



AAA INSURANCE – GENERAL INFORMATION

Most AAA clubs provide a variety of insurance products and services to members and the general public.¹ Insurance services usually are provided through a full-service AAA agency that offers AAA owned or branded products or represents a variety of insurance companies. Some AAA clubs offer products from insurance companies owned and operated specifically for AAA members. Certain types of insurance may be provided to members as part of the member benefit package. Travel-related insurance products often are available through AAA Travel Agencies.

Automobile, Homeowners and other Personal Lines

Automobile and homeowners insurance policies are the most commonly sold policies by AAA insurance agencies. However, many club agencies also offer renter, watercraft, a broad range of personal lines insurance, and in some cases, commercial insurance. Since many factors affect insurance coverages, please check with your local club for in-depth descriptions.

Life, Accident and Health Insurance

Many clubs sell a wide selection of life, accident and health insurance products. Term and whole life policies often are available on either a fully underwritten or guaranteed issue basis. A variety of accident coverages ranging from low-limit personal accident insurance to high-limit accidental death benefit and travel accident insurance are commonly offered. Health-related coverages available might include major medical, hospital indemnity, Medicare supplements, long-term care, short-term medical, and travel medical insurance. For products available in your area, please check with your local club.

Other Types of Coverage

All coverages are not available from all clubs; however, many clubs sell or provide insurance similar to that explained below.

Travel Agency Travel Accident Insurance

Travel accident insurance is sometimes provided at no additional cost to members and travel agency customers who purchase common carrier travel through AAA. It provides benefits in the event of accidental death and dismemberment resulting from a covered travel-related accident. Options are sometimes available for travelers to purchase higher limits of coverage.

TripAssist®

The AAA TripAssist program provides travelers with 24-hour emergency access to legal, medical and travel-related services. A multilingual hotline connects travelers with emergency assistance worldwide. TripAssist provides insurance

¹ Due to state regulations and local restrictions, insurance is not available through all AAA clubs. The AAA National Office does not sell any type of insurance.



benefits for trip cancellation and interruption, lost baggage, travel accidents and medical expenses.

Bail Bond

Participating clubs offer members a \$1,000 Guaranteed Arrest Bond and up to a \$5,000 Bail Bond for covered traffic violations. Some exclusions and state specific limitations apply.

Summary

Whether at home, on the highway, flying the skies, or sailing the oceans, most AAA clubs can provide the insurance protection members need. Check with the local club for the insurance available in your area.

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