INTRODUCING FREE IDENTITY THEFT MONITORING

FREE TO AAA MEMBERS, ENROLL TODAY

PROTECTmyID™
A part of Experian
DELUXE | ESSENTIAL
EXCLUSIVELY FOR AAA MEMBERS

AAA.com/IDTheft
1-877-440-6943
Our life in Alaska, Montana and Wyoming is different from life anywhere else. We honor our heritage and uniqueness by offering the best, most relevant products and services provided by the very best people – local folks who are your neighbors, family and friends.

We’re here to prepare and protect our members, wherever your journey may take you. For AAA members, that means providing the best Roadside Assistance available, along with access to the world’s largest member discount program. We’re also proud to offer member-owned, preferred auto and property insurance and exclusive member-only travel products. Your membership pays for itself simply through the discounts and savings it affords you. More than that, holding a AAA card represents peace of mind backed by a company you trust.

AAA is proud of over 100 years of experience and stability. At the same time, we are striving to find innovative products and services to help our members solve problems they encounter from day-to-day. For that reason, we’ve now added Bike Assistance and Identity Theft Monitoring with ProtectMyID®. We recognize we wouldn’t exist without you, and we work to bring you and your family the value and service you expect and deserve.

Everyday challenges are best met by honest people working together. Just like the AAA leaders who presided over our first 100 years as a company, the AAA MountainWest team and I look forward to keeping you and your family safe and secure for many more years to come.

Here, for you.

Todd Burger
President/CEO
Member Since 1985
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Our Vision

To become America’s most trusted organization, absolutely famous for doing the right thing.

Our Promise

We are driven by an unconditional responsibility to prepare and protect members on their journey through life in the MountainWest.

AAA members are covered across the United States and Canada.

Here, for you.  AAA MountainWest

AAA.com/ContactUs

Disclaimer
AAA MountainWest, Inc. proudly serves AAA members in Alaska, Montana and Wyoming. This Member Handbook is an explanation of AAA benefits, not an automobile liability or physical damage insurance contract.
MEMBERSHIP LEVELS

AAA Premier RV®
Most elite, comprehensive roadside assistance and travel benefit package. AAA Premier RV is not just for RV owners. Whether you tow a boat, have a motorcycle or bicycle, own a RV or travel long distances, this coverage is a must for our territory.

AAA Plus®
Enhanced AAA benefits, services and peace of mind. AAA Plus ensures you are covered for our territory’s demanding conditions.

AAA Basic
Basic membership offers limited benefits.

AAA Student
AAA’s priority is to keep your college student safe. AAA Student offers all AAA’s usual benefits, like fuel delivery, Bike Assistance and discounts. Also included are unique services like Safe Tow and Safe Ride.

ADD-ONS & OPTIONS

Associate Membership+
Make sure your loved ones are protected when you are not there. Add household members to your membership to provide the same AAA benefits as the primary member, at a reduced fee.

Gift Membership
Give the gift of a AAA membership and show you care by providing safety, security and money-saving benefits.

Automatic Renewal
Never be without coverage. AAA offers convenience by automatically charging your credit card annually for your membership dues. Receive a one-time deduction of $5 off your dues when you sign up for Automatic Renewal. Sign up at AAA.com/Renew

* Limitations apply, please see Terms and Conditions for full membership details. †All members must reside in the same household and have the same membership type, either all Basic, all Plus or all Premier RV.
MEMBERSHIP BENEFITS

Roadside Assistance
AAA is here for you any time of day or night. For fast and reliable roadside assistance call 1-800-AAA-HELP (222-4357) or you can request RSA through the AAA Mobile App or AAA.com/RSA

Automotive Services
AAA Approved Auto Repair facilities offer warranties and maintenance inspections on your vehicle. AAA also offers maintenance reminder services, mobile battery service and car buying services.

AAA Insurance
AAA’s expert insurance agents have you covered by providing the best products with the protection you deserve. With exceptional claims service for all your auto, home, life and commercial insurance needs.

Discount Program
Members receive discounts at thousands of retail locations, entertainment venues, museums, restaurants, pharmacies, auto repair facilities and more! Just for being a member.

Auto Complimentary AAA maps, TripTik® routings and TourBook® guides. Member Specialists in each full-service branch are there to help you plan your next adventure.

AAA Travel
Exclusive savings and benefits for members on a wide range of travel products and services. From business travel to a vacation of a lifetime, our local expert travel agents have you covered.

Financial Services
Reach your financial goals with AAA’s preferred member rates, features and benefits on a variety of financial and security products.

AAA Mobile App
Includes a digital membership card, so you are always covered. Request roadside assistance and instant battery quotes. Access travel planning tools including Drive Trips and Travel Guides. Find exclusive member discounts at over 164,000 locations.

The above listed benefits are available to all AAA members. A comparison of member benefits for each membership level is shown in the following chart.
<table>
<thead>
<tr>
<th>AAA Membership Details*</th>
<th>Premier RV® Most Elite Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Roadside Assistance Calls</td>
<td>4 Roadside Assistance calls per member, per year</td>
</tr>
<tr>
<td>Coverage Area</td>
<td>USA &amp; Canada</td>
</tr>
<tr>
<td>Towing Services</td>
<td>Up to 100 miles, including one tow up to 200 miles*</td>
</tr>
<tr>
<td>Motorcycles / RV’s</td>
<td>Extends services to motorcycles and RV’s*</td>
</tr>
<tr>
<td>Trailers</td>
<td>Extends Roadside Assistance to trailers*</td>
</tr>
<tr>
<td>Battery Service</td>
<td>Jump start and battery replacement where available (member pays for battery)</td>
</tr>
<tr>
<td>Vehicle Locksmith</td>
<td>Up to $100 service</td>
</tr>
<tr>
<td>Tire Service</td>
<td>Free installation of inflated spare tire</td>
</tr>
<tr>
<td>Fuel Delivery</td>
<td>Free fuel with free delivery</td>
</tr>
<tr>
<td>Mechanical First Aid</td>
<td>Minor or temporary adjustments</td>
</tr>
<tr>
<td>Extrication</td>
<td>Two drivers, two tow trucks (if needed)</td>
</tr>
<tr>
<td>Emergency Repair Check Acceptance</td>
<td>Up to $250</td>
</tr>
<tr>
<td>Emergency Rental Car</td>
<td>One day FREE rental**</td>
</tr>
<tr>
<td>Bicycle Assistance</td>
<td>Up to 100 miles, including one tow up to 200 miles*</td>
</tr>
<tr>
<td>Identity Theft Monitoring†</td>
<td>$10,000 Identity Theft Insurance</td>
</tr>
<tr>
<td>Concierge Services and Global Travel Emergency Assistance</td>
<td>Available 24/7</td>
</tr>
<tr>
<td>Home Locksmith</td>
<td>Up to $100 reimbursement</td>
</tr>
<tr>
<td>Trip Interruption Benefit</td>
<td>Up to $1,500 reimbursement on a covered trip due to many reasons</td>
</tr>
<tr>
<td>Vehicle Return Coverage</td>
<td>Up to $500 reimbursement on a covered trip</td>
</tr>
<tr>
<td>Travel Store Discount</td>
<td>15% off retail</td>
</tr>
<tr>
<td>Free Membership in Hertz Gold Plus Rewards® ++</td>
<td>1,100 reward points for two free weekend rental days after first qualifying rental</td>
</tr>
</tbody>
</table>

*One 200 mile tow is given to each household per membership year and is applied toward the service call count of the member in the household who uses it. †Please refer to the terms and conditions for full explanation. ‡Limitations apply to motorcycles, RV’s and trailers.
<table>
<thead>
<tr>
<th>PLUS: A Minimum for Our Territory</th>
<th>BASIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Roadside Assistance calls per member, per year</td>
<td>4 Roadside Assistance calls per member, per year</td>
</tr>
<tr>
<td>USA &amp; Canada</td>
<td>USA &amp; Canada</td>
</tr>
<tr>
<td>Up to 100 miles</td>
<td>Up to 7 miles</td>
</tr>
<tr>
<td>Jump start and battery replacement where available (member pays for battery)</td>
<td>Jump start and battery replacement where available (member pays for battery)</td>
</tr>
<tr>
<td>Up to $100 service</td>
<td>Up to $50 service</td>
</tr>
<tr>
<td>Free installation of inflated spare tire</td>
<td>Free installation of inflated spare tire</td>
</tr>
<tr>
<td>Free fuel with free delivery</td>
<td>Free delivery and member pays for fuel</td>
</tr>
<tr>
<td>Minor or temporary adjustments</td>
<td>Minor or temporary adjustments</td>
</tr>
<tr>
<td>Two drivers, two tow trucks (if needed)</td>
<td>One driver, one tow truck</td>
</tr>
<tr>
<td>Up to $250</td>
<td>Up to $250</td>
</tr>
<tr>
<td>Up to 100 miles</td>
<td>Up to 7 miles</td>
</tr>
<tr>
<td>Daily credit monitoring, lost wallet assistance</td>
<td>Daily credit monitoring, lost wallet assistance</td>
</tr>
<tr>
<td>Up to $700 due to collision 100 miles from home</td>
<td>Up to $250 due to collision 100 miles from home</td>
</tr>
<tr>
<td>10% off retail</td>
<td>10% off retail</td>
</tr>
<tr>
<td>675 reward points for one free rental day after first qualifying rental</td>
<td>675 reward points for one free rental day after first qualifying rental</td>
</tr>
</tbody>
</table>

Please refer to Terms and Conditions for definition of RV and trailer. Member is responsible for the handling and expense of livestock or cargo. **Rental car made at time of breakdown when calling for Roadside Assistance. †Enrollment required, see pg. 19 for details. **Visit AAA.com/Hertz for more details.
AAA Automotive is the cornerstone of our brand promise. Whether taking your vehicle to an Approved Auto Repair facility or call for Roadside Assistance, AAA offers assurance to be there when you need us most.

Roadside Assistance
CALL 1-800-AAA-HELP
CLICK AAA.com/RSA
MOBILE APP AAA.com/Mobile

Service Calls
Members may use up to FOUR calls during a membership year, one call per disablement. Roadside Assistance includes tire changes, lockouts, vehicle extraction, fuel delivery, jump starts and towing. These benefits, in addition to Bicycle Assistance, are counted as service calls. Minor adjustments, not requiring parts or supplies, will be made on-site in an effort to enable your vehicle to operate under its own power. If we can’t get the vehicle running, we’ll tow you to your desired destination.*

Towing
We provide different distances of towing services depending on your membership level. AAA Premier RV members receive towing to any location of their choosing within one hundred (100) miles of the disablement and one two hundred (200) mile tow per household, per membership year. AAA Plus members receive towing to any location of their choosing within one hundred (100) miles of disablement. AAA Basic members receive towing to any location of their choosing within seven (7) miles of the disablement.

*Any charges for mileage that exceed the towing benefit will be the members responsibility and collected by the provider when service is rendered.
On-the-Go Services
Vehicle breakdowns are seldom convenient. Daily functions become a challenge when you are without your vehicle. On-the-Go services provide temporary repairs to the vehicle so you can drive to a repair facility rather than be towed. The added convenience of this service is available when no additional parts are needed and it is safe to perform the repair. In the event the service vehicle driver is not able to get your vehicle moving, the appropriate towing policies apply.

AAA Mobile Battery Service
Available in most locations, AAA Mobile Battery Service assists members with battery troubles at the point of breakdown. The technician can test the vehicle battery, charging system and in most cases, replace the battery at roadside. To find a service near you visit AAA.com/Battery

AAA Approved Auto Repair
Find a mechanic you can trust with AAA’s network of Approved Auto Repair facilities. These shops guarantee your vehicle repairs for a minimum of 24 months or 24,000 miles (whichever comes first) on parts and labor. Select AAR shops offer discounts and will provide assistance in finding alternative transportation. In the event of a dispute, AAA will help you settle the complaint. To find a facility near you, visit AAA.com/AAR

AAA AutoManager™
Register with AAA.com/AutoManager to receive email reminders for car maintenance check-ups, manufacturer vehicle and part recalls, and auto insurance expiration dates. This online tool automatically updates your repair and maintenance records when your vehicle is serviced at a participating Approved Auto Repair facility.

AAA Auto Buying Program
Discover what others really paid for the car you want, before you ever talk to a dealer. Buy with confidence knowing AAA will help you save time and get a fair price on your new car. Visit AAA.com/AutoBuying
Bicycle Assistance

AAA MountainWest now provides Bicycle Assistance to all membership levels. Bicycle Assistance benefits and exclusions are different in several important ways than service benefits and exclusions for automobiles (or motorcycles which are only covered under AAA Premier). Bicycle Assistance is counted towards your four roadside assistance service calls per member, per membership year. Bicycle Assistance is available only in the AAA MountainWest coverage area.

Eligible Bicycles
Assistance applies to all bicycles, tricycles and tandems, including rental bicycles and bicycle trailers, if assistance can be safely delivered using standard servicing equipment. Bicycle coverage applies to any eligible bicycle you are riding at the time the bicycle becomes disabled. *

Bicycle Repair
At this time, Roadside Assistance vehicles are not equipped to repair a member’s bicycle or change a flat tire; however, transportation for your disabled bicycle will be provided subject to the terms discussed herein.

To Obtain Service (1-800-222-4357)
A Roadside Assistance vehicle will be sent to pick-up eligible rider and bicycle, without charge, from the nearest AAA contract station. Simply present your valid AAA card at the time of service. Members are expected to be with the bicycle at time of service.

Disabled or Inoperable Bicycle
Coverage is provided to a member whose bicycle has become disabled or inoperable. If breakdown occurs in location that is too remote or difficult to reach, member will be asked to hike/walk to the closest maintained road. If transportation of your disabled bicycle is required, towing will be provided based on membership level.

*See Terms & Conditions on page 23.
Premier Membership Benefits
AAA Premier extends the AAA Plus Bicycle Assistance benefits by providing one instance of Bicycle Assistance of up to 200 miles. Any service thereafter is up to 100 miles in any direction from the point of disablement or agreed upon pick-up location to a destination of the member’s choice.

Plus Membership Benefits
AAA Plus extends the Basic Bicycle Assistance benefits by providing up to 100 miles of Bicycle Assistance in any direction, from the point of disablement or agreed upon pick-up location to a destination of the member’s choice.

Basic Membership Benefits
AAA Basic includes up to 7 miles of Bicycle Assistance in any direction.

Bicycle Assistance
CALL 1-800-AAA-HELP
CLICK AAA.com/RSA
MOBILE APP AAA.com/Mobile

Did you know... Alaska, Montana and Wyoming are in the top 10 states for bicycle commuting.
Source: League of American Bicyclists and the U.S. Census Bureau
For over 100 years, AAA has been fulfilling the promise of keeping members safe and secure on the road and at home. When you choose our AAA Insurance, you’re selecting the personal guidance and legendary service AAA is known for. Together, we will help build the insurance package that suits your needs and the demands of our territory.

At AAA, we recognize the importance of caring service, especially when it comes to something as personal as your peace of mind. That’s why our local AAA Insurance Agents are trained to put your interests first as you explore your policy choices. Should the worst happen, our dedicated AAA Claims Representatives are available 24/7. Courteous, helpful service is never more than a phone call away. We always put you first, treating you with fairness and respect while working to respond efficiently to whatever comes your way.

**Auto Insurance**

As a valued member, you will be eligible for our best rates with a variety of possible discounts, including:

**Membership discount:** At AAA, we value your loyalty. You’ll get a discount of up to 5 percent on AAA Auto Insurance just by being a AAA member.

**Longevity discount:** The longer you’ve been with us, the more you’ll save. We offer an additional discount of up to 5 percent based on the number of years you’ve been a AAA member.

**Loyalty discount:** Switch to AAA and you’ll save even more if you’ve been continuously covered by another insurer. When you renew your coverage, we’ll reward you again.

Also, ask your agent about safe driver, multi-policy, anti-theft and good student discounts.

**Did you know...** AAA members can save up to 30% on their personal insurance policies.
Home and Renters Insurance
Our AAA Home Insurance goes the extra mile to give you the best possible balance of security and value. We offer coverage for your home and personal property, as well as design policies for renters, condo owners and landlords.

Customize your policy with optional coverages – like computer coverage, earthquake insurance, enhanced replacement coverage or incidental farm coverage – to make sure your policy meets your family and your lifestyle needs. Ask your agent about discounts for new homes, new purchases, home protection system discounts and multi-policy discounts.

Life Insurance
Let AAA be a guardian angel for you and your family, no matter what stage of life. We offer a full range of life insurance options. Even more, get a 10 percent discount when you bundle auto and life insurance.

Other Insurance Products
Along with auto, home and life insurance, AAA can help you prepare for the unique challenges in our territory with a variety of other insurance products, including:

- Recreational vehicle coverage (motorcycles, RV’s, trailers)
- Manufactured and specialty homes (log, secondary, seasonal, vacant)
- Umbrella
- Flood
- Event (including weddings, anniversary and birthday parties, family reunions, memorial services, and more)
- Commercial
- Farm/Ranch

Other Offerings
AAA Insurance also offers a variety of other benefits including accident forgiveness, mortgage payment protection and bundled additional coverage for less. Go to AAA.com/Insurance to purchase online exclusives like pet and Mexico auto insurance or to start a quote.
Member discounts are available at thousands of locations nationwide. For a complete list of our partners visit AAA.com/Discounts

Lodging
- Best Western International
- Hilton Hotels & Resorts: DoubleTree, Embassy Suites, Homewood Suites, Hilton Garden Inn, Hampton Inn
- Hyatt Hotels: Hyatt Place, Hyatt Summerfield Suites
- Marriott Hotels & Resorts: Courtyard Fairfield Inn, Renaissance Hotels,
- Residence Inn, Springhill Suites, Town Place Suites
- Pearson’s Pond Inn & Adventure Spa
- Stanwood Hotels & Resorts: aLoft, FourPoints, Meridian, Sheraton, St. Regis, Luxury Collection, W Hotels, Westin
- Buck’s T-4 Lodge
- Glacier Haven Inn & RV Park

Did you know... The average AAA member saves over $36 per year with our Discount Program. That can cover the cost of your membership!
DISCOUNT PROGRAM

Travel
- AAA Travel Money
- Amtrak
- Dollar Rent A Car
- Hertz
- Thrifty Car Rental
- Club Airport Lounges

Entertainment
- Adventure Whitewater
- Alpine Theatre Project
- Big Sky Waterpark
- Blue Dolphin Magazines
- Exploration Works
- Grizzly & Wolf Discovery Center
- Laramie Plains Museum
- MT Historical Society
- Museum of the Rockies
- Opal Mountain Gems
- Paint Brush Adventures
- Pangaea River Rafting
- SeaWorld
- Silverwood Theme Park
- Six Flags
- The Science Zone
- Universal Orlando
- Yellowstone Gateway Museum

Retail
- 1-800 Flowers
- AAA Prescription Savings
- adidas Outlet Store
- Birdseye Mercantile
- Dell Computers
- From You Flowers
- Home Beautifiers
- Lake Missoula Tea Company
- Main Street Gym
- New York & Company
- Payless ShoeSource
- Pearl Vision
- Reebok Outlet Stores
- Rodda Paint Co.
- Sears Optical
- Sierra Trading Post

Dining
- Benny’s Bistro
- Bradley O’s Steakhouse
- Branding Iron Steak House
- Bread Basket Bakery
- Diners Done Right
- Fiesta Mexicana
- Hard Rock Cafe
- Landry’s Restaurants
- Lime Leaf Asian Bistro
- MacKenzie River Pizza Co.
- Miller’s Crossing
- Naked Noodle
- The Parrot Confectionery
- Pickle Barrel
- Pizza Hut
- Taco Treat
- The Crab House
- w-Swirl

For hotel discounts, Hertz car rentals and AAA Prescription Savings, call 866-AAA-SAVE (866-222-7283).

* Partners subject to change at any time. Boldface text indicates locally owned and operated partners.
Your next adventure starts with AAA Travel. Booking your vacation with AAA Travel provides peace of mind – before, during and after your adventure.

**Cruises, Tours and Vacation Packages**
AAA Travel offers member-exclusive deals from preferred partners who consistently deliver outstanding quality and service. Our travel experts can help you find special fares, packages and extras developed exclusively for AAA members. Our branded AAA Vacation packages deliver the value and security you have come to expect, including 24/7 Member Care and our Best Price Guarantee. We can assist with cruises, tours, vacation packages, airline, car and hotel reservations. We also offer a full line of rail products both international and domestic. Call 800-391-4222 for the branch nearest you or visit AAA.com.

**AAA Travel Store**
AAA Travel stores carry many unique items for your next vacation or business trip at reduced pricing for members. New merchandise is always added, so watch for announcements in VIA magazine and eNewsletters.

For additional member value and convenience, we also offer the following:

- **International Driving Permits**: AAA can issue the IDP for when you are driving in a foreign country. The permit is an official translation of your U.S. driver’s license in 11 languages.

- **Passport Photo Services**: AAA Travel offers regulation-size passport photos for obtaining passports and foreign visas. Free with Premier RV and Plus memberships.

Did you know... in 2015, over 6 million members booked travel with a AAA Travel Consultant and received member only benefits and discounts.
AAA Maps and TourBooks®
AAA members can request complimentary TourBook® guides and maps. AAA TourBooks® provide members with a comprehensive listing of AAA Diamond Rated hotels, motels, restaurants and local attractions. Our branches carry over 200 titles of city, state, regional and international maps.

No branch in your area? Visit AAA.com/Travel to order your books and maps online. Also check out AAA DriveTrips, customized driving trips put together just for you.

AAA TripTik® Travel Planner
AAA members have access to free TripTik® Travel Planners. When requested, we will create your personalized route detailing construction and turn-by-turn directions. Request your TripTik® Travel Planner at least seven to ten days in advance to guarantee the most up-to-date information or create your own on AAA.com/TripTik

Travel Insurance
We highly recommend travel insurance to protect you and your travel investments. AAA offers cancellation insurance as well as rental car protector, lost luggage and travel medical insurance. For more information or to purchase a policy, please call one of our travel professionals or visit AAA.com/Travel

Woodall’s/AAA Campground Guides
Whether you’re looking for the perfect place to pitch a tent or hook up a luxury RV, you have access to more campground and RV park listings. This is a free, member-only benefit.

Did you know...International Driving Permits (IDP) are available exclusively at AAA offices and are a valid form of identification in over 150 foreign countries.
Member Advocacy
AAA is committed to protecting motorist, bicyclist and pedestrian rights and remains actively engaged in the legislative process. The public affairs department monitors legislation that may affect the safety, security and peace of mind of AAA MountainWest members. Find out more at AAA.com or call your local branch.

Community Support
AAA supports its members and their communities. Each year, the public affairs department sponsors and contributes to a variety of nonprofit and for-profit organizations, schools and rural fire departments.

Traffic Safety and Education
AAA seeks to advance safety measures and ensure adequate funding to maintain and improve highways. Club representatives serve on several committees and coalitions that address traffic safety, as well as motorist, bicyclist and pedestrian rights.

AAA is also actively involved in traffic safety education in our communities, along with impaired driving prevention, teen driving safety, child passenger safety and senior driving.

In addition, we work with local driver training schools to prepare and protect our youngest drivers and passengers. AAA has a variety of driver training programs, guides and online tools including Teaching Your Teens to Drive, Licensed to Learn, Driver-ZED and Roadwise for senior driving. AAA members can find information at AAA.com/TeenDriving.

VIA Magazine
To awaken your appetite for the adventures of the road, AAA’s award-winning publication is distributed four times per year to all member households. For more information go to AAA.com/Via.

Did you know... AAA is the largest provider of traffic safety materials in the U.S. Visit TeenDriving.AAA.com
AAA Member Rewards Visa® Credit Card
A value-packed credit card that allows you to earn points on every purchase and then to redeem them for cash, travel vouchers, gift cards, even renew your membership. Best of all, there are no tiers and no limits on points!

TRIPLE points for qualifying AAA and travel purchases
DOUBLE points for grocery, gas and drug store purchases
SINGLE point per dollar for all other purchases

This impressive rewards program includes things like cash, AAA Vouchers for purchases at AAA branches (including AAA travel) as well as for repairs, tires and bodywork at AAA-Approved Auto Repair facilities. Or, cash in your points for gift cards redeemable at more than 100 national retailers and restaurants.

AAA/Discover Bank Deposit Program
Through our partnership with Discover Bank, AAA members receive products designed to help you grow and effectively manage your assets. Benefits include:

- Preferred Member Rates on 12, 24 and 60 month CDs/ IRA CDs, with competitive rates on additional CD terms, IRA CDs, Money Market and Online Savings Accounts
- No minimum required to open a CD, IRA CD or Money Market account (Money Market Accounts are subject to, after the third statement cycle, an average daily minimum balance requirement of $1,500 per statement cycle or a $10 minimum balance fee will be imposed)
- Online Savings Account where you can fund your account electronically from any existing checking or savings account ($500 minimum deposit is required to open)
- Quick account set-up online, by phone, or via mail
- Easy and secure online account management tools

Discover the AAA difference in high-yield savings accounts. Call 1-888-728-3230 or go online to AAA.com/Deposits for more information.

Deposit accounts offered by Discover Bank, Member FDIC
IDENTITY THEFT MONITORING

ProtectMyID®
AAA MountainWest is now offering members more peace of mind with ProtectMyID identity theft monitoring. As a member, you can choose either the FREE Essential coverage (a $79 value) or, for only $8.95 a month, upgrade to the Deluxe package for additional features.

AAA Members must enroll to receive the benefit of identity theft monitoring.

To enroll or get more information:
VISIT AAA.com/IDTheft
CALL 1-877-440-6943

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### BENEFIT

<table>
<thead>
<tr>
<th>PROTECTmyID</th>
<th>PROTECTmyID</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ESSENTIAL</strong></td>
<td><strong>DELUXE</strong></td>
</tr>
<tr>
<td>Price</td>
<td>$8.95/month—a 60% discount for AAA Members¹</td>
</tr>
<tr>
<td>Daily Credit Monitoring</td>
<td>Experian® Credit Report</td>
</tr>
<tr>
<td>Fraud Resolution Support</td>
<td>Experian, Equifax® &amp; TransUnion® Credit Reports</td>
</tr>
<tr>
<td>Lost Wallet Assistance</td>
<td></td>
</tr>
<tr>
<td>Identity Theft Insurance</td>
<td>$1 Million Identity Theft Insurance²</td>
</tr>
<tr>
<td>Daily Internet scans to look for trouble</td>
<td></td>
</tr>
<tr>
<td>Change of Address Monitoring</td>
<td></td>
</tr>
<tr>
<td>ChildSecure®</td>
<td></td>
</tr>
</tbody>
</table>

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¹Pay for a year and get 2 months free. ²See Terms & Conditions on page 31.
The following Terms & Conditions describe the membership benefits and services provided by AAA MountainWest and are not necessarily the same as those offered by other AAA clubs. Members are not required to pay additionally for services to which their membership entitles them. Membership benefits, terms and conditions are subject to change without notice.

We Appreciate Your Comments
AAA MountainWest is committed to total member satisfaction by providing extraordinary products and service. Your comments help us determine which products and services to offer, so we can continue to exceed expectations. Please send comments via AAA.com/Comments or by mail to: AAA MountainWest, Attn: Member Relations, PO Box 4129, Helena MT 59604-4129. Should you have any questions regarding your membership or require additional information, please call 877-601-6103 or visit AAA.com

Policies and Procedures
Policies and procedures not addressed in this handbook are determined at the discretion of AAA MountainWest.

Length of Membership
Your AAA membership is effective immediately for a period of 12 months, as indicated on your membership card. Full Roadside Assistance benefits will be provided forty-eight (48) hours after full payment has been received and processed. Breakdowns occurring during this 48-hour waiting period are subject to an instant service fee and are only serviced at a Basic level, as defined in the chart on pages 5 - 6. Membership upgrades and the addition of Associate members are also subject to the 48-hour waiting period.

Membership renewals are billed annually, unless canceled by either party upon notice to the other. When dues have been fully paid, a pro-rated refund will be issued as long as Roadside Assistance usage does not exceed refund. Please allow up to 30 days for the processing of refunds.

Roadside Assistance
Member must request assistance directly:

By phone at 1-800-AAA-HELP (800-222-4357),
online at AAA.com/RSA or through the AAA Mobile App.

Service will be provided to the person named on a valid membership card if he or she is driving or riding in the vehicle at the time of breakdown. Service applies to four-wheeled, motor-driven vehicles of the passenger, pleasure, or recreational type (vans, campers, and motor homes), regardless of license plate designation, if those services can be safely delivered. Dual-wheel campers/motor homes will be provided all services except towing, extrication/recovery and tire service. Dual-wheel unloaded
pickup trucks are provided all services except tire service; those services are provided exclusively under the Premier RV membership level. Rented passenger vehicles and commercial vehicles are eligible for service, with the exception of taxi cabs and limousines. AAA MountainWest requires the member to be with the vehicle when providing service. If you are unable to remain with the vehicle due to safety concerns, alternative arrangements can be made with the dispatcher. To prevent the misuse of AAA Roadside Assistance benefits, the service provider may request additional information before rendering service. Services rendered are based on provider’s own discretion.

Allowable Service Calls: Members are allowed FOUR (4) service calls during their membership year per person on the membership. Members calling for Roadside Assistance after using four service calls will be informed that they need to pay the service provider directly. If, upon being informed of this, the member desires to have AAA procure service, the call center will dispatch a provider from the AAA network. The provider will be instructed that this is to be paid for by the member at the time of service.

Payment Acceptance: Acceptance of a member’s personal check, credit and debit cards for up to $250 is guaranteed for roadside assistance services at all AAA contract facilities. A valid membership card and driver’s license will be required for identification.

Scope of Service: AAA protects members by contracting facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the equipment to provide the required service. When your vehicle cannot be made operable, towing will be provided in accordance with AAA MountainWest’s towing guidelines; one (1) tow per disablement. When the service requested is excluded from AAA MountainWest coverage, we will attempt to secure assistance through our provider network, for which the member will pay prevailing commercial rates.

Alternate Service: Alternate Service: If you call 1-800-AAA-HELP (1-800-222-4357) or otherwise request help directly through AAA and our service is not available, AAA MountainWest will provide reimbursement for covered services at the prevailing commercial rate for that region. Service may be limited due to restrictions in some national parks, toll roads or limited access highways, or not available in your present location. Reimbursement on restricted access roads may be limited to the cost of towing the vehicle to the nearest exit or responding garage, at the contractor’s discretion. If AAA service was available, but not requested, reimbursement may be limited to the amount AAA would have paid our contracted provider for the covered service.

Requests for reimbursement consideration and appropriate documentation must be received in writing to AAA MountainWest within 60 days of the service date.

Complete the RSA Refund Application found at AAA.com/Reimbursement and include the original itemized
receipt from the service provider. AAA MountainWest may deny compensation if the member has already received or will receive reimbursement through other sources. Delays in service response times are sometimes unavoidable due to high demands for service, weather conditions and heavy traffic. Alternate service sought due to such delays may not be reimbursable. Reimbursement of services, including those received outside of AAA MountainWest’s territory, will only be considered for that which AAA MountainWest provides without charge. Only services rendered in the U.S. and Canada will be eligible for reimbursement consideration. Certain terms, conditions and exclusions apply and are subject to change without notice. When reimbursement is provided, one service call will be deducted from your four (4) allowable service calls per year. Reimbursement is not provided for expenses such as taxi services, telephone calls, rental cars, etc. Reimbursement applications should be sent to AAA MountainWest, RSA Accounting, PO Box 4129, Helena MT 59604-4129.

Privileges & Limitations: Roadside Assistance (RSA) will be provided without charge for an eligible vehicle by the nearest AAA service facility. The service call will include one round trip per disablement, in addition to reasonable time to complete the service. AAA’s goal is to put the vehicle in drivable condition. If these attempts are unsuccessful after reasonable effort, the towing service provision will apply.

AAA contracted RSA facilities handle service calls, but we cannot guarantee that these facilities have parts or equipment to make repairs. In the event that AAA RSA is unavailable, the dispatch center will assist members in obtaining appropriate commercial service. During severe weather conditions, civil disturbances or national emergencies, AAA reserves the right to temporarily suspend service to members who are in a place of safety.

RSA facilities are independent businesses and are not employees or agents of AAA or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing the service. The club will assist in resolving any complaints that may arise in the course of AAA service.

Limitations and Exclusions (services not provided):

1. Towing abandoned, illegally parked or recovered stolen vehicles.
2. Towing to a disposal facility or to any location where the intent is to sell or dispose of the vehicle.
3. Vehicles not accessible from a regularly traveled, maintained, public road or thoroughfare. Based on service provider’s discretion.
4. Service when road or weather conditions do not allow safe movement; especially on unplowed, non-maintained, forest or forest service roads. Based on service provider’s discretion.
5. Removal or installation of snow tires, snow chains or other like equipment, including the vehicle providing service. Based on service provider’s discretion.
6. Shoveling snow from around vehicle, or clearing a road or driveway. Based on service provider’s discretion.
7. Repairs, diagnosis, battery charging, tire repair, parts or delivery of parts. May require additional payment.
8. Service when the disabled vehicle cannot be safely reached and properly serviced without damage to either the disabled vehicle or to the service vehicle. Loaded vehicles, which may require special equipment
9. Vehicles modified (lowered, lifted, oversize tires, etc.) in ways that inhibit service. Based on service provider’s discretion.
10. Service to taxicabs, limousines or other livery vehicles.
11. Fuel beyond that needed to get the disabled vehicle to the nearest open service station.
12. Towing or reimbursement for towing of vehicles that are not disabled and/or removed or impounded from private property.
13. Towing, storage or impound charges for police-directed tows for violation of laws or ordinances.
14. Locksmith services used for anti-theft devices.
15. Towing of vehicles equipped with snow plows (if plow can be removed, service may be rendered). Extrication is provided as long as it can be done safely, with standard equipment. Based on service provider’s discretion.
16. Premier RV Trailer Coverage: AAA is not responsible for livestock. Livestock handling is at the member’s risk and expense.
17. Premier RV Trailer Coverage: If the trailer cannot be safely and legally transported due to an average in weight, transporting the cargo is at the member’s risk and expense.

Automotive Benefits and Services
Show your AAA membership card at any Approved Auto Repair (AAR) facility and receive these benefits:

Written Estimate: Provided upon request; the total bill cannot exceed the written estimate by more than 10 percent without member authorization.

Warranty: A guarantee for the effectiveness of service repairs, parts, labor and components for 24 months or 24,000 miles (whichever comes first), unless otherwise indicated on the repair order. The member must be advised as soon as this is determined by the approved facility. This must be documented in writing.

Maintenance Inspection: A free maintenance inspection with other paid repairs (mechanical shops only).

Replacement Parts: On request, any replaced parts will be made available, excluding parts to be returned to the manufacturer under warranty or exchange policy.

Dispute Resolution: The repair facility will cooperate fully with AAA in the investigation and resolution of any dispute involving the facility and a AAA member and will abide by AAA’s decision.

Bicycle Assistance
Benefits for Bicycle Assistance do not include:
1. Reimbursement for impounding ordered by the police or other proper entity because a bicycle was impounded due to a violation of a state or local ordinance.
2. Service off of normally traveled roads or streets.
If bicycle breakdown occurs away from a normally traveled road or street, such as on a field, creek, river bed or beach, logging or Forest Service road, or trail, service will only be provided if the bicycle can be moved by the member to a normally traveled road.

3. Service to unattended bicycles.
4. Storage or repair costs.
5. Parts and tires.
6. More than one transportation per disablement.
7. Cost of providing alternate transportation.
8. Fatigue and physical inability to continue with ride. Exception may apply for an injury that occurred as a result of a bicycle accident.
9. Rendering mechanical first aid or changing of a flat tire.
10. Rendering service to break or cut a lock on a secured bicycle.

Service where we or our contractor deem a road is not safely passable due to snow or obstructions such as slides, fallen trees, flood, etc.

12. Trip Interruption and Vehicle Return, Emergency Breakdown Rental Car Program and Theft Reward do not apply to Bicycle Assistance coverage.

13. Transportation for anyone other than the AAA Member who needs assistance.

14. Since Bicycle Assistance is only provided in the AAA MountainWest coverage area, which includes Alaska, Montana and Wyoming, reimbursement is not available when service is provided outside the AAA MountainWest coverage area.

Premier Membership Bicycle Assistance
Bicycle Assistance is counted towards the one 200 mile tow (for example, one instance of Bicycle Assistance between 101-200 miles in length will be offered in lieu of an automobile tow of comparable length).

Legal Benefits and Services
Free Notary Service: Available in all branches.

Theft-Reward Protection: The AAA theft-reward sticker gives warning that the Club will pay a reward based on membership level ($1,000 for Basic, $2,000 for Plus and $2,500 for Premier RV) for information leading to the arrest and conviction of anyone stealing a member’s vehicle. The reward will not be given to a member, his/her family, or a relative of the member/vehicle owner. We recommend the sticker be displayed on the outside, lower-front corner of the passenger window.

Legal Reimbursement: AAA will help reimburse you for legal expenses if you are arrested and tried for violation of a motor vehicle law or ordinance of which you are convinced the charge is unjust. The membership must be current and fully paid at the time of the citation.

Reimbursements: Defense of manslaughter charges - $500 (if appealed, an additional $400); Defense of reckless driving charges - $150 (if appealed, an additional $100); Defense of driving to endanger charges - $150 (if appealed, an additional $100); Defense of hit and run charges - $150 (if appealed, an additional $100); Defense of traffic violations - $75 (if appealed, an additional $75)

Up to a maximum of $1,000 in legal service reimbursement will be considered for AAA Basic members.
Up to a maximum of $1,500 will be considered for Plus members.

**Reimbursement Processing:** To process your claim for covered expenses, AAA must receive within one year of the charge(s): a completed claim form (or letter with the same information) with attorney's signature and a dated receipt from your attorney.

The claimant's membership must be in good standing at the time of the charge(s). The amount of reimbursement is not intended to fully cover the fee charged by an attorney for your defense. AAA will not assist in the selection of an attorney. Questions/concerns email legal@mtw.aaa.com.

**Limitations:** AAA's Legal Reimbursement Program does not cover the defense of charges involving: persons who are not members of AAA MountainWest; member's use of drugs or alcohol; members driving with a suspended or revoked license, or in an attempt to evade a law enforcement officer; members traveling in commercially-licensed vehicles; personal injury or property damage suits; the bringing of suits or collecting claims; or for the payment of fines, court costs, witness fees and photos.

**PLUS & BASIC MEMBERS: Trip Interruption**
Accidents that occur more than 100 miles from home can result in unexpected expenses. Trip interruption protection takes away some of the financial burden if a member's vehicle is inoperable as a result of a traffic accident. AAA Basic members are eligible for up to $250 reimbursement and AAA Plus members for up to $700 reimbursement for the following services (occurring within 72 hours) while the vehicle is being repaired: local meals and lodging, commercial car rental and commercial transportation.

**Conditions for reimbursement:** Membership must be fully paid at the time of the traffic accident; the accident must occur more than 100 miles away from home; the member must be present in the vehicle when the accident occurs; the vehicle must require repairs to make it operable; and covered services must be used and paid for by the member.

Coverage ends 72 hours following the accident, or release from hospital following the accident, or when the vehicle is repaired, or when travel is resumed, whichever occurs first. Reimbursement will not automatically equal $250 for AAA Basic members or $700 for AAA Plus members. The member will be paid only for covered services used and paid for within the coverage period. Reimbursement amounts are subject to change at any time. Approved claims under the program will be paid by check, directly to the member.

The term "accident" means the actual colliding of a vehicle with another vehicle or object (not mechanical failure) and a police report is made. "Local meals and lodging" must be purchased in the vicinity of the accident and station, garage or body shop where the vehicle is being repaired. "Commercial car rental" refers to a four-wheeled, motor driven vehicle obtained from any bona fide vehicle rental
agency. “Commercial transportation” refers to scheduled trips on a common carrier that has been licensed to carry passengers for hire.

Please follow these steps to receive reimbursement:
1. Report the accident to local, county or state police, and obtain a copy of the police report.
2. Secure, original, itemized and receipted bills covering vehicle repairs, or proof that the vehicle was a total loss.
3. Secure, original, itemized and receipted bills covering local meals and/or lodging; car rental and/or commercial transportation.
4. Download and complete the Trip Interruption Claim Report found at AAA.com/Reimbursement.
5. Submit the claim report, police report and original itemized receipts, within 60 days of the date of the accident to: AAA Mountain West Attn: Trip Interruption, PO Box 4129, Helena MT 59604-4129

Reimbursement does not cover: Member/driver convicted of driving under the influence of alcohol or narcotics; meals, lodging or transportation provided by relatives or friends; insurance fees for commercial car rental; trailer rentals; expenses for any service used 72 hours or more after the accident; or fuel.

Summary of Exclusive AAA Student Benefits

Safe Tow: If you’re worried about your ability to drive, you now have another option to get you and your vehicle home safely. As part of our Roadside Assistance, the Safe Tow service will help you if you’re unable to drive home safely for reasons such as medical treatment, physical injury or consumption of alcohol.

Student members will be entitled to Safe Tows as part of their allowable service calls. The tow home will be limited to the driver and his/her vehicle. There is no extra charge to student members for the service, as long as the distance of the requested tow is within the maximum towing distance allowed at his/her level of membership (Plus or Basic). Members requiring a longer tow will be required to pay for the extra distance on a per mile basis, as they would for a regular service tow.

Safe Tow Restrictions
• Members must be in good standing at time of incident to qualify.
• During inclement weather or extremely cold temperatures, when there is a peak demand for roadside assistance, the Safe Tow service will be offered subject to availability of personnel.
• The driver has the right to refuse service due to severe intoxication and/or abuse.
• The Safe Tow program is not intended for members who have already attempted to drive home and/or have been stopped by the police.
• Only the Student member may ride in the tow truck.
• The Safe Tow program is not available for recreational vehicles or vehicles modified (lowered, lifted, oversize tires, etc.) in ways that inhibit service.

Benefits for Bike Assistance DO NOT INCLUDE:
• Assistance off of regularly traveled, maintained public roads or to a road deemed not safely passable by our
contractor due to snow or obstructions such as slides, fallen trees, flood, etc. If bicycle breakdown occurs off or away from a regularly traveled road, such as on a field, creek, river bed or beach, or logging or Forest Service road, assistance will only be provided if bicycle can be moved by the member to a regularly traveled, safely passable road.

- Reimbursement for impounding ordered by the police or other proper entity because bicycle was impounded due to a violation of a state or local ordinance.
- Assistance to motorized bicycles, scooters, etc.
- Storage or repair costs.
- More than one transportation per disablement.
- Cost of providing alternate transportation.
- Bicycle Assistance is only provided in the AAA MountainWest coverage area (AK, MT, WY); therefore, reimbursement is not available when service is provided outside the coverage area.
- Rendering mechanical first aid or changing of a flat tire.
- Rendering assistance to break or cut a lock on a secured bicycle.
- Accident Away From Home Expense, Trip Interruption and Vehicle Return, Emergency Breakdown Rental Car Program, and Theft Reward do not apply to bicycle coverage.

Safe Ride: Life is full of uncertainties and your day might not turn out exactly as planned. If you find yourself stranded or otherwise unable to get home, we will reimburse the cost of a cab ride. Limited to one Safe Ride per membership year, up to $25. This service is not intended to replace everyday transportation.

Request for reimbursement consideration must be received in writing by AAA MountainWest with the appropriate documentation within 60 days of the Safe Ride. Original receipt is required. Follow the instructions found on AAA.com/Reimbursement for the Safe Ride Reimbursement Application.

**Summary of Exclusive AAA Premier Benefits**

AAA Premier extends AAA roadside assistance benefits to your recreational vehicle, motorcycles and trailers. This protection extends benefits to include motorcycles licensed for highway use, motor homes and pickup trucks with camper travel trailers.

“Motor homes” and “campers” are defined as manufactured or modified motor driven vehicles equipped with living accommodations, regardless of gross vehicle weight rating. “Travel trailers” and “camping trailers” are defined as recreational camping or vacation trailers equipped with living accommodations capable of being towed by an automobile or pickup truck. Recreational
type vehicles are defined as being designed to provide temporary living quarters and to be eligible for AAA Premier coverage, must contain at least four (4) of the following permanently installed facilities:

1) Cooking, refrigerator or icebox. 2) Self-contained toilet. 3) Separate 110-volt or 125-volt electrical power supply or a liquefied petroleum gas supply, or both. 4) Potable water supply system, including a faucet and sink. 5) Heating or air conditioning, or both.

Recreational single-axle trailers, defined as those transporting a boat, jet skis, ATVs, motorcycles or snowmobiles are given service, provided that these vehicles or trailers can be serviced safely with available equipment. (This service may not be available in areas outside MountainWest territory. Please refer to Alternate Service for reimbursement procedures.) Travel trailers that cannot be serviced safely with standard equipment because they are loaded with supplies or equipment are not eligible for service. All of the recreational vehicles and trailers defined in this section are collectively referred to as “RVs.”

**Travel Accident Insurance**

As a AAA Premier member, you will receive up to $300,000 Travel Accident Insurance coverage automatically when your trip is arranged and purchased through your AAA Travel Agency. This program covers you for accidental loss of life, limbs, sight, speech or hearing while traveling in a common carrier when the transportation is arranged through AAA MountainWest.

Common Carrier means any land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. One hundred percent of the benefit also applies while traveling in a common carrier or a private passenger automobile directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure, and while traveling in a rental car whose lease has been arranged through the local AAA Travel Agency along with any airline or common carrier transportation. For more information AAA.com/Terms.

Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. Exclusions may apply. This information is descriptive only. Actual coverage is subject to the language of the policies as issued (Policy # 6477-01-32). For a full description of coverage and claims information, contact your local AAA Travel Agency.

**Trip Interruption & Vehicle Return Group Insurance Benefits**

AAA Premier Trip Interruption and Vehicle Return benefits provide 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 $1,500 for covered out-of-pocket expenses, including meals and accommodations, and/or substitute transportation to continue your trip. You can be reimbursed up to $500 to help you get your car back home if an unexpected illness or injury prevents you from completing your trip. The AAA Premier Trip Interruption and Vehicle Return group insurance benefits and Assistance Services are provided to all AAA Premier members as long as the Master Policy with
BCS Insurance Company remains in force.

These benefits are subject to the following conditions and exclusions:

Trip Interruption Coverage:
**What is Covered**: Covered Persons on Covered Travel are reimbursed up to $1,500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses and/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, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati and Rolls-Royce.
Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only.

Trip Interruption coverage is in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.

**Vehicle Return Coverage**:  
**What is Covered**: Covered Persons on Covered Travel are reimbursed up to $500 for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected illness or injury prevents completion of the Covered Travel. The Vehicle must be operable. Transportation must be performed by an accredited professional transport company.

**What is not Covered**: In addition to the exclusions listed under the Trip Interruption Coverage and Vehicle Return, benefits will not be payable if the Vehicle is a rental vehicle or a Vehicle with an original lease term of less than one year OR if the transportation of the Vehicle could have been performed by a Covered Person or by a traveling companion of a Covered Person.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.

**General Program Provisions**  
This guide to benefits and 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 MountainWest. 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
- Flower/gift arrangements
- Event tickets
- Pre-trip assistance and tour information
- Business services
- Golf tee time information

**24 Hour Global Travel Emergency Assistance**:
- Medical referrals
- Lost ticket and baggage assistance
- Legal referrals
- Emergency airline and hotel reservations
- Money transfers

The Premier membership includes access to concierge and
emergency assistance services which are service benefits, not financial benefits. Any costs associated with services are paid by the member.

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 Us 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 Us within 90 days from the date of loss, or as soon after that date as reasonably possible. You may also be eligible for Vehicle Return coverage of up to $500 to help you get your vehicle home Reimbursements will be considered if an unexpected illness or injury prevents you from completing your trip.

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; 6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit).

Schedule of Coverage
Benefits (per trip) | Limit
--- | ---
Trip Interruption | $1,500
Vehicle Return | $500
Concierge | Included
24 Hour Global Travel Emergency Assistance | Included

Home Lockout Service
If you find yourself locked out of your residence, AAA will reimburse you up to $100 for charges incurred from locksmith service to regain entry. This benefit is available one time per membership year. Complete the Home Lockout Service Application found at AAA.com/Reimbursement

Identity Theft Monitoring with ProtectMyID®
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 terms, conditions and exclusions of the policies described. Refer to the actual policies for complete terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

ProtectMyID Essential and ProtectMyID Deluxe are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in either ProtectMyID Essential or ProtectMyID Deluxe, you must be 18 years of age or older and a current valid AAA Member. Products subject to change or termination at any time without notice. Certain terms, conditions and restrictions apply. Valid AAA
Definitions
"AAA Premier Member" means a MountainWest AAA Premier Member, AAA Premier adult or 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 an 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 the AAA Premier Member’s billing address which is recognized by AAA MountainWest, 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.

*"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.
CONTACT US

Roadside Assistance  (800) 222-4357
AAA-HELP

Member Services  (877) 222-2045

Premier Member Services  (877) 222-0381

Nearest Branch  (800) 391-4222

Roadside Assistance Reimbursement  (800) 391-4222

Trip Interruption Plus & Basic Premier  (800) 332-6119
(888) 320-9407

EMPLOYMENT

Enjoy being a AAA member? Imagine working for us!

Check out AAA’s employment opportunities at: AAA.com/Jobs

CONNECT
AAA.com/ContactUs

Get Connected
Facebook: /AAA MountainWest
Twitter: @AAAMountainWest
LinkedIn: AAA MountainWest

[Social media icons: Facebook, Twitter, Instagram, LinkedIn]
CONTACT US

Headquarters
2100 11th Ave
Helena, MT 59601
P: (800) 332-6119

ALASKA

Anchorage
3565 Arctic Blvd, Ste D5
Anchorage, AK 99503
P: (907) 344-4310
F: (907) 344-4319
E: anchorage@mtw.aaa.com

WYOMING

Cheyenne
2316 Dell Range Blvd, Ste B
Cheyenne, WY 82009
P: (307) 634-8861
F: (307) 634-8867
E: cheyenne@mtw.aaa.com

MONTANA

Billings
3220 4th Ave N
Billings, MT 59101
P: (406) 248-7738
F: (406) 245-7588
E: billings@mtw.aaa.com

Bozeman
1530 N 19th Ave, Ste B
Bozeman, MT 59718
P: (406) 586-6156
F: (406) 585-9544
E: bozeman@mtw.aaa.com

Kalispell
135 Hutton Ranch Rd #106
Kalispell, MT 59901
P: (406) 758-6980
F: (406) 758-6981
E: kalispell@mtw.aaa.com

Great Falls
1520 3rd St NW, Ste G
Great Falls, MT 59404
P: (406) 727-2900
F: (406) 727-2904
E: greatfalls@mtw.aaa.com

Missoula
1200 S Reserve St, Ste B
Missoula, MT 59801
P: (406) 829-5500
F: (406) 829-5515
E: missoula@mtw.aaa.com

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