



AAA PREMIER

Introduction to Member Services



Welcome to AAA's Highest Level of Membership

AAA is the nation's largest and most trusted emergency road service organization. As a AAA Premier or AAA Premier RV member, you can now count yourself among those AAA members enjoying the best of the best in benefits and services.

This *Introduction to Member Services* lays out the details of your AAA Premier and AAA Premier RV membership, while introducing you to a wider scope of services available to members of AAA Washington.



What Comes With AAA Premier and AAA Premier RV?

Premier memberships are for the driver who, when traveling longer distances, wants the peace of mind and AAA protection that comes with an extended 200 miles of towing.

Premier members receive four assistance service calls per member, per year, which can include the following examples. See Emergency Road Service Guidelines for complete details.[†]

- **200 miles of towing**
- **Home locksmith reimbursement** – If locked out of your home, call a local locksmith and then receive up to a \$250 reimbursement from AAA. To obtain a reimbursement form, go to AAA.com or call AAA at (800) 562-2582, and press 1.
- **Auto locksmith coverage of up to \$250** for on-site service from a AAA-provided locksmith or up to \$250 reimbursement for a locksmith of your choice if ours is not available (does not include coverage for locking gas caps or anti-theft devices)
- **Free fuel** – enough to reach the nearest supply source
- **Expanded winching service**, including an initial truck at no cost and a second truck and driver, if necessary, at no additional cost for up to one hour
- **Flat tire change** with a suitable and legal spare tire, or tow

Emergency Breakdown Rental Car Program

Premier members whose vehicle is inoperable after receiving breakdown service from AAA Washington are eligible for a complimentary day's rental car. The rental may be compact to full-size, and must be rented for a two-day minimum period, of which one day will be complimentary.

Service must be provided by Hertz, AAA's preferred rental car provider, and arranged through AAA Washington. The rental is available at participating locations in the United States and Canada only. The member is responsible for any additional days' rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and/or taxes that may apply.

One-Year Hertz #1 Club Gold® Membership

Premier members will be eligible for a complimentary membership in the Hertz #1 Club Gold® program. To enroll, go to AAAWA.com/premier.

Hertz #1 Club Gold® membership gets Premier members on their way even faster with "Expedited Service." At many of the world's busiest airports, there's no stopping at any counters. And at more than 1,000 other locations around the world, simply go to the specially designated Gold counters, show your driver's license, pick-up your keys and you're on your way.

Premier members renting four times from Hertz during the first and subsequent calendar years will continue to enjoy the service at no extra charge (subject to change without notice).

Trip Interruption Coverage*

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

The AAA Premier Trip Interruption Coverage benefit provides 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 \$1,500 for covered out-of-pocket expenses, including meals and accommodations; and/or substitute transportation to continue your trip.

*Certain restrictions and limitations may apply. Please see the "Trip Interruption Coverage Details" section of this handbook for complete benefit details.

AAA Identity Theft Restoration Program

Included with your AAA Premier or AAA Premier RV membership, you'll also receive a comprehensive identity theft restoration service, in which highly trained and experienced licensed investigators work on your behalf to rectify issues of identity fraud. Find more details later in this booklet.

Add Associates to Your Membership

Make sure your loved ones, no matter how young, won't be stranded, even if they're not traveling with another AAA member.

An Associate Membership provides AAA services to your spouse or other household member residing at your same address, and any unmarried children age 25 and younger living at your home or away at school. Your associates receive the same level of coverage as you do at no additional charge, beyond the original Associate Membership fee.

To add an Associate to your AAA membership account, go to AAA.com or call (800) 562-2582.

[†]Motorcycles can receive locksmith and fuel delivery services with Premier. Full service for motorcycle towing is available with Premier RV.

Your Membership Goes Farther

Farther than you probably ever imagined it could in your everyday life.

Your AAA membership gives you access to a host of valuable services and products, each of which have benefits that could easily save you the cost of your membership with just one use. Don't wait to begin using them. These benefits could start saving you money right now.

AAA Discounts

Enjoy savings around town and worldwide through the popular Show Your Card & Save[®] program. Simply show your AAA card at any of our participating partners, including more than 100,000 businesses nationwide, around the world and online, and save money on places you go, products and services you buy, and on activities you do every day.

AAA Travel

Your membership gives you access to free maps of the United States and Canada, free TripTik[®] routings and TourBook[®] and CampBook[®] guides, international driving permits, low-cost passport photos and more. In addition, AAA members receive special discounts and complete, professional travel planning from the nation's largest leisure-travel agency – AAA Travel. AAA's travel experts can help you with auto travel, air, hotels, rental cars, rail journeys, Disney vacations, cruises and land tours. Plus, you can book travel on AAA.com at your convenience, 24 hours a day.

AAA Travel Store

Receive extensive member discounts at these retail outlets located in most AAA offices, where you can enjoy "one-stop shopping" for all your travel needs. Get luggage, passport photos, travel accessories, travel books and more.

AAA Insurance

One of the largest personal-lines insurance agencies in the Northwest, AAA represents nationally prominent insurance companies, offering our members a complete line of insurance plans at reasonable rates, and at times, with valuable member-discounted rates. Come in to a AAA office to speak with an agent or request a free quote on AAA.com anytime.

Journey Magazine

Six times a year, you'll receive *Journey*, our award-winning magazine, sent to your home. In addition to thought-provoking articles, you'll discover valuable information about club services, member-only discounts and consumer information on travel, insurance, legislation, and automotive and safety

issues. Plus, a reprint of certain magazine features and an expanded list of regional events can be found online on AAAJourney.com.

Financial Products

Members receive special rates and benefits on financial products and services, including a AAA credit card with WorldPoints[®] Rewards, auto loans, certificates of deposit, and money market and individual retirement accounts.

Public Service

AAA represents the interests of motorists and other travelers at the state and federal level in support of fair transportation taxation, as well as traffic safety, energy, environmental, general travel and tourist issues.

Traffic Safety

AAA pioneered, and continues to support, valuable safety programs, including the AAA School Safety Patrol, teen and adult driver education, child-seat safety and more.

Reputable Auto Repair

Every AAA membership protects the member all the way to the repair facility. When you see a AAA Approved Auto Repair or AAA Approved Auto Body Repair sign in your neighborhood or anywhere else across the country, it means:

- The repair facility meets AAA's rigorous operational standards
- The workmanship is guaranteed
- AAA will investigate repair disputes between you and the facility

Find a list of approved shops on AAA.com.

Additional Member Services

AAA provides various services to assist members in need of:

- Notary services (\$5 per stamp)
- Vehicle theft rewards (available for members through your nearest AAA office)

Find out more about all of these services online at AAA.com or by calling (800) 562-2582.

24-Hour Online Access to AAA

You can find a wealth of information about AAA anytime at **AAA.com**. Online, you can manage your membership for extended coverage; book hotels, cruises and rental cars; and find a list of AAA's approved automotive repair shops. You can also order free TripTik[®] routings, request a free insurance quote and check out our abundance of discount partners. AAA.com gives you 24-hour access to your club.

NOTE: Your membership covers you when you're stranded in any eligible vehicle, whether it's the one you own or not... even if you're not the driver.

AAA Identity Theft Restoration Program

Introducing what is perhaps the most valuable piece of protection you need today – complimentary with your AAA Premier membership.

Any of the nearly nine million Americans a year who have had their personal information stolen can tell you what an expensive and time-consuming process it is to achieve full restoration of “a good name.” From dealing with consumer reporting agencies to any number of governmental agencies, it can take anywhere from 100 to 1,200 hours to resolve the issues created by identity theft.

The AAA Identity Theft Restoration Program is a comprehensive restoration service that helps victims of this intrusive crime get their lives back to normal. It uses licensed investigators with thousands of hours of experience to *act on the victim's behalf*, not just as a “counselor,” to rectify the issue.

For victims, this program will:

- Confirm fraud and identify its starting point or source
- Investigate known, unknown and potentially complicated trails of fraudulent activity
- Explain the victim's rights
- Make phone calls on the victim's behalf
- Issue fraud alerts, and victim's statements when warranted, with the three consumer credit reporting agencies (Experian, Equifax and TransUnion), Social Security Administration, Federal Trade Commission and U.S. Postal Service
- Prepare appropriate, effective documentation – from dispute letters to defensible complaints
- Contact, follow up and escalate issues with affected agencies and institutions, such as banks and credit unions; check clearinghouses; credit card companies; landlords, property managers and mortgage companies; billing services and collection agencies; and car dealerships

In addition, it should be noted that identity fraud is not limited to credit-related schemes. This is why investigators also search for outlying activity in non-credit components.

Investigators will extend their search to include:

- Criminal data at federal and state levels
- State Department of Motor Vehicles records
- Public records, where fraud-driven liens or bankruptcies could surface
- Social Security tracking, for fraudulent addresses or status entries
- Online research sites known mainly to the investigative community
- Banking and postal records
- Certain “watch lists” familiar to the security industry
- Other sources of fraud indicators

While the licensed investigators in this program do most of the work for the victims, they can also provide expert consultative advice for those situations that don't require restoration services. And consultation services may be provided before (or after) an identity theft occurs.

Consultation services may include:

- Best practices for the use of Social Security/Social Insurance Numbers and Personal Identifying Information
- Best practices for financial transactions
- Best practices for consumer privacy
- Best practices for shopping and communicating online
- Providing the knowledge for best protection from identity theft using the rights under federal and state law
- Tactics on how to best safeguard a minor child's identity
- Best practices on how to effectively shield a recently deceased family member or friend from identity theft
- Assistance in the event of a lost or stolen wallet
- What to do upon receiving a security breach letter indicating personal information has been compromised
- Consumer rights against collection agency abuse
- Help with interpreting and analyzing credit reports
- Help regarding a public record inquiry or background search
- Fraud alert assistance
- Credit freeze assistance
- Best practices and assistance regarding e-mail/phishing and pharming
- Best practices regarding common schemes and scams
- Education on criminal and medical identity theft

AAA members are automatically enrolled in this unmatched fraud protection program when they sign up for AAA Premier or AAA Premier RV.

For questions or to utilize the program, please call (800) 562-2582.

Restoration services will not be provided under the following circumstances: **Legal Remedy** – Any stolen identity event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. **Dishonest Acts** – Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts. **Financial Loss** – Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct. **Pre-Existing Stolen Identity Event Limitations** – If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the program, such an event or the consequences caused by it are not covered. **Business** – A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA or any other method of identifying their business activity. **Minors** – Minors are fundamentally excluded given that (a) credit reporting agencies do not knowingly maintain credit files on minor children, and (b) minor children are unable to execute the Limited Power of Attorney (LPoA) required for certain processes as described herein. However, Kroll agrees to try to resolve identity theft issues for participant-minors through the processes listed in the Master Agreement, with additional reasonable efforts to address the challenges of working with minors, and within the solutions available through existing legislation and established industry and organizational procedures.

The Licensed Investigators and Consultation/Restoration features of the AAA Identity Theft Program are provided by Kroll, the world's leading risk consulting company.

*TRAVEL INTERRUPTION COVERAGE DETAILS

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 Washington AAA 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 \$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 that 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.

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 in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Washington. 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. World Access 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 World Access within 60 days from the date of loss or as soon after that date as is reasonably possible. To report a claim, call toll-free (800) 992-9309 or collect (804) 673-1689.

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 World Access 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 Washington 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: 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 25 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is a 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 that is recognized by AAA Washington, 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 Access America and World Access Service Corp., a company of Mondial Assistance.

* Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. World Access Service Corp., a company of Mondial Assistance, is the licensed producer and administrator for this plan.

AAA OFFICE LOCATIONS

AAA is proud to serve the many communities of Washington and northern Idaho. Call the number below or go online to AAA.com for days and hours of operation of offices.

TO FIND THE OFFICE LOCATION NEAREST TO YOU:

Call: (800) 562-2582

Click: AAA.com

Consult: Local Phone Book

SERVICES AND INFORMATION

Emergency Road Service

(800) AAA-HELP

(800-222-4357)

Member Services

(800) 562-2582

Travel Reservations

(800) 430-9001

Insurance Customer Service

(877) AAA-INSURE

(877-222-4678)

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