






Premier Membership Benefits Guide







Welcome to Premier Status,
Giving You the Utmost in
Benefits, Service,
and Peace of Mind.




As a AAA Premier Member, you enjoy exclusive benefits and added advantages ranging from AAA's highest level of coverage for Roadside Assistance to enhancements not available for Basic and Plus Members. The AAA Premier Membership is designed to provide the ultimate in AAA benefits and service for extended convenience, luxury, and peace of mind.

Your membership provides you with more than just 24-hour emergency roadside service.


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- **Automotive Services:** AAA Approved Auto Repair facilities, driving school, mobile battery and more.
 - **Insurance Agency:** Get member discounts on AAA Insurance policies - auto, home, life and more.
 - **Discount Program:** Exclusive member discounts at thousands of retail, restaurant and entertainment locations and more.
 - **Financial Services:** Features and benefits on a variety of banking products.
 - **Travel Agency:** Exclusive savings and benefits for members on a wide range of travel products and services. You can get free maps, TripTiks, Tourbook Guides, Routings and more




A Premier Toll-Free
Number for Dedicated
Services




888-840-9614

AAA Premier Members enjoy a single, dedicated phone number for all services, 24 hours a day, 7 days a week.






Most Extensive Towing Service. Up to 200 Miles if You Need It.




Premier towing benefits give you more distance per year. Now you're entitled to get one free tow per household back to the responding AAA Facility or any destination of your choice anywhere up to 200 miles. That's one annual 200 mile tow per household every year, plus all remaining allowable light service calls or tows up to 100 miles.

All roadside assistance benefits apply to your existing covered vehicles, except recreational vehicles or motorcycles.




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.

A seven day waiting period applies when purchasing Premier membership; Associate members added to an existing Premier membership; and Premier memberships reinstated after more than 30 days past due on dues payment.





Emergency Home Lockout Service



Along with lockout service for your car, Premier members are eligible for Home Locksmith Service. If you accidentally lock yourself out of your home, or if your house keys are ever lost or stolen, you can now contact AAA. We'll advise you of locksmith availability.

You can be reimbursed up to \$100 for the expense of having a locksmith help you gain entry into your home. Members can be reimbursed for one home lockout service call per year per membership household. This service, however, only applies to a members' primary residence.

AAA will reimburse the member up to \$100 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.

The household is allowed one Home Lockout Service per membership year and the costs of parts and labor are not covered.



Fee-Free Visa Gift Card



You are entitled to ten fee-free Visa Gift Cards per year. Just show your Premier card and purchase the gift cards at a local AAA South Jersey office.






Ride Assist Transportation




If you, as a Premier Member, are involved in an accident or breakdown, a AAA Representative will assist you with making car rental reservations or other transportation arrangements. Premier members are entitled to (1) Ride Assist Transportation event per year where AAA will reimburse you for the first \$20 of expense of the cab fare. Member is responsible for any additional cost, including tip and if Premier Member needs this benefit again within their billing cycle the Member is responsible for all expenses of the cab fare.

Accident Assist



Also, as a Premier Member, you can receive verbal accident assistance at the time of an accident or breakdown. When the call is placed for Roadside Assistance, a AAA Representative will help by contacting family members, locate restaurants and find hotel accommodations.



AAA Travel Store Luggage Discount



When you, as a Premier member, shop in the AAA Travel Store at any AAA South Jersey office, just show your Premier card and we will take an additional 10% off the member discounted price on all luggage.

Passport Photos



Premier members can have 2 sets of photos taken without charge for use on:

Passports, visas, and international driver's licenses, immigration documents, security documents, and press releases.







One Free Rental Day with Hertz




You are entitled to reimbursement of one day car rental (up to full size vehicle) per household, once per membership year at no expense for the member. Coverage applies when the member's car is inoperable in conjunction with a non-collision covered towing event. Standard rental qualifications apply and surcharges, optional service charges such as refueling are the renter's responsibility.





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 US, 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, and optional service charges such as 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.




Hertz #1 Club Gold Membership



You are entitled to a one-year free membership in the Hertz #1 Club Gold per membership household. To receive your free membership in the Hertz #1 Club Gold, just visit AAA.com/premier to enroll.





\$1,500 Trip Interruption* Insurance



AAA Premier Trip Interruption Coverage benefit provides members with greater peace of mind when driving 100 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, accommodations, and/or substitute transportation to continue your trip.

***For Benefit questions or claim needs, please
contact Allianz Global Assistance at:
Toll Free: 1-800-344-8386
Collect: 1-804-673-1673***

*Certain restrictions and limitations may apply. Please see the Travel Insurance Trip Interruption section for complete benefit details.





For a listing of all AAA Membership benefits,
please visit our website at AAA.com.

AAA South Jersey offices to serve you:

Main Office
700 Laurel Oak Rd
Voorhees, NJ 08043
856.783.4222

Mill Pond Plaza
380 Egg Harbor Rd
Sewell, NJ 08080
856.589.6900

Mullica Hill Plaza
141 Bridgeton Pike, Suite H
Mullica Hill, NJ 08062
856.467.6743

Union Lake Crossing
2190 North 2nd St
Millville, NJ 08332
856.563.0222



Travel Insurance Trip Interruption*


Trip Interruption Group Insurance Benefit

AAA Premier® Trip Interruption benefit provides members greater peace of mind when on trips of 100 driving miles or more from home. If your trip is delayed due to an accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters or severe weather, you can be reimbursed up to \$1500 for covered out-of-pocket expenses, including meals and accommodations; and/or substitute transportation to continue your trip.

The AAA South Jersey Premier Trip Interruption group insurance benefit is provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force.

The benefit is subject to the following conditions and exclusions:


What is Covered



Covered Persons on Covered Travel are reimbursed up to \$1500 per trip for out-of-pocket expenses for the cost of reasonable additional accommodations and meal expenses 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;
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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;
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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.

General Program Provisions

This guide to the benefit 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 contained in the section titled document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA South Jersey. 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. AGA Service Company will not unreasonably apply this provision to avoid claims hereunder.



How to File a Claim


Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. All claims must be reported to AGA Service Company within 60 days from the date of loss or as soon after that date as is reasonably possible.

Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to AGA Service Company within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.


General Documentation:

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

Definitions



“AAA Premier Member” means a AAA South Jersey Premier member, AAA Premier adult associate or AAA Premier dependent associate in good standing.





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

“Accommodations” means temporary lodging in an establishment licensed to provide reasonable 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 South Jersey, and which must be in the United States.



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

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

“We, Us, or Our” refers to BSC 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.*



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