

AAA PREMIER MEMBERSHIP COVERED SERVICES AND LIMITATIONS

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 AAA 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; or
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;
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.

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

AAA Premier Toll Free Number: 1-800-390-4339

AAA PREMIER MEMBERSHIP COVERED SERVICES AND LIMITATIONS

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.

“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.

Car Rental Reimbursement

Reimbursement of one day car rental (up to full size); must be 100 driving miles or more from home. 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*

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AAA Premier Toll Free Number: 1-800-390-4339