locksmith service will be sent to gain entrance. If you are locked out, lockout service valued up to \$50 is covered for Classic members, excluding ignition repair/replacement. Locksmith parts, labor and service valued up to \$100 are covered for Plus and Plus RV members to make the vehicle operable, and up to \$150 are covered for Premier and Premier RV members. If the vehicle cannot be safely opened or made operable, or the locksmith cannot replace the key, towing services will be provided under the towing benefit.

Towing Service

When your vehicle cannot be started or safely driven, it will be towed without charge to your destination – up to five miles from the point of breakdown or to the station rendering service for Classic members, and up to 100 miles for Plus and Plus RV members. With Premier and Premier RV, you can use one 24-hour roadside assistance call per household per membership year for a tow of up to 200 miles, and the remaining three service calls for tows of up to 100 miles or other covered services. Recreational vehicles are eligible for the 100-mile tow benefit under Plus RV and one 200-mile tow under Premier RV. One tow per mechanical breakdown can be made at AAA's expense. A per-mile charge at the locally prevailing rate will apply to all towing miles in excess of those covered. These charges are payable at the time of service to the service provider via cash, credit and debit cards or your personal check (up to \$250). Charges for miles in excess of the paid miles provided are based on the total actual measured miles towed, except when use of a provisional estimate is required, and because of travel time and/or safety considerations, this may not be the shortest possible route. Member is responsible for all toll charges to the tow destination and for the tow trucks return.

Extreme Weather

Severe weather conditions may cause unavoidable delays, and/or limitations in service. Your patience and understanding in these emergency situations is always appreciated. In the case of snowbound cars, service will be provided only where driveways, streets or highways are reasonably free of snow or ice, to allow the service vehicle to reach the car without risking tie-ups of vital equipment. Servicemen will NOT shovel snow; vehicle must be cleared free of snow and ice.

ROADSIDE ASSISTANCE

Other Special Conditions

Although AAA offers 24-hour, coast-to-coast service, it cannot and does not necessarily guarantee service under all conditions and circumstances, especially on toll roads where AAA service vehicles are not permitted. While delays may occur due to reliance upon the human element, our record is remarkable; a stranded motorist is rescued every five seconds, around the clock and around the nation.

Roadside Assistance Restrictions:

What's Not Covered

- Service on taxis, buses, dual-wheeled box trucks, limousines, or modified vehicles which would prevent the vehicle from being towed safely (i.e. plows).
- UNTAGGED AND UNREGISTERED VEHICLES DO NOT QUALIFY FOR ROADSIDE ASSISTANCE.
- Services to vehicles which AAA has determined to be unsafe due to overloading or which require heavy duty equipment to safely provide service. Service to a vehicle which is snowbound, including unplowed streets or driveways.
- Service on a vehicle to which a plow is attached (plow must be removed by Member before a covered vehicle will be towed).
- Member is responsible for any additional charges for altered or modified vehicles requiring special equipment and/or procedures to safely load and unload the vehicle.
- Service to an unattended vehicle, service to vehicles located at a repair facility where repairs can be performed, except when it has been confirmed that the repairs cannot be provided.
- Removal of a vehicle from a closed repair facility.
- Multiple tows per disablement are not covered (Only one tow is permitted per disablement)
- Use of two or more Roadside Assistance service calls to extend the Member tow mileage benefit for the same breakdown.
- Service to a vehicle located in areas such as vacant lots, back, front or side yards, beaches, fields or barricaded streets.
- Towing service is intended for personal, non-commercial use and is only provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation, use of a shop outside of the local area or any other similar situation. Such tows are considered "convenience tows" and are not covered Roadside Assistance services.

ROADSIDE ASSISTANCE

Roadside Assistance Restrictions: What's Not Covered (*continued*)

- Tow requests for a vehicle to or from the street to the driveway (unless obstructing traffic); one location to another on the property; a closed repair facility; a vacant or unattended location, an auto auction; or for the purposes of buying, selling, trading, junking, or donating.
- Tire service for dual-rear wheel trucks or vans (except under Plus RV Rider).
- Towing of utility trailers attached to a covered vehicle (service for the trailer may be provided at the Member's expense).
- The cost for repairs, parts, and labor is not covered.
- Taxi service from site of disablement (tow trucks are limited as to the number of passengers they can accommodate). Taxi service or other transportation can be arranged at the Member's expense. See exception for Premier Members. Service may be restricted, delayed, or suspended without notice due to severe weather, disease, civil unrest, declaration of state of emergency by any federal or state government official, or other conditions that the Club, at its sole discretion, deem a harm to service providers, Members or others.
- Service may be suspended or denied if Member makes verbal or physical threats, whether in person or not.
- An individual's membership may not be used by a business or organization to provide roadside assistance service for its customers.
- Your membership benefit cannot be transferred to or used by any other person. The Member calling for Service must be present at the time of the service technician's arrival. The Member will be asked to produce their membership card and a photo ID. AAA reserves the right to refuse service if appropriate documentation is not provided.

Other Liability Conditions

Road Service facilities are selected for their ability to handle service calls. However, we cannot guarantee that these facilities will always have the parts and equipment to make repairs.

In most areas, Road Service facilities are independent businesses and are not employees of AAA or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the Road Service facility providing the service. These Road Service facilities are required to carry insurance. Any liability or property claim must be presented to the AAA Reading-Berks staff or the affiliated service facility within 24 hours and prior to any repairs.

ROADSIDE ASSISTANCE

AAA Approved Auto Repair

Our AAA Approved Auto Repair facilities are conveniently located, held to the highest standards for evaluation, labor, and maintenance, and backed with a 24-month/24,000-mile warranty. As a member, you can qualify for special discounts, as well as a free maintenance inspection upon request with any paid service. Vehicles towed to any of our Approved Auto Repair facilities will be evaluated within an hour of arrival (during normal business hours).

Reimbursement Requests

If AAA Roadside Assistance is not available and you obtain service from a non-AAA facility, you may submit your request for reimbursement consideration up to the amount it would have cost AAA to provide the covered service under similar circumstances. You must make every effort to contact AAA to request service through Roadside Assistance first. Requests must be submitted with the original receipt within 30 days of service. Some toll roads and some limited access highways provide their own Roadside Assistance and will not permit AAA to come to your assistance. You should request that they tow your vehicle to their lot off the toll road so that you may contact AAA to request service. In some instances, some of the providers will accept your membership card in lieu of payment to remove your vehicle from the toll road or limited access highway. Otherwise, pay for the service and get an itemized receipt, which you may submit to AAA for reimbursement consideration.



AUTO TRAVEL

AAA Maps

AAA has nearly 200 city, state, and regional maps available. Just stop by a AAA office and ask for your complimentary maps or order them at AAA.com. You can also download and print maps for hundreds of cities across the United States and Canada at AAA.com.

AAA TripTik® Routings

Get customized routes and turn-by-turn directions, construction detours, places to stay, and roadside attractions. Stop by any AAA office or create and print your own TripTik® Routing at AAA.com/maps. The online version even allows you to make reservations at hotels along your route and find a AAA office.

AAA Mobile®

Download the free AAA app for iOS and Android devices for maps and directions, hotel booking, the lowest gas price in your area, and more. Visit AAA.com/mobile for details.

AAA Digital Tourbook® Guides

AAA's complimentary guides provide a comprehensive listing for AAA Diamond Rated hotels and motels, restaurants, and local attractions. Download our digital tourbook guides at tourbook.aaa.com.

International Driving

Permits and Passport Photos

AAA is the only source where you can walk into the office and walk out with an International Driving Permit. The IDP serves as a legal identification document and translates U.S. drivers' information into at least eight foreign languages.

AAA Travel Store

Shop at local AAA offices for exclusive member savings on a variety of travel necessities including:

- Luggage and travel gear
- AAA.com/tickets
- International travel books and maps
- Travel destination guidebooks

INSURANCE



Today more than ever, you need a reliable Insurance Agency that puts the needs of its clients first. Our licensed insurance agents take time to explain policies and work with clients to get the best coverage for the lowest price. AAA members qualify for a discounted rate on auto insurance, as well as a variety of other savings, such as multi-policy and bundling discounts. We strongly believe in personalized service and will help you every step of the way. We offer a variety of coverage options to fit you and your family's needs.



Auto Insurance

Understanding **Auto Insurance** is important to make sure you have the right coverage in place, and our Insurance Specialists at AAA Reading-Berks will help you feel comfortable and confident with your decisions when purchasing a policy. AAA is well-equipped to respond efficiently to whatever comes your way. There will always be bumps in the road of life, but you can count on AAA to help make things right.

Homeowners/Renters Insurance

AAA brings security to our customers through our famed commitment to trust and dependability. Our **AAA Homeowners policy** provides protection for your home, structures attached to it and other detached structures. Our policies cover loss of use, personal property damage and a menu of other customizable options. When you're renting, your landlord's policy won't cover your personal property, so it's important to be prepared in case of theft or damage. AAA Renters Insurance offers liability protection at an affordable rate.

To find out more information or get your free insurance quote, please visit aaa.com

TRAVEL AGENCY



No matter where you want to go or how you want to get there, you can count on AAA's full-service Travel Agency. Our dedicated Travel Consultants will give you personalized recommendations, make all your reservations and arrangements, and send you on your way with ease.



Cruise, Tour and Rail

AAA provides vacation planning, member-only discounts, travel insurance, and benefits that can save you time and money. Whether you plan to travel internationally or domestically, AAA can handle all the details, including information on immunizations, visa requirements, and passport photos. In addition, international driving permits are available at your AAA office.

Air, Car and Hotel Reservations

From airline tickets to discounted Hertz car rentals and hotels around the country and the world, AAA members can book their next adventure online at AAA.com.

Get Away with a Vacation from AAA

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 or any other vacation package, your AAA Travel Professional will find you the best value possible.



AAA Reading-Berks provides the most commonly used services relating to Pennsylvania vehicle titles and registration, and we offer exclusive pricing for AAA members.

Our office has a staff of experts to guide you through the confusion of License and Title work. From registration renewals to title transfers to notary services, we can provide you with quick, convenient, quality service you can trust!

Authorized PennDOT on-line services

State and service fees apply

- Title Transfers
- Registration Renewals
- Registration Duplicates
- Change of Address
- Vehicle Restorations
- Duplicate Titles
- Plate Transfers
- Special Plates
- In-Transit Plates
- Driver's License Renewals*
- Driver's License Duplicates
- Driver's License Restorations
- Driving Records
- ATV and Snowmobile Transfers
- Birth Certificates
- Messenger Services
- Notary Services

Premier Members receive free notary service, excludes title transactions. *Premier Notary Limit: 15 per membership calendar year*

*Not a photo center. Services are available to both members and non-members. AAA members receive a discount on club processing fees. Club processing fees are in addition to state and service fees.

FINANCIAL SERVICES



AAA MemberPay Card is prepaid, meaning you can spend up to the card's value anywhere the credit card is accepted, including stores, online, over the phone, and via mail. Each time you make a purchase, the purchase amount is automatically deducted from the card. It's even reloadable (minimum card load is \$10). There is a \$4.95 initial member fee and \$2.00 reload fee.

Looking for the perfect gift? Give the gift of money with a **Visa Gift Card**. Gift cards can be purchased for a minimum of \$10.00 and a maximum of \$500.00. There is a \$4.95 fee per card, and cards are not reloadable. Gift cards are valid in the U.S.

Foreign Currency Refunds

AAA Reading-Berks, in conjunction with Wells Fargo, offers a program to allow members to return their foreign currency purchased at AAA Reading-Berks through the Wells Fargo buy back program. The program, which is available for current, undamaged bills in circulation from over 90 countries, works as follows:

- AAA members
- No coins will be accepted
- Buy back rates apply and change daily
- Buy back amount cannot exceed original purchase amount

CashPaks are a fast and convenient way to obtain a small amount of foreign currency if you are traveling to one of the more popular worldwide destinations. CashPaks are available in Euros, British Pound Sterling and Canadian Dollars.

AAA Member Rewards Credit Card

Exclusive Member Benefits.

Visit AAA Office or AAA.com

AAA Deposits

Earn higher yields than the national average with an online savings account and get preferred rates on select CD terms. Visit AAA.com/deposits or call 1-800-206-4960.

**Benefits subject to change.*

DISCOUNTS & REWARDS



Get a Good Deal!

AAA increases the value of your membership by offering an array of discounts online, over the phone, and in stores.

Discounts & Rewards

AAA's Discounts & Rewards program helps you save on products and services locally and nationally. Your AAA membership includes discounts on automotive, transportation, dining, entertainment, attractions, home and personal services, retailers, and hotels.



Movie and Attraction Tickets

A complete list and details of AAA tickets are available at AAA.com/tickets

Discounts on the go

Coast to coast, the free AAA Mobile app for iOS and Android devices pinpoints nearby places to save. Visit AAA.com/mobile for details or download the AAA Mobile App today on the App Store & Google Play.

**AAA members
save more
with GoodRx**

Save up to 85% on
your prescriptions

Save Today

Exclusive prescription
savings for AAA members.
Save up to 85% - get your FREE
coupon here!

Search your Pres. Name

Save big on:

Alcoholism Diabetes

Dental Lasers

Location Acupuncture

How to save with AAA and GoodRx
at the pharmacy

AAA.com/GoodRx

**DISCOUNTS
» REWARDS**

GoodRx

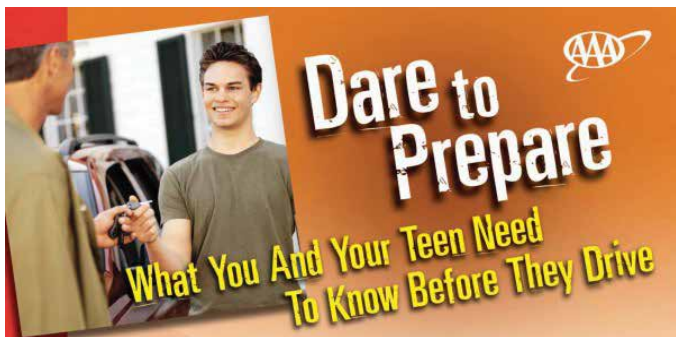
SAFETY SERVICES



Online class available at www.AAA.com



Helping Mature Drivers Find Their Safest Fit



A lively interactive course for Teens and Parents

To register for a Class or Car Seat Safety check,
call AAA Reading-Berks at 610-374-4531.

NEED A BATTERY?

We deliver and install
anywhere you are!



AAA Members benefit from:

- **Convenience.** We come to you at work, at home, or anywhere you are
- **Exclusive** Member pricing and discounts
- **Testing** of your vehicle starting and charging systems are included with AAA Membership
- **Quick, professional installation** of a battery, if required, by trained technicians*
- **72 month limited warranty.** 36 month free replacement against factory defects, plus a further 36 month pro-rate limited replacement warranty
- **Recycling** of your old battery**
- **Batteries that meet or exceed** vehicle manufacturer's specifications

*Certain vehicles, due to the location of the battery, will require additional labor and installation charges, and in some cases may not be serviceable at roadside.

**For each battery replaced, a core battery must be returned, otherwise a non-recycling fee will be charged.

Stay Connected with AAA



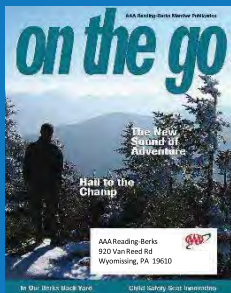
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Member Only eBlasts



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IT PAYS TO BELONG!



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