



MEMBER BENEFIT GUIDE

TERMS & CONDITIONS

AAA has been helping drivers get where they need to go since 1900. Today, AAA continues to make life better for our Members on the road, at home, on vacation—everywhere. In addition to receiving the best-in-class Emergency Roadside Service AAA is known for, Members can also get products and services like travel planning, financial products, insurance, and discounts on hundreds of items. AAA provides you with countless ways to get savings and services every day.

If you're wondering how you can get the most from your AAA Membership, this guide will show you that AAA doesn't just cover you on the road. We cover your life.

THIS IS NOT AN INSURANCE CONTRACT



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YOUR AAA MEMBERSHIP

It's important to have choices, so we created different levels of membership to fit your lifestyle. You can select the benefit level best suited to your personal needs.

All Memberships

The number of Emergency Roadside Service Service Calls you are entitled to depends on the type of membership you have. The following are considered Service Calls: towing calls (whether a tow is needed or not); bicycle calls; battery service calls; vehicle lockout service; tire change, emergency gas delivery and extrication service. Auto Glass service is not considered a Service Call. NOTE: Service Calls may not be transferred, rolled over, or used by an Associate Member on the membership. Each Member's calls are allocated to that Member only.

Membership Year: Your AAA membership is an annual membership. Paying your annual renewal dues extends your membership for another year. Paying your renewal dues after your current membership expiration date does not change the month and day of your renewal expiration.

A seven (7) day Emergency Roadside Service waiting period applies to:

- 1 Nonmembers who purchase a Plus, Plus RV, Premier or Premier RV membership (Classic membership Emergency Roadside Service benefits can be received during the seven (7) day waiting period),
- 2 Existing Members who upgrade to Plus, Plus RV, Premier or Premier RV membership (Members receive the Emergency Roadside Service benefits associated with their membership level prior to upgrading during the seven (7) day waiting period),
- 3 Associate Members added to an existing Plus, Plus RV, Premier or Premier RV membership (Associate Members can receive Classic membership Emergency Roadside Service benefits during the seven (7) day waiting period),
- 4 Plus, Plus RV, Premier and Premier RV memberships reinstated more than 60 days past membership expiration. (Classic membership Emergency Roadside Service benefits can be received during the seven (7) day waiting period).

Classic Membership

Our Classic Membership provides the basic benefits that AAA Members have come to rely on. As both a driver and a passenger, you have 24/7 access to our renowned Emergency Roadside Service program: towing, lock-out service, out of fuel delivery, jump starts, and more.¹ And help for a breakdown isn't limited to the vehicle you are driving or riding in—AAA will provide Emergency Roadside Service for your bicycle, too. Each Member on the membership is entitled to four (4) Emergency Roadside Service calls per membership year. You also receive free identity theft monitoring when you enroll in ProtectMyID®. Take advantage of perks like digital AAA TripTiks® routes; United States, Canada, Mexico, and Caribbean maps, as well

as online mapping at AAAMaps.com; digital AAA TourBooks®; hotel and motel savings; and worldwide vacation planning and reservations.

Classic Motorcycle Coverage

Extend AAA Classic Emergency Roadside Service coverage for motorcycles by purchasing the additional Motorcycle rider.²

Plus Membership

In addition to all the benefits of Classic Membership, Plus Members get expanded towing coverage¹ up to 100 miles, free gas and delivery if you run out, and additional lockout service and extrication coverage. Each Member on the membership is entitled to four (4) Emergency Roadside Service calls per membership year. You'll also enjoy greater reimbursements, like Trip Interruption Expense Reimbursement, and more, making AAA Plus coverage ideal for those who spend more time behind the wheel. A seven (7) day Emergency Roadside Service waiting period applies to ALL Plus Membership upgrades.

Premier Membership

AAA Premier Membership offers a distinctively different membership experience, providing the most extensive coverage and personalized services available to AAA Members. You're afforded all of the benefits of Plus Membership and also receive exclusive roadside benefits: towing up to 200 miles and Home Lockout services. Each Member on the membership is entitled to five (5) Emergency Roadside Service calls per membership year. Get exclusive free passport photos, 24-Hour Travel Assistance, Concierge Service, Travel Accident Insurance, Vehicle Return Coverage, and more.¹ A seven (7) day Emergency Roadside Service waiting period applies to ALL Premier Membership upgrades.

¹ Restrictions Apply. See "Learn More" section for details.

2 Motorcycle & RV Coverage

AAA Plus RV and Premier RV Members in OK and SD with active status as of 9/16/17 have the RV coverage included at no extra charge for as long as they maintain their memberships. Additional RV coverage dues apply to OK and SD Members who join, rejoin, or upgrade to Plus RV or Premier RV membership after 9/16/17.

AAA Classic Members in OK and SD with active membership status as of 9/16/17 have motorcycle coverage included at no extra charge for as long as they maintain their memberships. Additional Motorcycle coverage dues apply for OK and SD Members who join or rejoin after 9/16/17.



YOUR AAA MEMBERSHIP

Your Premier Membership includes access to the best AAA has to offer—such as the convenience of a single toll-free number to call. Rather than dialing different numbers for different services, you only need to remember one to contact us: 888-222-9688. This special Premier Member Services toll-free number gives you single-point access to all AAA products and services, including Emergency Roadside Service, 24 hours a day, 7 days a week.

RV Coverage

Plus and Premier Members can add RV coverage for an additional cost to provide Emergency Roadside Service for motor homes, campers, motorcycles, and boat trailers.

Associate Membership

Make sure all drivers in your household—spouse, teen drivers, children away at college or in the military—carry the same AAA card that you do. Add them as Associate Members and gain peace of mind knowing they have AAA coverage, too. Associate Members are persons residing in the same household as the Primary Member and dependent children away at school shall be eligible to become Associate Members. Associate Members must be of legal driving age whether licensed or not. The Associate Membership is valid only so long as the person remains a resident of the household of the Primary Member. Associate Members shall be entitled to all membership services offered by the Club.



AUTOMOTIVE

For over 100 years, we've been the name that millions of Members trust with the vehicles they rely on. Wherever you are on the road of life—nobody understands driving and drivers better than AAA.

EMERGENCY ROADSIDE SERVICE

YOUR AUTO CLUB MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Emergency Roadside Service, you must present your membership card to the service provider upon arrival. A driver's license or other form of matching photo identification also will be required.

Service is available only to the person named on the membership card, who is the driver of or a passenger in the vehicle at the time of the covered breakdown. Memberships

are not transferable and membership service is not provided to nonmembers. Members cannot transfer or sell their membership or any service call to any other person. Other Members of your household who want Emergency Roadside Service must have their own membership cards, in their own names, to obtain service.

Unless a valid membership card and photo identification are presented at the time of service, you will be expected to pay for the covered service provided at commercial rates.

Emergency Roadside Services

AAA membership is a motorist's trusted ally. It covers you whether you're the driver or passenger in a car. To get Emergency Roadside Service, you need to be with the vehicle at the time of breakdown and service. When the AAA representative arrives you will need to show us your AAA membership card and your driver's license or government-approved ID. Your membership benefits, like Emergency Roadside Service, cannot be used by any other person.

AAA offers a comprehensive suite of emergency roadside benefits available 24 hours a day, 7 days a week, 365 days a year.¹ When you're on the go, we can help you with jump starts and battery service, tire changes, emergency gas delivery, lockout service, mechanical first aid, and towing. And in most cases, we'll get you back on the road.

Towing

You never know when you'll need help—until you need it. Just give us a call or use the AAA Mobile® app and we'll be there. One of our professional, courteous drivers will come to your aid and tow you to the destination of your choice.*

Mobile Battery Service*

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

If diagnostics show your battery has failed, we can offer a replacement on the spot. Our expert technicians will perform a convenient, no-cost diagnostic test and evaluation of your

battery at the scene, and install your new battery at your request. Battery service is not available in all areas and is not a 24-hour service. See "Learn More" section for more information.

High-quality batteries are available for purchase at exclusive Member-only prices and include a [3-year free limited*](#) replacement nationwide warranty. Difficult battery installations may incur additional service charges.

NOTICE REGARDING BATTERY CALLS: Since battery testing and replacement is considered to be a service call, if you have exceeded the number of service calls allotted for your membership level, charges incurred for the service call are considered as being applicable to the battery service call. (The charge for the non-covered service call excludes the price of any battery replacement, if applicable).

Fuel Delivery

AAA will bring you enough gas to get you to the closest open service station.*

Lockout Service*

We've all been there. Locked out. Miles from home. Call AAA and we'll send someone to get you back in the driver's seat and on your way.

Extrication

Sometimes life gives you lemons. And sometimes life leaves you stuck in a ditch. So when you're stuck, call AAA. We'll dispatch a service truck and driver to get you on your way again ASAP.

* Restrictions apply. See "Learn More" section for details.



AUTO COVERAGE

We make getting on the road much easier, from finding the vehicle that fits your needs to finding the loan that's right for you.

Auto Buying

Our hassle-free Auto Buying Service features competitive Member prices for most new and used vehicles at participating dealers. And we've already done the negotiating for you. All you have to do is select the vehicle you want. Get the discounted price you'll pay at the dealership online.

You can also research current price information for new and used cars at AAA.com/AutoBuying

Auto Loans

Once you've found your dream car, AAA can help you make it a reality. Our partners' competitive interest rates and convenient terms help keep your monthly payments low. They can even help you refinance your existing car, so take advantage of their exclusive pricing and loan terms.

Vehicle Protection Plan

Once your car is out of warranty, repairs can be costly. AAA's Vehicle Protection Plan is an extended auto warranty program that covers mechanical problems and repairs, saving you money in the event of breakdown or failure.



DRIVER TOOLS

We're here to help you enjoy the journey—and arrive at your destination safely.

TripTik

Need directions? Call or visit a AAA Store for a TripTik® or maps. Download the AAA TripTik® app for your smartphone, or go to AAA.com and use our TripTik Travel Planner. You can even check construction spots and driving regulations.

Driver Education & Training

We offer a variety of driver training solutions that promote safe and responsible driving. We've carefully developed training courses for new drivers, those with decades of experience, and everyone in between. So whether you're new behind the wheel or getting a new car, AAA can teach you all you need to know to stay safe on the road.



REPAIR & MAINTENANCE

The best way to avoid mechanical problems is to prevent them. Our AAA car care and Approved Auto Repair facilities are conveniently located near you.

Car Care Centers

Most AAA owned and operated car care centers are open 7 days a week to help you get in and get back on the road as quickly and safely as possible. Our ASE-certified technicians use state-of-the-art tools and equipment to perform diagnostics, routine maintenance and repairs, inspections and registration renewals (at select locations), and unscheduled repairs. AAA Members can also take advantage of weekly offers on tires, fluids, and more, and save 10% on labor repair charges. Our car care centers also offer travel planning, insurance, digital AAA TourBooks®, maps, and savings on attraction and movie ticket sales.

Approved Auto Repair Shops

We have nearly 7,000 AAA-affiliated Auto Repair shops across North America that offer services you can trust—quality repairs and maintenance to keep your car on the road. Members can receive a 10% discount on repair labor.¹

For vehicle repair advice, Approved Auto Repair specialists are available to speak to Members during normal business hours. Member calls received "after hours" will be returned by an Approved Auto Repair specialist the next business day.

¹ May be subject to a cap; ask the Approved Auto Repair shop for details.



PREMIER MEMBERSHIP AUTOMOTIVE BENEFITS

On-your-way Service

Premier Members are entitled to reimbursement up to \$55 for alternative transportation (e.g., taxi cab, ride share services) or one (1) free rental day on a Hertz car rental¹ (up to a full size) per Member per year if your car is towed by AAA and cannot be repaired in the same day.

1 If Premier Members arrange for alternative transportation on their own, or choose to use public transportation, they can receive reimbursement as long as AAA provided the tow.

Premier Members can be reimbursed for alternative transportation expenses, as long as they have not exceeded their five service calls per Member during a membership year.

To receive reimbursement, Premier Members must submit a reimbursement form with the original receipt for the alternative transportation. Forms are available at AAA offices, online, or by mail from Premier Member Services (call Premier Member Services: 888-222-9688).

All Hertz/AAA Program discounts, rates and benefits apply to this rental. This benefit applies to the rental of a compact through full-size vehicle at participating Hertz locations in the U.S., Canada, and Puerto Rico, subject to availability. Standard rental/qualifications regarding age, driver, credit qualifications, and daily rate requirements apply. The car must be returned to the location of rental. Taxes, fees, optional service charges (i.e., refueling) are not subject to discount and are the responsibility of the renter. This benefit may not be used with tour rates or insurance replacement rates.

Premier Towing & Service Calls

Premier Members can get one free tow up to 200 miles per household Member per membership year. In addition to the one 200-mile tow, each Premier Member is entitled to four (4) service calls towing up to 100-miles per membership year (up to five service calls per Member per membership year²). Those five service calls could be five 100-mile tows. With any Premier membership tow, AAA will cover all tolls to and from the tow destination.

2 All Emergency Roadside Service benefits apply to your existing covered vehicles. All other Emergency Roadside Service benefits under Premier membership can apply to recreational vehicles and motorcycles provided the Member also has Plus RV membership.

If any Service Calls, or the 200-mile tow, are not used during a membership year, they cannot be accumulated and carried over to the next membership year. For any towing miles in excess of 100 or 200 miles, as the case may be, Members will pay for the excess mileage based on current AAA towing rates per mile. Members can “save” their 200-mile tow at any time during a membership year by paying the current AAA towing rates per mile on tows over 100 miles.

Premier Battery Replacement Benefit

Premier Members with the Battery Replacement benefit are eligible for a AAA Battery replacement at no cost to the Member, limited to one (1) battery per household per membership year, if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.³

3 There is an initial seven (7) day waiting period associated with the Premier Battery Replacement benefit. This includes existing Members who upgrade from Classic and Plus membership to Premier membership with Battery Replacement Benefit and Premier Members who add the Battery Replacement Benefit to their membership. The Battery Replacement Benefit is limited to one (1) battery per household per membership year if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.

NOTE REGARDING BATTERY CALLS: Since battery testing is considered to be a service call, a Member exceeding their allotment of service calls will incur a charge for battery testing by virtue of the excess service call fee being applied.

The service technician deployed, in coordination with AAA, shall have sole discretion as to whether a replacement battery is necessary. In rare instances, some vehicle models may incur a charge for installation if battery installation is considered to be a “difficult install”—for example, this includes, but is not limited to, certain makes/models where the battery is located in the fender or is otherwise not readily accessible. Difficult install charges are not covered by your membership. Battery components, such as cables, are not included in the price. If cables or components other than the battery itself need to be repaired/replaced, additional charges may apply. Mobile Battery Service is available from 6 a.m. to 11 p.m. in most areas. Stock is limited to conventional lead-acid batteries and Absorbent Glass Mat (AGM), with coverage available for most vehicles. Batteries for hybrid vehicles are limited to select makes/models. VEHICLES WHICH ARE NOT REGULARLY DRIVEN MUST HAVE THE BATTERY MAINTAINED ON A BATTERY TENDER OR TRICKLE CHARGER TO KEEP THE BATTERY FROM DISCHARGING.

In some instances, where the original equipment is not available, a similar alternate battery may be offered in substitution. Should service or a substitution not be available, you may submit your request for reimbursement consideration up to \$125. You must make every effort to contact AAA to request battery replacement service through AAA Emergency Roadside Service prior to proceeding with a replacement on your own. AAA reserves the right to decline reimbursement if proper process is not followed. Reimbursement requests must be submitted with the original receipt within 60 days of battery replacement. Does not apply to RV, motorcycle, or other specialty batteries.

This benefit is applicable to Premier Members who joined or upgraded after 9/16/17. Premier Members who joined or upgraded prior to 9/16/17 can call 888-222-9688 to confirm their membership includes this benefit or have this benefit added to their membership for a nominal cost.

Free Battery Replacement benefit does not apply to RV coverage.



PREMIER MEMBERSHIP AUTOMOTIVE BENEFITS

Effective August 1, 2021, AGM (Absorbent Glass Mat) are covered for Premier Members with the Battery Replacement Benefit rider. All applicable Battery Replacement Benefit guidelines remain in effect. If the AGM battery is not available on the battery truck or battery service is not available in the Member's service area, Premier Members with the Battery Replacement Benefit will be eligible to be reimbursed up to \$200 by submitting a reimbursement form to Member Relations. Reimbursement may be less in cases where the Member did not call us for battery service and purchased an AGM battery on their own. (Lead acid battery reimbursement of up to \$125 will remain the same). Proof of a failed battery test along with a purchase receipt is needed for all battery reimbursements.

Effective January 4, 2022, the Premier Battery Replacement benefit will not be available to nonmembers when they join AAA. Also Effective January 4, 2022, Premier Battery memberships that are canceled due to non-payment of membership dues and are reinstated sixty (60) days or more after membership expiration will be reinstated as Premier membership without the Battery Replacement Benefit. The Battery Replacement Benefit rider dues will not be included in dues charged.

Rescue Consultants Service

When a Premier Member's vehicle is broken down, AAA representatives will be available via the Premier Member Services toll-free number to provide repair advice, arrange alternative transportation, assist in contacting family members, and help locate nearby ATMs, restaurants, and lodging, if necessary.

Emergency Home Lockout Service

In addition to vehicle lockout service, Premier Members who accidentally lock themselves out of their home (or lose or have their house keys stolen) can now contact AAA. We'll advise you of locksmith availability.* You can be reimbursed up to \$150 for the expense of having a locksmith help you gain entry into your home.⁴

**Emergency home lockout service is a contracted service not performed by AAA and is subject to limitations.*

4 Members can be reimbursed for one (1) home lockout service call per membership year per membership household. This service, however, only applies to a Member's primary residence.

AAA will reimburse the Member up to \$150 for the locksmith's Service Call fee. To be eligible for reimbursement, the Member must first place a Service Call to AAA, even if the Member contacts a locksmith directly.

Home lockout service does not count as one of the five Emergency Roadside Service Calls Premier Members are allowed each membership year.

Costs to replace locks, including parts and labor, are not covered.

Hertz Gold Plus Rewards Program

Enroll in the Hertz Gold Plus Rewards program for free as a Member of AAA. You will have access to exclusive promotional codes throughout the year that will offer bonus rewards points when you rent with Hertz. Reward points are able to be redeemed for items such as gift cards, upgrades, free rentals, and more.



TRAVEL

For more than 100 years, we've been helping Americans get where they're going safely. We can help you get across town, across the country, and around the world. All you need is AAA.

AAA Travel Agency

Let AAA help you plan your next cruise or guided tour vacation. Our travel experts will give you personalized recommendations and make all the reservations and arrangements. You'll also get AAA's Best Price Guarantee for added peace of mind. And wherever you want to go, however you want to get there, we're there every step of the way—with 24-hour emergency assistance from anywhere in the world, if you need it. All you have to do is pack your bag.

Discounts on Train Tickets, Car Rentals, Hotels, Cruises, Guided Vacations, and More

We work with some of the top names in vacation travel to offer cruises, tours, and resort packages with exclusive Member benefits and amenities. You can save up to 20% every day when you rent a car with your Member-only Hertz discount, and get special Member values and exclusive experiences like hotel discounts, shipboard credits, VIP priority check-in, and more. With AAA Vacations®, you'll get additional benefits and special savings that can't be found anywhere else.

Travel Insurance

Life happens. And even the best-laid plans can go awry. If you need to change or even cancel your trip on the fly, AAA provides the flexibility you need with a variety of plans and programs that offer protection for domestic and international travel. From trip cancellation to emergency medical coverage, and even more optional benefits, we'll help you select the plan that best meets your travel needs. Travel insurance provided by Allianz Global Assistance, which is not owned or controlled by AAA.

AAA TourBooks Now in Digital Format

The TourBooks we all know and love are now in digital format. Find your next getaway on any device. Access the Digital TourBook from your smartphone, tablet, or desktop. In the new Digital TourBook, you'll find a search feature and a digital index for easy browsing, with links to suggested itineraries, attractions, and campground information. TourBook.AAA.com



PREMIER MEMBERSHIP TRAVEL BENEFITS

Premier membership is our highest level of coverage, enhancing our comprehensive list of services with even more options and upgrades. Travel benefits provided only to Premier Members include those shown below.

Passport Photos

Premier Members can have color or black and white photos taken without charge for use on passports, visas, international driver's licenses, immigration documents, security badges, and even press releases. There will be a charge, however, for passport photos taken of Premier Members' friends and family who are not themselves Premier Members, other than immediate family members specifically defined as dependent children, including stepchildren and legally adopted children, who are under the legal driving age in the child's state of residence.

Vehicle Theft Reward

A reward will be offered for information provided by a person, unrelated to the Member, which leads to the arrest and conviction of anyone who steals or vandalizes your vehicle. Classic Membership Reward—total of \$1,000 regardless of number of witnesses. Plus & Premier Membership Reward—total of \$1,500.

Witnesses should call **800-763-8200 option #1**, to get details on how to apply for the reward once the accused has been tried and convicted of auto theft and/or vandalism. Note: Members and their immediate family are ineligible to receive a reward with respect to the Member's vehicle.

24-Hour Travel Assistance¹

If you're on a leisure trip more than 100 miles from home, you can call the Premier Member Services toll-free number and get special 24-hour emergency travel assistance service for help with:

- Prescription replacements
- Medical emergencies
- Emergency medical transportation
- Emergency visits by family
- Emergency cash transfers
- Lost ticket & passport replacement
- Translation assistance

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

Premier Members also get the following enhanced insurance benefits:

Expanded Coverage of Trip Interruption Expenses²

You may be reimbursed up to \$1,500 for expenses such as a rental car, lodging, and meals.

Vehicle Return Coverage²

As a Premier Member on a covered trip, you may be reimbursed up to \$750 for expenses to transport your car back home.

\$25,000 Travel Accident Insurance²

When on a covered trip, you're protected with up to \$25,000 for you, and up to \$5,000 for a qualified companion traveler, of travel accidental death and dismemberment insurance.

² Insurance benefit 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 complete list of terms, conditions and exclusions, please view [Allianz Global Assistance Document](#) or call 888-222-9688.



INSURANCE

Auto Insurance

We have been providing auto insurance for more than 100 years. Our experienced Insurance Agents will work with you to review your existing policies, understand your needs, identify gaps in coverage, and find discounts you may be eligible for.¹ Whether you are just learning to drive, buying a new car, or adding a teen driver to your policy, we can help you decide what coverage is right for you.

1 Insurance products sold through ACA Club Insurance Agency, Inc. are underwritten by various insurance providers including CSAA Insurance Group, a AAA Insurer. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits and discounts. Insurance coverage is not included in the price of membership. Participants in insurance programs incur separate costs for insurance.

Save up to 5% just for being a Member, up to an additional 5% over time, and up to an additional 5% when you switch from your current carrier. To qualify for current carrier discount, driver must have been insured with another auto carrier for at least one year with no lapse in coverage over 3 days. Discounts vary by state and are subject to eligibility requirements.

Homeowner's and Renter's Insurance

We can help you find the right coverage at the right price on homeowner's and renter's insurance, as well as liability coverage, flood insurance, and more.

Life Insurance

You protect your car and your home. But what's more important than your life? In addition to auto and homeowner's insurance, we offer a full line of life insurance products, policies, and tools, including term life and universal life. Protect and provide for the people you love, now and in the years to come.

Insurance products sold by ACA Club Insurance Agency, Inc. are underwritten by various insurance providers including CSAA Insurance Group, an ACA Club Insurance Agency, Inc. insurer. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits or discounts. Insurance is not part of membership, and participants in the insurance programs incur a separate cost.



FINANCE

When you team up with AAA, managing your money suddenly doesn't seem so unmanageable. Take advantage of the expert knowledge and experience of our partners, and our team can help you reach every milestone along the road of life.

IDENTITY THEFT MONITORING PROTECTMYID[®]

Identity theft is an increasingly important concern. And even when you can't see that something's wrong, identity theft monitoring can. When unusual purchasing activity occurs, red flags are raised. You'll be notified via email, protected against fraud, and assisted throughout the loss recovery process.

AAA offers free identity theft monitoring with ProtectMyID[®], a part of Experian[®].¹ Enrollment in the free ProtectMyID Essential product offers you daily monitoring of your Experian credit report, as well as other valuable resources such as lost wallet assistance, \$10,000 of Identity Theft Insurance for Premier Members, identity theft assistance from a Fraud Resolution representative, and an Experian credit report delivered online upon enrollment. When you belong to AAA and enroll in ProtectMyID, your identity belongs to you and only you.

For Members seeking enhanced protection, ProtectMyID Deluxe provides additional benefits such as \$1 million identity theft insurance,² and daily monitoring of your credit reports from all three major credit bureaus, as well as internet scans to monitor use of your personal data for potentially fraudulent activity. ProtectMyID Platinum, our most comprehensive level of coverage, provides monitoring of all three credit bureaus, child identities, social media accounts, payday lending, and much more.

ACCOUNTS³

AAA has the financial solutions you're looking for—whether you're planning for the future or enjoying the present.

Savings

AAA Members can take advantage of high-quality savings products and competitive rates with Discover Bank, one of the most recognized financial services providers in the country. Feel confident in your decision—Discover accounts are FDIC-insured up to the maximum allowed by law.

The Online Savings Account features free and easy online transfers. With no minimum balance required, it's easy to maintain an account, grow your money, and enjoy control of your finances. Customize terms and interest, add funds to a maturing CD, or fund a new one. Discover Bank's Banking Specialists are available 24/7 to answer your questions.

Money Market

Don't just work hard for your money. Put it to work for you. If you're looking to earn even more interest on a deposit, look into a Money Market Account. Discover Bank offers AAA Members a rate that consistently exceeds the national savings average,⁴ with no minimum to open an account. You can access funds by check, debit card or online, enjoy free ATM withdrawals at over 60,000 Allpoint[®] and MoneyPass[®] ATMs, and transfer funds between your AAA and non-AAA accounts.

- 1 Identity theft monitoring/ProtectMyID, ProtectMyID[®] Essential, Deluxe and Platinum are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in and receive this benefit, you must be 18 years of age or older, have a valid email address and internet access, and be a current valid AAA Member. Benefit subject to change or termination at any time without notice. Certain terms, conditions and restrictions apply.*
- 2 Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*
- 3 Deposit accounts are offered by Discover Bank, Member FDIC. AAA is not a lender, bank or financial institution and is not affiliated in any way with Discover Bank. AAA does not guarantee account performance, earnings or rates of return and does not certify any systems or products. AAA makes no representations or warranties regarding the products and services offered by Discover Bank. AAA expressly disclaims all liability related to the terms and conditions of sale and damages of any kind suffered as a result of acquiring or using the products or services advertised herein.*
- 4 Money Market. National savings average APYs based on rates of the top 50 U.S. banks by deposit provided by Informa Research Services Inc.*



CDs

Certificates of Deposit (CDs) can help you receive higher returns on your money with low risk. CD Accounts offer competitive rates that consistently exceed the national CD averages.⁵ When you open an account, you can get preferred Member rates on 12-, 24-, and 60-month CDs and IRA CDs. You can also choose terms from 3 months to 10 years, and opt to automatically withdraw interest.

IRA CDs

When you're saving for retirement, an IRA CD is an excellent choice to secure growth with tax advantages. AAA's partner Discover Bank offers both traditional or Roth IRA CDs, so you can select the option that makes the most sense for your life and your needs. With rollover and transfer options available, you can consolidate previous accounts and continue to grow your money for the future. Discover Bank offers preferred Member rates on select CD terms designed to help you grow and effectively manage your assets.

Loans⁶

Everyone's financial needs are both complex and unique. At AAA, we're here to help ensure your loan fits your life and your family. Our partners can help you finance practically anything—classic automobiles, education, motorcycles, jet skis, home improvements, even refinancing your debt.

Auto Loans⁶

Once you've found your dream car, AAA can help you make it a reality. Our partners offer competitive interest rates and convenient terms to help keep your monthly payments low. They can even help you refinance your existing car, so take advantage of the exclusive pricing and loan terms.

AAA Financial Services products are provided by various financial institutions. Visit AAA.com/Financial for more information.

⁵ CDs. National CD Average APYs based on rates of top 50 U.S. banks (ranked by total deposits) provided by Informa Research Services, Inc.

⁶ AAA Club Alliance Inc. may be compensated for the referral of loan customers to its banking partners. AAA is not a lender, bank or financial institution and does not underwrite loan requests.



DISCOUNTS & REWARDS

Your AAA membership is the key to unlocking an array of discounts from your favorite brands, plus savings at theme parks, concerts, sporting events, and the movies. With AAA, having fun is affordable, and saving money is fun.

Local and Regional Discounts

Wherever you live, you can save on admission fees to your favorite attractions and restaurants. Or head to the mall or outlets for extra savings. And when you travel, you can sightsee for less. Tour a new city on a Segway, take the kids to a zoo, theme park, or aquarium, and save on museum or show tickets, too.

With new partners added each year, you can take advantage of all kinds of discounts at all sorts of places.

International Discounts

When you travel outside the U.S., keep your AAA membership card with your passport. You can access Member-only discounts nearly anywhere in the world, and save on attractions, hotels, theme parks, and more. Just present your AAA membership card for discounts of up to 30% on the spot.

National Discounts

Wherever you go—Maine to Florida, New York to California—your AAA membership card is good for savings at:

1-800-Flowers
AAA Tickets
Atlas Van Lines
Dell
Fuel Rewards® at Shell
Hard Rock Café
Hertz® car rentals

AAA Preferred Lodging Partners:

Best Western®
Marriott
MGM Resorts
Hilton Hotels® & Resorts
Hyatt Hotels
HP
Landry's
LensCrafters®
NAPA® Auto Parts
The Parking Spot
Penske Truck Rental
The UPS Store
Reebok Outlet Stores
TaxAct

Hertz Car Rental Savings

As a AAA Member, you have access to exclusive savings on Hertz Car Rentals. Members save up to 20% on the base rate, plus enjoy a number of added benefits like free additional drivers, no young renter fee, and more. Enroll in the Hertz Gold Plus Rewards program for free as a Member of AAA and earn points that can be redeemed for items such as gift cards, upgrades, free rentals, and more.



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Membership

- 1. Membership Dues:** AAA records memberships on a monthly basis. For example, if a Member joins on January 3, the membership will not expire until February 1st of the following year.
- 2. Membership Renewal:** 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, and all services except Emergency Roadside Service for the next 29 days unless the membership dues are paid at the time Emergency Roadside Service is requested (Emergency Roadside Service available at Member rates during this later, 29-day period). 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, those Members will receive a new join date, a new annual expiration date and any accrued membership tenure will be lost. All renewal bills and membership renewal communications will be sent to the Primary Member.
- 3. Automatic Renewal:** To sign up for Automatic Renewal, you must provide a valid credit or debit card; Visa, Mastercard, American Express or Discover; and the credit card expiration date. AAA will automatically charge your annual membership fee for your credit card approximately 35 days prior to your membership renewal date each year. You may cancel this arrangement at any time with a letter or phone call to AAA. All Automatic Renewal enrollment requests must be made at least five (5) business days prior to the date of your scheduled membership dues charge. Requests made less than five (5) business days prior to your scheduled membership dues charge may not be honored for that renewal period, but will be honored for all future renewals.
- 4. Enrollment Fee:** AAA may charge a non-refundable Enrollment Fee for joining the Club.
- 5. Membership Policy within First 3 Months of New Membership:** There is a limited Membership refund policy which became effective April 15, 2012. If, at any time during the first three months of your new membership including any upgrades and added Associate Members, you decide AAA isn't right for you, simply cancel. We'll refund the unused portion of your paid membership dues. Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. No other refunds will be granted. Visit AAA.com/Refund for more information. Membership Refund Policy for Renewing Memberships and New Memberships after First 3 Months of Membership dues payments including renewals, upgrades, and added Associate Members will not be refunded once applied to your membership; however, your membership will remain in force until it expires. Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. Visit AAA.com/Refund for more information.

Cancellation of Membership By the Club

The Club reserves the right to cancel the membership for a Member's abusive use of Emergency Roadside Service Services ("Services"). This includes using, or attempting to use the Services in violation of the restrictions set forth herein. 2. The Club reserves the right to cancel the membership of any Member who physically or verbally threatens any AAA Associate, contractor, or agent. 3. The Club reserves the right to cancel the membership of any Member who has instituted frivolous litigation in an attempt to gain benefits to which the Member was not entitled. 4. In addition, a Member who requests or uses an excessive amount of Emergency Roadside Service, that

is, uses Services over a sustained period that are greater than the average Member uses, may be subject to membership downgrades at renewal, surcharges, or non-renewal of the membership.

Emergency Roadside Service Limitations

1. Vehicle Eligibility

1.1. Minimum Eligibility: An "eligible" vehicle is currently disabled, properly licensed and registered according to state/local legislation, four-wheel, motor-driven passenger vehicle (i.e. cars, vans, and pickup trucks, including rented passenger vehicles).

1.2. MC/RV Rider: Coverage for motorcycles, motorhomes, and trailers loaded with recreational vehicles may be provided with the appropriate membership rider.

1.3. Vehicles Types Not Covered:

- 1.3.1. Taxicabs, limousines, shuttles and other vehicles for hire (ride-sharing services like Uber or Lyft are still eligible)
- 1.3.2. Ambulances
- 1.3.3. Flatbed/dump trucks
- 1.3.4. Utility/stake body trucks
- 1.3.5. Box trucks
- 1.3.6. Cube/step vans
- 1.3.7. 450/4500 Series panel vans
- 1.3.8. Cutaway body style trucks
- 1.3.9. Landscaping/utility/car hauler trailers
- 1.3.10. School or other buses (RV conversions may be covered with RV Membership Rider as well as RV Title)
- 1.3.11. Golf carts
- 1.3.12. Untagged or Unregistered vehicles
- 1.3.13. Bicycle taxis or bicycles used for commercial transportation
- 1.3.14. Motorized bicycles or scooters

1.4. Vehicle Load/Weight: Services to vehicles which AAA has determined to be unsafe due to overloading or which require heavy duty equipment to safely provide service are not covered.

1.5. Vehicle Modifications: Service to modified vehicles (lowered, lifted, oversize tire, etc.) or vehicles with a snow plow or other protruding equipment attached in ways that inhibit service, are not covered.

2. Physical Location & Environmental Conditions

2.1. Accessibility: Safety is determined by the AAA representative on the scene. Service is only provided when an eligible vehicle is safely accessible from a paved surface and in compliance with local/county/state laws. Service to a vehicle which is snowbound (including unplowed streets/driveways), located in areas such as vacant lots, back/front/side yards, beaches, fields, partially or fully submerged in water or barricaded streets/lots is not covered. Any off-road bicyclist requiring service must meet the service vehicle at a paved road with the bicycle. Impounded bicycles, bicycles which require breaking or cutting a lock to access, and unattended bicycles are not covered. All vehicles must be clear of debris, ice and snow. AAA may decline coverage to a vehicle deemed unsafe to service.

2.2. Weather/State Emergency: Service may be restricted, prioritized, 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.



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2.3. Located at Repair Facility: Removal of a vehicle from a closed repair facility is not permitted. Service to vehicles located at a repair facility where repairs can be performed is not covered.

3. Service Eligibility

3.1. To get Emergency Roadside Service, you need to be with the vehicle at the time of breakdown and service.

3.2. Limited Services: Tire service on the inside dual wheel vehicles, towing, extrication, and tire-service for motor homes and campers require RV coverage. Delivery of diesel fuel is not a covered service.

3.3. Alternate Service: AAA will make every effort to service the disabled vehicle by providing the Emergency Roadside Assistance benefits inclusive with the AAA membership. There may be a delay in securing the appropriate equipment that is required to accommodate the situation in the area of the breakdown. Locksmith service and RV (Recreational Vehicle) service are not always available in all AAA Club Alliance service regions. Members may submit a Reimbursement Request (See Terms & Conditions 5.5 for more information).

3.4. Breakdown Due to Collision: When a vehicle is involved in a collision with a motorist, another vehicle or property, the Member is responsible for contacting the police immediately (See Terms & Conditions 3.11 & 5.5 for more information).

3.5. Same Day Service Fee: AAA will charge an additional non-refundable Service Fee if Emergency Roadside Service is requested the same calendar day a Member joins or cancelled Member renews with the Club beyond membership Grace Period (60+ days beyond expiration). When a Same Day Service fee is charged, the associated Emergency Roadside Service call does not count towards the Member's total number of annual entitled calls.

3.6. Appropriate Service: AAA Service Providers will attempt to render the vehicle operable, if initial service attempts fail, AAA will offer alternatives such as locksmith services, towing the eligible vehicle, etc. When towing to a place of repair or to the tow destination of your choice, terms of the membership will apply.

3.7. Fuel Delivery: Delivery of diesel fuel is not covered. When a vehicle requiring diesel fuel is unable to be rendered operable, tow service will be offered.

3.8. Lockout/Locksmith Services: If initial service attempts fail, AAA will offer alternatives such as locksmith services, towing the eligible vehicle, etc. When towing to a place of repair or to the tow destination of your choice, terms of the membership will apply. Mobile Locksmith Service is available from 6 a.m. to 11 p.m. in most areas, for most vehicles.

3.9. Battery Service: Mobile Battery Service is available from 6 a.m. to 11 p.m. in most areas. Stock is limited to conventional lead-acid batteries and Absorbent Glass Mat (AGM), with coverage available for most vehicles. Batteries for hybrid vehicles are limited to select makes/models.

3.10. Winch Out: Winching which requires the vehicle to be lifted to clear obstacles requires special equipment and is deemed a "recovery" which is not covered.

3.11. One Tow per Breakdown: Membership will only cover one tow per breakdown. Use of two or more Emergency Roadside Service call entitlements to extend the Member tow mileage benefit for the same breakdown is not permitted.

3.12. Relocation: Service will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation.

3.13. Impound Lot: Service will not be provided for the purpose of transporting vehicles to or from an impound lot.

3.14. Transportation: Taxi service from site of breakdown (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.

3.15. Bicycle Service: Bicycle must be disabled; service will not be provided due to rider fatigue or physical inability to continue riding. Tow providers are only obligated to provide bicycle transportation to the Member (rider) whose bicycle is disabled or inoperable. Bicycle rentals and tandems/trailers pulled by bicycles are covered for all membership levels, under the same service limitations and coverage as towing of an eligible vehicle.

4. Entitlement Usage

4.1. Member Preferred Rate: AAA may arrange for service to Members who have exceeded their entitlement allowance; however, Members will be required to pay for each additional call at a AAA Member Preferred Rate.

4.2. Seven (7) Day Waiting Period: There is a seven (7) day waiting period from the time your payment is processed before you can receive Plus, RV or Premier Benefits. This wait period also applies to an upgrade from one membership level to another, addition of an Associate Member, renewal of membership 60 days or more after expiration, or if you just joined the Club and enrolled initially as a Plus, RV, or Premier Rider Member. Services during this waiting period will be provided under the guidelines for Classic Membership.

4.3. Heavy Usage: Member who requests or uses an excessive amount of Emergency Roadside Service, that is, uses Services over a sustained period that are greater than the average Member uses, may be subject to membership downgrades at renewal, surcharges, or non-renewal of the membership.

4.4. Fraud/Conduct: Without limiting any other rights or remedies it may have, the Club may seek reimbursement from a Primary or Associate Member for Emergency Roadside Service services fraudulently or wrongfully obtained by the Primary or Associate Member. Primary Members are responsible for the conduct and the service demands of their Associate Members. Service may be suspended or denied if Member makes verbal or physical threats, whether in person or virtually, or frivolous litigation.

4.5. Payment: AAA Service Providers will accept cash, personal check or debit/credit card for payment of additional fees and services. Your personal check and/or valid debit/credit card will be accepted by any independent contract facility or AAA/CAA-owned service facility for payment of Emergency Road Service up to \$250. The name on the check and/or debit/credit card must match the Member's name. If an independent contract facility or AAA/CAA-owned service facility is unable to accept the valid credit and/or debit card presented, AAA will provide support for debit/credit card authorization.

4.6. Expenses: Tow expense covered by insurance is not eligible for reimbursement. The cost for vehicle repairs, parts, and labor is not covered under the membership.

4.7. Non-Commercial Use: Emergency Roadside Service is intended for personal, non-commercial use. An individual's membership may not be used by a business or organization to provide Emergency Roadside Service for its customers.

4.8. RV Services: Dual rear wheel campers and motor homes are covered for lockout, battery service and out of fuel services only. Additional services (such as towing and tire services) are provided



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only with an RV Rider Membership. Vehicles Covered under Plus RV and Premier RV are Campers, motor homes, motorcycles, travel trailers, and boat and utility trailers (but only if loaded with boat or recreational vehicle such as ATV, dirt bike, or Jet Ski).

5. Additional Information

5.1. Response Time: Quoted response times are based on projections at the time of service and are not guaranteed.

5.2. RV Rider Limitations: For Members who currently have AAA RV coverage effective at your next membership renewal (beginning with July 1, 2022, membership expirations), coverage is capped at \$500 for each RV Emergency Roadside Service request, with a maximum coverage of \$1,000 on RV Emergency Roadside Service services per RV household, per membership year. Members are responsible for additional fees above cap. If you receive RV Emergency Roadside Service before your next renewal and pay for services above the \$500 cap, you can apply for reimbursement by contacting our Member Relations Department at 800-763-8200. For Members purchasing a new AAA RV membership the coverage caps will go into effect immediately on the join/upgrade date. RV Emergency Roadside Service benefit limits above apply to tire change, towing and extrication services. These RV benefit limits do not apply to motorcycles.

5.3. Reasonable Effort: While AAA will do all we can to assist our Members, we reserve the right to deny coverage at our discretion.

5.4. Liability: AAA has contracted with independent service facilities to provide Emergency Roadside Service. AAA shall not be liable for any damage, injury or loss occasioned by or resulting from rendering, attempted rendering, or failure to provide any Emergency Roadside Service or towing service or failure thereof by an independent service facility. Independent service facilities are not agents of AAA, nor is AAA an agent for them. They are solely responsible for their actions and for any legal liability arising therefrom. Any arrangements you make for subsequent non-emergency repairs are between you and the service facility.

5.5. Reimbursement Request: If the Member attempted to secure AAA service and service is unavailable or restricted, members may be eligible for reimbursement. If a law enforcement official requires services to be provided by a non-AAA service provider, members may be eligible for reimbursement. A valid original receipt in the name of the member with the vehicle, outlining service rendered, must be provided with reimbursement request within 60 days of the date of service. All reimbursement requests are fully reviewed for compliance in accordance with the policies outlined herein.

5.6. Contact: Additional information about Emergency Roadside Service and other Member services and benefits are available online at AAA.com, by calling 800-763-8200, or by writing to AAA Member Relations, P.O. Box 55610, Lexington, KY 40555.

Additional Member Benefit Information

1. Trip Interruption Expense Reimbursement. Classic & Plus Members—Your vehicle must be involved in an accident in the United States, Canada or Mexico, 100 miles or more from home, while on a planned leisure trip which includes at least 1 overnight stay. Vehicle must be disabled and inoperable for a minimum of 8 hours (mechanical breakdown excluded). You may request reimbursement for reasonable, unanticipated costs of accommodations and meals, or substitute transportation, up to \$500 for Classic Members and up to \$1,000 for Plus Members. These expenses must be incurred within 72 hours of the accident. All requests for trip interruption reimbursements must include a police report and original receipts

for expenses incurred. Premier Members—Your vehicle must be involved in an accident or experience mechanical failure (excluding tire trouble) or theft of the vehicle in the United States or Canada, 100 miles or more from home while on a leisure trip planned to include at least 1 overnight stay, and due to the accident, mechanical failure or theft, your vehicle must be inoperable for a minimum of eight (8) hours. Premier Members may request reimbursement for reasonable unanticipated costs of accommodations and meals or substitute transportation, up to \$1,500 incurred within 96 hours of the covered event. All requests for Trip Interruption Expense reimbursements must include original receipts for expenses incurred. Police reports are needed if Member is involved in an accident. Police reports not required if mechanical breakdown occurs under Premier.

2. Vehicle Theft Reward: A reward will be offered for information and testimony provided by a person, unrelated to the Member, which leads to the arrest and conviction of anyone who steals or vandalizes your vehicle. Classic Membership Reward—total of \$1,000 regardless of number of witnesses. Plus Membership Reward—total of \$1,500 regardless of number of witnesses. Premier Membership Reward—total of \$2,000 regardless of number of witnesses. Witnesses should call 800-763-8200, ext. 69074, to get details on how to apply for the reward once the accused has been tried and convicted of auto theft and/or vandalism. Note: Members and their immediate family are ineligible to receive a reward with respect to the Member's vehicle.

3. Legal Defense Reimbursement: Member's may qualify for reimbursement for attorney's fees up to the amounts listed below if you are charged with a listed motor vehicle violation to which you plead not guilty throughout the proceeding. After final disposition, contact AAA to request the necessary paperwork to apply for this benefit. Violations arising on the same date/time are considered one violation regardless of the number of charges arising therefrom. Not guilty plea must be entered and maintained as to each violation arising under the citation. Not eligible if you plead guilty to a lesser charge on any one or more of the charged violations. Submit original bill from attorney and copy of final disposition. Not eligible if convicted of illegal conduct, such as driving under the influence of alcohol or drugs; evading police; hit and run; or theft of a vehicle.

3.3 Moving Traffic Violation: Classic—Representation in Primary Court up to \$50; Representation in any Higher Court up to \$75; Maximum combined benefit \$125. Plus & Premier—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250.

3.4 Assault & Battery by Automobile: Classic—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250. Plus & Premier—Representation in Primary Court up to \$200; Representation in any Higher Court up to \$300; Maximum combined benefit \$500.

3.5 Manslaughter by Automobile: Classic—Representation in Primary Court up to \$400; Representation in any Higher Court up to \$600; Maximum combined benefit \$1,000. Plus—Representation in Primary Court up to \$600; Representation in any Higher Court up to \$900; Maximum combined benefit \$1,500. Premier—Representation in



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Primary Court up to \$800; Representation in any Higher Court up to \$1200; Maximum combined benefit \$2,000.

Take advantage of these additional benefits by contacting:

AAA Member Relations
PO Box 55610
Lexington, KY 40555-9980
800-763-8200
AAA.com

(OKLAHOMA SPECIFIC):

- 1. This contract may be canceled at any time by the Club or by the holder, if the Club or its agent have violated any of the provisions of Title 36-3104, Section 3 or Section 5, in soliciting the purchase of such contract from the holder.*
- 2. This Motor Club Agreement is effective upon payment of membership dues. Services become available as stated herein.*
- 3. This Motor Club Contract is between the Member and AAA Club Alliance Inc., dba AAA Oklahoma/South Dakota.*

Home office: 1 River Place, Wilmington, DE 19801.

Oklahoma location: 2121 E. 15th Street, Tulsa, OK 74104.

Revised May 25, 2023