



**AAA Premier:
Welcome to a
Higher Level of
Member Benefits!**



Welcome to a Superior Level of Member Benefits!

As a AAA Premier Member, you now have access to AAA's most comprehensive package of travel and roadside assistance benefits. Your AAA Premier Membership status entitles you to more personalized travel services, special savings and exclusive discounts. It also entitles you to expanded roadside assistance benefits. These additional benefits are provided to you, the AAA Premier Member and your family members who are included in your membership, as a means of offering even greater flexibility within your AAA membership.

Your AAA Premier Membership card will immediately identify you as a member of an elite group of AAA members qualified to carry this card. This AAA Premier Benefit Guide is intended to provide you with greater detail about AAA Premier services.

We congratulate you on your choice to become a AAA Premier Member and thank you for the opportunity to serve you in the years ahead.

Extended Roadside Assistance - 200 Mile Tow

To obtain Premier Roadside Assistance, call the toll-free number on the reverse of your membership card.



With AAA Premier, each household is entitled to one (1) tow of up to 200 driving miles from the point of breakdown. This 200-mile tow is one of the four allowable service calls per membership year. The other three calls can be up to 100 driving miles from the point of breakdown. Any member requiring more than four (4) Roadside Assistance calls in a membership year will be charged for the fifth and each call thereafter by the facility rendering the service or billed by the club.

- As a AAA Premier Member, you may “save” your free 200-mile tow at any time during the membership year by paying the current AAA towing rates per mile on tows over 100 miles. For example, if your vehicle breaks down and needs to be towed 115 miles, it may make sense to pay the additional per mile charge for the 15 miles beyond the first 100 miles and “save” your 200-mile tow for future use during the membership year.
- For any towing distances beyond the allowable mileage limits, the member is responsible for the excess mileage based on current AAA towing rates.
- If any of the service calls, including the 200-mile tow, are not used during a membership year, they cannot be accumulated and carried over to the next membership year.

Additional calls are subject to a charge. AAA Roadside Assistance is subject to conditions in the AAA Southern Pennsylvania Member Handbook.

Fuel Delivery

AAA Premier provides, at no additional cost, a sufficient amount of fuel to enable you to reach the nearest service station.

Lockout Service

AAA Premier provides reimbursement up to \$100 in parts and labor for locksmith service, if such service is required to unlock your vehicle or make it operable only after AAA service has been attempted.

Auto Theft Reward

A reward of \$2,000 will be presented on behalf of AAA Premier members to anyone providing information leading to the arrest and conviction of anyone who steals or vandalizes your car. Payment of the reward is to anyone other than law enforcement officers engaged in the normal performance of duty, the owners of the vehicle or to a member of the immediate family.

Free Hertz #1 Club Gold Membership

Hertz, AAA's preferred car rental partner, offers AAA Premier members one year of free membership in Hertz #1 Club Gold. AAA Premier members enjoy the convenience of never repeating required personal information and rental preferences at time of reservation, as well as bypassing the rental counter at the rental destination. Your name and pre-assigned car space will appear on the lighted #1 Club Gold board to direct you to the vehicle containing your pre-printed rental agreement. Pick up and return your Hertz rental car under weather-protected #1 Club Gold areas in over 22 countries at 42 major airports. To enroll, go to AAA.com/Premier and click on the Hertz #1 Club Gold "Enroll Now" link.

Travel Accident Insurance

Every trip booked by a AAA Premier member through AAA Southern Pennsylvania receive \$300,000 in Travel Accident Insurance—at no additional cost. You're insured against loss of life, limb or sight while traveling via plane, train, or ship.

Passport Photo Service

AAA Southern Pennsylvania Premier members receive 2 free photo sets per year.

One Day Complimentary Hertz Rental Car (In conjunction with a tow)

If a AAA Premier member requires a tow due to a covered towing event, AAA will arrange a free rental day from Hertz when you call AAA Roadside Assistance. One rental (up to a full-size vehicle) per household, once per membership year is allowed. Coverage applies when the member's car is inoperable in conjunction with a non-collision covered towing event.

**Standard rental qualifications apply. Taxes, surcharges and optional services charges such as refueling, GPS, underage renter's fee, drop off charges, insurance, etc., are the renter's responsibility.*

In the event that a Hertz Rental is unavailable within the area, AAA Roadside Assistance will advise the AAA Premier member that he/she may contact a rental agency for service and will be eligible for reimbursement of one day car rental ** (up to full size vehicle; 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). One rental per household, once per membership year is allowed. Coverage applies when the member's car is inoperable in conjunction with a non-collision covered towing event.

*** Standard rental qualifications apply. Taxes, surcharges and optional service charges such as refueling, GPS, drop off charges, insurance, are the renter's responsibility. A paid receipt for the car rental must be submitted to qualify for reimbursement.*

Home Lockout Service

As a AAA Premier member, if your keys are lost or stolen, or you become locked out of your home, you can receive up to \$100 in reimbursement for locksmith services to gain access to your home from the outside.

Services may include picking or drilling the lock, changing locks, re-keying or cutting a replacement key. Home Lockout Service is reserved for a AAA Premier member's primary residence in the AAA Southern Pennsylvania territory. This excludes all other buildings and locked areas. Any charges in excess of \$100, as well as charges associated with any other residential locksmith services, are the expense of the member. Home Lockout Service is limited to one usage per Premier household per membership year.

TRAVEL ASSISTANCE

Concierge Services*

Within the U.S. and Canada, call toll-free:

1-866-654-2666

Outside the U.S., call collect: 1-804-673-8330

Services are available only during Covered Travel.

To obtain 24-Hour Worldwide Concierge Service inside the United States, call the applicable toll-free number above. As a AAA Premier Member, you have instant access to a host of travel services when traveling domestically or internationally.



By calling the toll-free AAA Premier Services telephone number, you can obtain information such as:

- Restaurant and spa recommendations and services
- Event tickets
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservation (subject to availability)

24 HOUR GLOBAL TRAVEL EMERGENCY ASSISTANCE*

Within the U.S. and Canada, call toll-free:

1-866-654-2666

Outside the U.S., call collect: 1-804-673-8330

Services are available only during Covered Travel.

To obtain Emergency Travel and Medical Assistance inside the United States, call the applicable toll-free number above.

** Certain restrictions and limitations may apply for all services listed. Please see Covered Services section in this brochure for additional benefit details.*

As a AAA Premier Member, you can rest easy every time you are traveling domestically or on an international vacation. If you have an emergency while 100 miles or more from your primary residence – within the United States or internationally – you may call for Emergency Travel and Medical Assistance 24 hours a day, 365 days a year. This service provides access to such things as:

- Medical Referrals
- Emergency Medical Transportation Arrangements
- Emergency Visitation Arrangements
- Emergency Message Center
- Lost Ticket and Baggage Assistance
- Emergency Airline and Hotel Reservation
- Legal referrals
- Money transfers

TRAVEL INSURANCE

Trip Interruption* & Vehicle Return*

Covered person must be at least 100 driving miles from home when incident occurs.

AAA Premier Trip Interruption and Vehicle Return benefits provide members 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 \$1500 for covered out-of-pocket expenses, including meals and accommodations; and/or Substitute Transportation to continue your trip. And 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.

** Certain restrictions and limitations may apply for all services listed. Please see Covered Services section in this brochure for additional benefit details.*

AAA Premier Membership Covered Services

TRAVEL INSURANCE AND ASSISTANCE SERVICES

Southern Pennsylvania's 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 \$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;
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, 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 Southern Pennsylvania. 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

Make your vacation more memorable or get help with common travel problems:

Concierge

- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information
- Flower/gift arrangements
- Business services
- Golf-tee time information

24 Hour Global Travel Emergency Assistance

- Medical referrals
- Emergency message center
- Lost tickets and baggage
- Emergency airline/hotel reservations
- Legal referrals
- Money transfers

How to File a Claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to AGA Service Company within 60 days from the date of loss or as soon after that date as is reasonably possible.** Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to AGA Service Company within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of Accident/theft (i.e. original police report);
3. Copy of payment for automobile repairs;
4. Rental car receipts;
5. Common carrier receipts;
6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit).

Schedule of Coverage

Benefits+	Limit
Trip Interruption	\$1,500
Vehicle Return	\$500
Travel Assistance	Included
Concierge	Included

+Benefits are per trip

DEFINITIONS

“AAA Premier Member” means AAA Southern Pennsylvania AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

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

“Accommodations” means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

“Covered Person” means a AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same Vehicle during Covered Travel.

“Covered Travel” means a planned leisure automobile trip in the Covered Person’s Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

Please note: 1) 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.

“Medical Escort” means a professional person contracted.

“Medically Necessary or Medical Necessity” means the services or supplies provided by a hospital, Physician, or other licensed provider that are required to identify or treat the Covered Person’s Illness or Injury and which, as determined by Us, are: 1) consistent with the symptoms or diagnosis and treatment of the Covered Person’s condition, disease, Illness, ailment or Injury; 2) appropriate with regard to standards of good medical practice; 3) not solely for the convenience of the Covered Person, Physician or other provider; 4) the most appropriate supply or level of service that can be safely provided to the Covered Person.

“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.

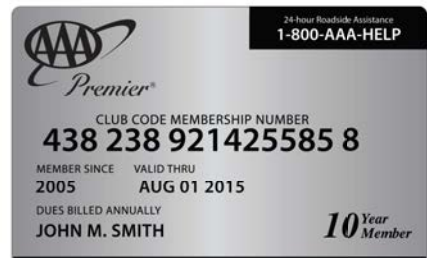
“Primary Residence” means the AAA Premier Member’s billing address which is recognized by AAA Southern Pennsylvania, and which must be in the United States.

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

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

We, Us, or Our” refers to BCS Insurance Company and its agents.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. AGA Service Company is the licensed producer and administrator for this plan.**





Southern Pennsylvania

Offices to Serve You

Bedford

Heritage Square, 9613 Lincoln Highway
Member Services (814) 623-5196

Chambersburg

1666 Lincoln Way East Shopping Center
Member Services (717) 264-4191

Hanover

Clearview Shopping Center
Member Services (717) 637-2400

Johnstown

The Galleria, 500 Galleria Dr.
Member Services (814) 269-3641 or (800) 421-7023

Lock Haven

12 Oriole Rd.
Member Services (570) 748-2405

Shrewsbury

Shrewsbury Square Shopping Center;
Member Services (717) 235-7883

State College

200 Shiloh Rd.; State College, PA 16801
Member Services (814) 237-0305

York

2840 Eastern Blvd.
Member Services (717) 600-8700



24-hour Roadside Assistance
1-800-AAA-HELP

CLUB CODE MEMBERSHIP NUMBER

438 238 921425585 8

MEMBER SINCE VALID THRU
2005 AUG 01 2015

DUES BILLED ANNUALLY
JOHN M. SMITH

10 Year
Member