



AAA MEMBER GUIDE

AAA has been helping drivers get where they need to go since 1900. Today, AAA continues to make life better for our Members on the road, at home, on vacation—everywhere. In addition to receiving the best-in-class Roadside Assistance AAA is known for, Members can also get products and services like travel planning, financial products, insurance, and discounts on hundreds of items. AAA provides you with countless ways to get savings and services every day.

If you're wondering how you can get the most from your AAA membership, this guide will show you that AAA doesn't just cover you on the road. We cover your life.



TABLE OF CONTENTS

03	Your AAA Membership Classic Membership Plus Membership Premier Membership Associate Membership	10	Insurance Homeowner's and Renter's Insurance Life Insurance
04	Automotive Roadside Assistance Emergency Roadside Services Towing Jump Starts/Mobile Battery Service Lockout Service Extrication Auto Glass Vehicle Protection Plan	11	Finance Identity Theft Monitoring/ProtectMyID Accounts Savings Money Market CDs IRA CDs AAA Member Rewards Visa Credit Card Loans Auto Loans
05	Auto Coverage Auto Buying Auto Loans	13	Discounts and Rewards Local Discounts Regional Discounts National Discounts International Discounts
05	Auto Insurance		
05	Repair and Maintenance Car Care Centers Approved Auto Repair Shops	14	Learn More
05	Driver Tools TripTik® Driver Education and Training		
06	Premier Membership Automotive Benefits		
08	Travel AAA Travel Agency Discounts on Train Tickets, Car Rentals, Hotels, Cruises, Guided Vacations, and More Travel Money Travel Insurance		
09	Premier Membership Travel Benefits		



YOUR AAA MEMBERSHIP

AAA membership is your answer for whatever twists and turns the road of life has in store. From emergency Roadside Assistance—24 hours a day, 7 days a week—to planning your next vacation, AAA is there to help. You get discounts when you shop, when you dine, on attractions, on hotels and resorts, on auto repairs, and much more. Need help buying a car, or saving for retirement? You can count on AAA to be there for you and your loved ones no matter what's around the next bend.

Along with the security and peace of mind AAA membership affords, it's important to have choices. That's why we've created different levels of membership to fit your lifestyle. You can select the benefit level best suited to your personal needs.

Classic Membership

As a AAA Classic Member, you have access to a wide range of products and services—not to mention an abundance of discounts.

Our Classic Membership provides the basic benefits that AAA Members have come to rely on. As both a driver and a passenger, you have 24/7 access to our renowned Roadside Assistance program: towing, lockout service, out of fuel delivery, jump starts, and more. And help for a breakdown isn't limited to your vehicle—AAA will provide Roadside Assistance for your bicycle, too. You also receive free identity theft monitoring when you enroll in ProtectMyID®. Take advantage of perks like digital AAA TripTiks® routes; United States, Canada, Mexico, and Caribbean maps, as well as online mapping at AAAMaps.com; AAA TourBooks®; hotel and motel savings; and worldwide vacation planning and reservations.

Plus Membership

In addition to all the benefits of Classic Membership, Plus Members get expanded towing coverage up to 100 miles, free gas and delivery if you run out, and additional lockout service and extrication coverage. You'll also enjoy greater reimbursements, Trip Interruption Expense Reimbursement, and more, making AAA Plus coverage ideal for those who spend more time behind the wheel.

RV Coverage

Members can add RV coverage to expand the core benefits of either Plus or Premier Membership to provide Roadside Assistance to motorhomes, campers, motorcycles, and boat trailers.

Premier Membership

AAA Premier Membership offers a distinctively different membership experience, providing the most extensive coverage and personalized services available to AAA Members. You're afforded all of the benefits of Plus Membership and also receive exclusive roadside benefits: towing up to 200 miles, Home Lockout services, and even a Free Battery Replacement. Get exclusive free passport photos, 24-hour Global Travel Emergency Assistance, 24-hour Concierge Service, Travel Accident Insurance coverage, Vehicle Return Coverage, and more.

Your Premier Membership includes access to the best AAA has to offer—such as the convenience of a single toll-free number to call. Rather than dialing different numbers for different services, you now only need to remember one to contact us: 888-222-9688. This special Premier Member Services toll-free number gives you single-point access to all AAA products and services, including Roadside Assistance, 24 hours a day, 7 days a week.

Associate Membership

Make sure all drivers in your household—spouse, teen drivers, children away at college or in the military—carry the same AAA card that you do. Add them as Associate Members and gain peace of mind knowing they have AAA coverage, too.

And to help you stay up to date on available AAA benefits and services, look to AAA World, our bi-monthly magazine that provides a wealth of information about ways to do more, save more, and enjoy life more with AAA. You can also get updates on the latest vacation deals, new products, and benefit information via our other communications, such as AAA Traveler, AAA Connection, and AAA e-Saver.



AUTOMOTIVE

For over 100 years, we've been the name that millions of Members trust with the vehicles they rely on. Wherever you are on the road of life—from buying a car to insuring it, scheduling maintenance, unplanned repairs, and even driver training courses—nobody understands driving and drivers better than AAA.



ROADSIDE ASSISTANCE

Roadside Assistance is what we're known for—providing protection and peace of mind to millions of Members. Unlike many other Roadside Assistance plans, it's not your car that's covered by AAA. It's you. So even if you're riding in someone else's car (or in a rental car), you're covered by AAA.

Emergency Roadside Services

AAA offers a comprehensive suite of emergency roadside benefits available 24 hours a day, 7 days a week, 365 days a year. When you're on the go, we can help you with jump starts and battery service, tire changes, emergency gas delivery, lockout service, mechanical first aid, and towing. And in most cases, we'll get you back on the road.

Towing

You never know when you'll need help—until you need it. Just give us a call or use the AAA app and we'll be there. One of our professional, courteous drivers will come to your aid and tow you to the destination of your choice.

Mobile Battery Service

Whether you're on the road or you never got out of your driveway, AAA will come to you. We'll diagnose and attempt to jump-start your dead battery, or provide towing service to your destination of choice.

If we can't jump-start your battery, we can offer a replacement on the spot. Our expert technicians will perform a convenient, no-cost diagnostic test and evaluation of your battery at the scene, and install your new battery at your request.

High-quality batteries are available for purchase at exclusive Member-only prices and include a 3-year free replacement nationwide warranty. No delivery or installation charges apply.

Lockout Service

We've all been there. Locked out. Miles from home. Call AAA and we'll send someone to get you back in the driver's seat and on your way.

Extrication

Sometimes life gives you lemons. And sometimes life leaves you stuck in a ditch. So when you're stuck, call AAA. We'll dispatch a service truck and driver to get you on your way again ASAP.

Auto Glass

Got cracked auto glass? Fix it before it spreads. AAA has partnered with Safelite AutoGlass® to help Members and nonmembers schedule mobile or in-shop appointments for glass repair or replacement. Our certified safety technicians provide convenient auto glass service at your home, office, and everywhere in between.

Vehicle Protection Plan

Once your car is out of warranty, repairs can be costly. AAA's Vehicle Protection Plan is an extended auto warranty program that covers mechanical problems and repairs, saving you money in the event of breakdown or failure.



AUTO COVERAGE

We make getting on the road much easier, from finding the vehicle that fits your needs to finding a pricing plan that's right for you.

Auto Buying

Our hassle-free Auto Buying Service features competitive Member prices for most new and used vehicles at participating dealers. And we've already done the negotiating for you. All you have to do is select the vehicle you want. Then we'll provide a AAA Price Protection Certificate that you take to the dealer. It's that simple.

You can also research current price information for new and used cars at AAA.com/AutoBuying.

Auto Loans

Once you've found your dream car, AAA can help you make it a reality. Our competitive interest rates and convenient terms help keep your monthly payments low. We can even help you refinance your existing car, so take advantage of our exclusive discounts and options.



DRIVER TOOLS

With AAA, even when you want to lose yourself on the open road, you're never truly lost. Our travel planning, maps, and road trip services help you enjoy the journey—and arrive at your destination. Use our training courses to help new drivers in your household learn the essentials, brush up on your own skills, and earn credits with your auto insurance while you're at it.

TripTik

Need directions? Call or visit a AAA Store for a TripTik® or maps. Download the AAA TripTik® app for your smartphone or go to AAA.com and use our TripTik Travel Planner. You can even check construction spots and driving regulations.

Driver Education & Training

We offer a variety of driver training solutions that promote safe and responsible driving. We've carefully developed training courses for new drivers, those with decades of experience, and everyone in between. So whether you're new behind the wheel or getting a new car, AAA can teach you all you need to know to stay safe on the road.



AUTO INSURANCE

AAA can help you prepare for the good, the bad, and even the unexpected. Our experienced Insurance Agents help you find the right Auto Insurance coverage at the right price. AAA Members can receive a 5% discount on auto insurance from our AAA Insurance provider. And that's on top of all the other discounts you may be eligible to receive.



REPAIR AND MAINTENANCE

The best way to avoid mechanical problems is to prevent them. Our AAA Car Care and Approved Auto Repair facilities are conveniently located, held to the highest standards for evaluation, labor, and maintenance, and backed with a 12-month/12,000-mile warranty. You can qualify for special discounts, as well as a free maintenance inspection upon request with any paid service. And a vehicle towed to any of our AAA Car Care Centers or Approved Auto Repair facilities will be evaluated within an hour of arrival (during normal business hours).

Car Care Centers

AAA owned and operated Car Care Centers are open 7 days a week to help you get in and get back on the road as quickly and safely as possible. Our ASE-certified technicians use state-of-the-art tools and equipment to perform diagnostics, routine maintenance and repairs, inspections and registration renewals (at select locations), and unscheduled repairs. AAA Members can also take advantage of weekly offers on tires, fluids, and more, and save 10% off labor repair charges. Our Car Care Centers also offer Travel Planning, Insurance, Maps and TourBooks®, and savings on Attraction and Movie Ticket sales.

Approved Auto Repair shops

We have nearly 400 AAA-affiliated Auto Repair shops that offer services you can trust—quality repairs and maintenance to keep your car on the road. Members can receive a 10% discount on repair labor.



PREMIER MEMBERSHIP AUTOMOTIVE BENEFITS

On-your-way service

Premier Members are entitled to reimbursement up to \$55 for alternative transportation (e.g., taxi cab) or one (1) free rental day on a Hertz car rental* (up to a full size) per Member per year if your car is towed by AAA.

Premier towing & service calls

Premier Members can get one free tow up to 200-miles per household Member per Membership year. In addition to the one 200-mile tow, each Premier Member is entitled to four service calls towing up to 100-miles per membership year (up to five service calls per Member per membership year). Those five service calls could be five 100-mile tows. With any Premier membership tow, AAA will cover all tolls to and from the tow destination.

Premier battery replacement benefit

Premier Members are eligible for a FREE AAA Battery Replacement, limited to one (1) battery per household per Membership year, if a AAA Mobile Battery Service test during a Roadside Service call indicates a replacement is needed.*

Rescue consultants service

When a Premier Member's vehicle is broken down, AAA representatives will be available via the Premier Member Services toll-free number to provide repair advice, arrange alternative transportation, assist in contacting family members, and help locate nearby ATMs, restaurants, and lodging, if necessary.

Emergency home lockout service

In addition to vehicle lockout service, Premier Members who accidentally lock themselves out of their home (or lose or have their house keys stolen) can now contact AAA. We'll advise you of locksmith availability. You can be reimbursed up to \$150 for the expense of having a locksmith help you gain entry into your home.



Auto Insurance

Insurance products sold by AAA Mid-Atlantic Insurance Agency. Insurance provided by CSAA Insurance Group, a AAA insurer and by other insurance providers. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits or discounts.

*Save up to 5% just for being a Member, up to an additional 5% over time, and up to an additional 5% when you switch from your current carrier. To qualify for current carrier discount, driver must have been insured with another auto carrier for at least one year with no lapse in coverage over 3 days. Discounts vary by state and are subject to eligibility requirements.

On-your-way service

If Premier Members arrange for alternative transportation on their own, or choose to use public transportation, they can receive reimbursement as long as AAA provided the tow.

Premier Members can be reimbursed for alternative transportation expenses with each tow where such transportation is used, as long as they have not exceeded their five service calls per Member during a membership year.

To receive reimbursement, Premier Members must submit a reimbursement form with the original receipt for the alternative transportation. Forms are available at AAA offices, online, or by mail from Premier Member Services (call Premier Member Services: 1-888-222-9688).

*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, optional service charges (i.e., 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.

Premier towing & service calls

All Roadside Assistance benefits apply to your existing covered vehicles, except the 200-mile tow which cannot be used for recreational vehicles or motorcycles. All other Roadside Assistance benefits under Premier membership can apply to recreational vehicles and motorcycles provided the Member also has Plus RV membership.

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 to: nonmembers who enroll in Premier; Classic, Plus and Plus RV Members who upgrade to Premier; Associate Members added to an existing Premier membership; Premier memberships established prior to 10/3/16 and add the Battery Replacement Benefit; and Premier memberships reinstated after more than 60 days past due on dues payment.

Premier Battery Replacement Benefit

There is an initial 7-day waiting period for some Premier services, including the Free Battery Replacement. Free Battery Replacement Benefit is limited to one (1) battery per household per Membership year if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.

The service technician deployed, in coordination with AAA, shall have sole discretion as to whether a replacement battery is necessary. In rare instances, some vehicle models may incur a charge for installation if battery installation is considered to be a "difficult install"—for example, this includes, but is not limited to, certain makes/models where the battery is located in the fender or is otherwise not readily accessible. Difficult install charges are not covered by your membership. Battery components, such as cables, are not included in the price. If cables or components other than the battery itself need to be repaired/replaced, additional charges may apply. Mobile Battery Service is available from 6 a.m. to 11 p.m. in most areas. Stock is limited to conventional lead-acid batteries, with coverage available for most vehicles. Batteries for hybrid vehicles are limited to select makes/models.

In some instances, where the original equipment is not available, a similar alternate battery may be offered in substitution. Should service or a substitution not be available, you may submit your request for reimbursement consideration up to \$125. You must make every effort to contact AAA to request battery replacement service through AAA Roadside Assistance prior to proceeding with a replacement on your own. AAA reserves the right to decline reimbursement if proper process is not followed. Reimbursement requests must be submitted with the original receipt within 60 days of battery replacement. Does not apply to RV, motorcycle, or other specialty batteries.

This benefit is applicable to Premier Members who joined or upgraded after 10/3/2016. Premier Members who joined or upgraded prior to 10/3/2016 can call 1-888-222-9688 to have this benefit added to their membership for a nominal cost.

Rescue consultants service

For vehicle repair advice, Approved Auto Repair specialists are available to speak to Members during normal business hours. Member calls received "after hours" will be returned by an Approved Auto Repair specialist the next business day.

Emergency home lockout service

Members can be reimbursed for one home lockout service call per year per membership household. This service, however, only applies to a Member's primary residence.

AAA will reimburse the Member up to \$150 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.

Home lockout service does not count as one of the five service calls Premier Members are allowed each membership year.

Costs to replace locks, including parts and labor, are not covered.



TRAVEL

For over 100 years, we've been the name that millions of Members trust with the vehicles they rely on. Wherever you are on the road of life—from buying a car to insuring it, scheduling maintenance, unplanned repairs, and even driver training courses—nobody understands driving and drivers better than AAA.

AAA Travel Agency

Let AAA help you plan your next cruise or guided tour vacation. Our travel experts will give you personalized recommendations and make all the reservations and arrangements. You'll also get AAA's Best Price Guarantee for added peace of mind. And wherever you want to go, however you want to get there, we're there every step of the way—with 24-hour emergency assistance from anywhere in the world, if you need it. All you have to do is pack your bag.

Discounts on train tickets, car rentals, hotels, cruises, guided vacations, and more

We work with some of the top names in vacation travel to offer cruises, tours, and resort packages with exclusive Member benefits and amenities. You can rent a car with your Member-only Hertz® discount, receive discounts up to 10% on Amtrak®, and get special Member values and exclusive experiences like hotel discounts, shipboard credits, VIP priority check-in, and more. With AAA Vacations®, you'll get additional benefits and special savings that can't be found anywhere else.

Travel money

Don't wait until you're halfway around the world to buy foreign currency. By purchasing in advance with AAA, you'll lock in a competitive exchange rate. You'll also skip the long lines and avoid high commission fees, so you can go right to what matters the most—using that money to have the trip of a lifetime.

Travel insurance

Life happens. And even the best-laid plans can go awry. If you need to change or even cancel your trip on the fly, AAA provides the flexibility you need with a variety of plans and programs that offer protection for domestic and international travel. From trip cancellation to emergency medical coverage, and even more optional benefits, we'll help you select the plan that best meets your travel needs.



PREMIER MEMBERSHIP TRAVEL BENEFITS

Premier Membership is our highest level of coverage, enhancing our comprehensive list of services with even more options and upgrades.

Travel benefits provided only to Premier Members include:

Passport photos

Premier Members can have color or black and white photos taken without charge for use on Passports, visas, and international driver's licenses, Immigration documents, Security badges, and even Press releases. There will be a charge, however, for passport photos taken of Premier Members' friends and family who are not themselves Premier Members, other than immediate family members specifically defined as dependent children, including stepchildren and legally adopted children, who are under the legal driving age in the child's state of residence.

Premier 24-hour emergency travel assistance

If you're on a leisure trip more than 100 miles from home, you can call the Premier Member Services toll-free number and get special 24-hour emergency travel assistance service for help with:

- Prescription replacements.
- Medical emergencies.
- Emergency medical transportation.
- Emergency visits by family.
- Emergency cash transfers.
- Lost ticket & passport replacement.
- Translation assistance.

Premier Members also get the following enhanced insurance benefits:

Expanded Coverage Of Trip Interruption Expenses

Now you have less to worry about if you're on a covered trip far from home. You can get reimbursed up to \$1,500 for expenses such as a rental car or lodging and meals.

Vehicle Return Coverage

As a Premier Member on a covered trip, you can be reimbursed up to \$750 for expenses to transport your car back home.

\$25,000 Travel Accident Insurance

When on a covered trip, you're protected with up to \$25,000 for you and up to \$5,000 for a qualified companion traveler of travel accidental death and dismemberment insurance, 365 days a year and worldwide.

(Please refer to AAA.com/PremierBenefits for full descriptions of the insurance benefits and 24-hour emergency travel assistance or call 1-888-222-9688.)



INSURANCE

Life is unpredictable. There are twists and turns. But you can make a plan for the unexpected with AAA Insurance, and protect what matters to you. From material possessions like your car, your home, or your boat, RV, ATV, or snowmobile, to your health and the ones you love, you can choose a wide range of coverage and rates.

Homeowner's and renter's insurance

We can help you find the right coverage at the right price on Homeowner's and Renter's Insurance, as well as liability coverage, flood insurance, and more.

Life insurance

You protect your car and your home. But what's more important than your life? In addition to auto and homeowner's insurance, AAA Insurance offers a full line of Life Insurance products, policies, and tools, including term life and universal life. Protect and provide for the people you love, now and in the years to come. Whether you're looking for coverage that is affordable, convenient, or personalized, AAA Insurance has a policy that works for you.

Insurance products sold by AAA Insurance Agency are underwritten by various insurance providers including CSAA Insurance Group, a AAA insurer. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits or discounts.



FINANCE

Staying on top of your finances shouldn't require a team of bankers, advisors, or accountants. And when you team up with AAA, managing your money suddenly doesn't seem so unmanageable. Take advantage of the expert knowledge and experience of our partners, and enjoy an unmatched breadth of products, services, and offers. Whether you're starting a family or making a plan for your financial security, our team can help you reach every milestone along the road of life.

IDENTITY THEFT MONITORING PROTECTMYID®

Identity theft is an increasingly important concern. And even when you can't see that something's wrong, identity theft monitoring can. When unusual purchasing activity occurs, red flags are raised. You'll be notified via email, protected against fraud, and assisted throughout the loss recovery process.

AAA now offers free identity theft monitoring with ProtectMyID®, a part of Experian®. Enrollment in the free ProtectMyID Essential product offers you daily monitoring of your Experian credit report, as well as other valuable resources such as lost wallet assistance, \$10,000 of Identity Theft Insurance for Premier Members, identity theft assistance from a Fraud Resolution representative, and an Experian credit report delivered online upon enrollment. When you belong to AAA and enroll in ProtectMyID, your identity belongs to you and only you.

For Members seeking enhanced protection, ProtectMyID Deluxe provides additional benefits such as \$1 Million Identity Theft Insurance,** ChildSecure® to monitor your child's identity, and daily monitoring of your credit reports from all three major credit bureaus, as well as Internet scans to monitor use of your personal data for potentially fraudulent activity.

ACCOUNTS

AAA has the financial solutions you're looking for—whether you're planning for the future or enjoying the present. Manage and grow your assets with a variety of Member-only high yield, low-risk options, from Online Savings Accounts to Money Market Accounts and IRAs. You can also earn rewards on every purchase with the AAA Member Rewards Visa® Credit Card. Visit your local AAA Store or AAA.com for more information.

Savings

AAA Members can take advantage of high-quality savings products and competitive rates with Discover Bank, one of the most recognized financial services providers in the country. Feel confident in your decision—Discover accounts are FDIC-insured up to the maximum allowed by law.

The AAA Online Savings Account features free and easy online transfers. With no minimum balance required, it's easy to maintain an account, grow your money, and enjoy control of your finances. Customize terms and interest, add funds to a maturing CD, or fund a new one. Discover Bank's Banking Specialists are available 24/7 to answer your questions.

Money Market

Don't just work hard for your money. Put it to work for you. If you're looking to earn even more interest on a deposit, look into a AAA Money Market Account. Discover Bank offers AAA Members a rate that consistently exceeds the National savings average,* with no minimum to open an account. You can access funds by check, debit card or online, enjoy free ATM withdrawals at over 60,000 Allpoint® and MoneyPass® ATMs, and transfer funds between your AAA and non-AAA accounts.

CDs

Certificates of Deposit (CDs) can help you receive higher returns on your money without a lot of risk. AAA's CD Accounts offer competitive rates that consistently exceed the National CD Averages.* When you open an account, you can get preferred member rates on 12, 24, and 60 month CDs and IRA CDs. You can also choose terms from 3 months to 10 years, and opt to automatically withdraw interest.

IRA CDs

When you're saving for retirement, an IRA CD is an excellent choice to secure growth with tax advantages. AAA offers both traditional or Roth IRA CDs, so you can select the option that makes the most sense for your life and your needs. With rollover and transfer options available, you can consolidate previous accounts and continue to grow your money for the future. Discover Bank offers preferred Member rates on select CD terms designed to help you grow and effectively manage your assets.



AAA Member Rewards Visa® Credit Card

Have the ability to purchase what you want when you want it with the AAA Member Rewards Visa® Credit Card.** This card offers competitive pricing†, rewards, unique features and benefits, and the assurance you need for everyday living.

Loans

Everyone's financial needs are both complex and unique. At AAA, we're here to help ensure your loan fits your life and your family. Our partners will help you finance (or refinance) practically anything—auto loans, student loans, home improvements, and more.

Auto Loans

Once you've found your dream car, AAA can help you make it a reality. Our partners offer competitive interest rates and convenient terms help keep your monthly payments low. They can even help you refinance your existing car, so take advantage of the exclusive discounts and options.

AAA Financial Services products are provided by various financial institutions. Visit AAA.com/Financial for more information.

Identity theft monitoring/ProtectMyID

**ProtectMyID® Essential and Deluxe are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in and receive this benefit, you must be 18 years of age or older, have a valid email address and be a current valid AAA Member. Benefit subject to change or termination at any time without notice. Certain terms, conditions and restrictions apply.*

***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 all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

Money Market

National savings average APYs based on rates of the top 50 U.S. banks by deposit provided by Informa Research Services Inc.

CDs

National CD Average APYs based on rates of top 50 U.S. banks (ranked by total deposits) provided by Informa Research Services, Inc.

AAA Member Rewards Visa® credit card

The AAA Member Rewards Visa reward program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the Issuer pursuant to license from Visa U.S.A. Inc. AAA is a registered trademark of the American Automobile Association. ©2016 Bank of America Corporation. ©2016 AAA

†For information about the rates, fees, other costs and benefits associated with the use the AAA Member Rewards Visa credit card, visit a AAA Store or AAA.com.



DISCOUNTS & REWARDS

Your AAA membership is the key to unlocking an array of discounts from your favorite brands, as well as rewards that help you save on everything from prescriptions* to concert tickets. You can enjoy savings at theme parks and the movies, save on hundreds of essential items, and use your AAA Member Rewards Visa to earn points on qualifying purchases. With AAA, having fun is affordable, and saving money is fun.

Local Discounts

Wherever you live, you can save on admission fees to your favorite attractions and restaurants. Or head to the mall or outlets for extra savings. And when you travel, you can sightsee for less. Tour a new city on a Segway, take the kids to a zoo, theme park, or aquarium, and save on museum or show tickets, too.

Regional Discounts

Throughout the U.S., you can also spend less at places such as New York & Company and DIRECTV—and the list goes on. With new partners added each year, you can take advantage of all kinds of discounts at all sorts of places.

International discounts

When you travel outside the US, keep your AAA membership card with your passport. You can access Member-only discounts nearly anywhere in the world, and save on attractions, hotels, theme parks, and more. Just present your AAA membership card for discounts up to 30% on the spot.

National discounts

Wherever you go—Maine to Florida, New York to California—your AAA membership card is good for savings at:

- LensCrafters®, Target Optical®, Sears Optical and Pearle Vision®
- NAPA® auto parts stores
- Amtrak®
- Reebok Outlet Stores
- Dell
- Penske Truck Rentals
- Best Western®
- Starwood Hotels® & Resorts such as Westin® Hotels & Resorts, Sheraton® Hotels and Resorts, FourPoints Sheraton, St. Regis Hotels & Resorts, The Luxury Collection and W Hotels
- Theme parks including: Universal Orlando® Resort, Busch Gardens®, Walt Disney World®, Sesame Place®, SeaWorld®, Six Flags®, and more.
- Hertz® car rentals
- PPG Paints
- Papa John's (online only)
- Sprint

AAA Prescription Savings

AAA Prescription Savings—FREE with your AAA membership, this program allows you to save an average of 26% on medications not covered by insurance at 9 out of 10 pharmacies, including Walgreens, CVS, Target and Wal-Mart.*

This program covers everyone in the family—including pets! Download your savings card or learn more at AAA.com/Prescriptions.

*AAA Prescription Savings is not insurance. Discounts are only available from participating pharmacies. By using this card, you agree to pay the entire prescription cost less any applicable discount. AAA Members save an average of 26% on prescriptions. Savings may vary by pharmacy, drug strength, dosage, and quantity. Savings are based on actual 2015 drug purchases for this program administered by CVS/caremark, located in Woonsocket, RI. The program administrator may obtain fees or rebates from manufacturers and/or pharmacies based on your prescription drug purchases. These fees or rebates may be retained by the program administrator or shared with you and/or your pharmacy. Prescription claims through this program will not be eligible for reimbursement through Medicaid, Medicare or any other government program. Heartworm or flea/tick prevention medications are not covered. AAA Prescription Savings cannot be combined with any other discounts. This contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers that are not affiliated with CVS/caremark or AAA.



LEARN MORE

Information about Paying Your Membership Dues

AAA records Memberships on a monthly basis. For example, if a Member joins on January 3, the membership will not expire until February 1st of the following year. There is a 7-day waiting period for Plus, RV, & Premier enhanced services. Classic level service will be provided during this period.

When a membership is renewed within 59 days of the membership expiration, the original membership join date and expiration date are unchanged and the Member's years of membership tenure continue to accrue. AAA continues to provide all services to Members for the first 30 days after membership expiration, and all services except Roadside Assistance for the next 29 days unless the membership dues are paid at the time Roadside Assistance is requested (Roadside Assistance available at Member rates during this later, 29-day period). Note also that annual membership dues will be due one year from the original expiration date, which will be less than twelve months from the late payment date.

When a membership is renewed 60 days or more following the expiration date, those Members will receive a new join date, a new annual expiration date and any accrued membership tenure will be lost.

Membership Refund Policy within First 3 Months of New Membership

There is a new limited Membership refund policy effective April 15, 2012. If, at any time during the first three months of your new membership including any upgrades and added Associate Members, you decide AAA isn't right for you, simply cancel. We'll refund the unused portion of your paid membership dues.

Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. No other refunds will be granted. Visit AAA.com/Refund for more information.

Membership Refund Policy for Renewing Memberships and New Memberships after First 3 Months of Membership

Membership dues payments including renewals, upgrades, and added Associate Members will not be refunded once applied to your membership; however, your membership will remain in force until it expires. Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. Visit AAA.com/Refund for more information.

The Club reserves the right to cancel the membership for a Member's abusive use of Roadside Assistance Services of the Club ("Services"). In addition, a Member who requests or uses an excessive amount of Service; that is, uses Services over a sustained period that are greater than the average Member uses, may be subject to membership downgrades at renewal or the non-renewal of the membership.

About Roadside Assistance

Vehicles and services covered under Classic, Plus, RV, or Premier Membership: Roadside Assistance means 24-hour assistance for minor mechanical first aid, battery service, tire change, out of fuel, lockout service, extricating and towing. Roadside Assistance will be provided to you when the vehicle you are either driving or riding in becomes disabled. The following types of vehicles are eligible for service:

Four-wheel motor-driven passenger vehicles (i.e. cars, vans, and pick-up trucks, including rented passenger vehicles) if those services can be safely delivered.

Dual rear wheel unloaded pickup trucks are provided all services except tire service.

Dual rear wheel campers and motor homes are covered for lockout, battery service and out of fuel services only. Additional services (such as towing and tire change services) are provided only if you have an RV Rider Membership.

Vehicles Covered under Plus RV

Campers, motor homes, motorcycles, travel trailers, and boat and utility trailers (but only if loaded with boat or recreational vehicle such as ATV, dirt bike or jet ski).

Some restrictions apply. What's not covered

Service on taxis, buses, dual-wheeled box trucks, limousines, or modified vehicles which would prevent the vehicle from being towed safely (i.e. plows).

Service will be provided to Members on any eligible vehicles that Members are either driving or riding in at the time of disablement unless prohibited by law. An "eligible" vehicle is a four-wheel motor-driven passenger vehicle (i.e. cars, vans and pickup trucks, including rented passenger vehicles) if those services can be safely delivered.

Services to vehicles which AAA has determined to be unsafe due to overloading or which require heavy duty equipment to safely provide service. Service to a vehicle which is snowbound, including unplowed streets or driveways.

Service on a vehicle to which a plow is attached (plow must be removed by Member before a covered vehicle will be towed).

Service to an unattended vehicle, unless prior approval has been given by AAA due to extenuating circumstances.

Service to vehicles located at a repair facility where repairs can be performed, except when it has been confirmed that the repairs cannot be provided or completed within 72 hours.

Removal of a vehicle from a closed repair facility. No more than one tow per disablement.

Service to a vehicle located in areas such as vacant lots, back, front or side yards, beaches, fields or barricaded streets.

Tow requests for a vehicle to or from the street to the driveway (unless obstructing traffic); one location to another on the property; a closed repair facility; a vacant or unattended location; or for the purposes of buying, selling, trading, junking, or donating.

Tire service for dual-rear wheel trucks or vans (except under Plus RV Rider).

Towing of utility trailers attached to a covered vehicle (service for the trailer may be provided at the Member's expense).

The cost for repairs, parts, and labor.

Taxi service from site of disablement (tow trucks are limited as to the number of passengers they can accommodate). Taxi service or other transportation can be arranged at the Member's expense.

Service may be restricted, delayed, or suspended due to severe weather conditions.

Reimbursement of tow expense covered by insurance.

Delivery of diesel fuel.

Additional Points

Your membership benefit cannot be transferred to or used by any other person.

AAA will charge an additional non-refundable Immediate Service Fee if Roadside Assistance is requested at the time a Member joins or canceled Member renews with the Club beyond their Membership Grace Period.

All renewal bills and membership renewal communications will be sent to the Primary Member.

Classic Member

Entitled to 4 Roadside Assistance calls per Member, per membership year for covered services, including up to \$50 for auto lockout service.

May have the vehicle towed to the responding AAA facility or any other destination, including the hookup and first 5 miles of towing, at no charge—additional mileage at Member discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline to enable your vehicle to reach the closest open service station. Member pays pump price for gas. If this service fails to make the vehicle operable, the extended towing benefit will apply.

Tolls are not covered.



LEARN MORE

Plus Member

Entitled to 4 Roadside Assistance calls per Member, per membership year for covered services, including up to \$100 for auto lockout service.

May have the vehicle towed to the responding AAA facility or any other destination, including the hookup and first 100 miles of towing, at no charge—additional mileage at Member-discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline at no additional cost to enable your vehicle to reach the closest open service station. If this service fails to make the vehicle operable, the extended towing benefit will apply.

Tolls are not covered.

Premier Member

Entitled to 5 Roadside Assistance calls per Member, per membership year for covered services, including up to \$150 for auto lockout service and one (1) home lock out per household per membership year up to \$150.

May have the vehicle towed to the responding AAA facility or any other destination, including the hookup and first 100 miles of towing, at no charge—additional mileage at Member-discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline at no additional cost to enable your vehicle to reach the closest open service station. If this service fails to make the vehicle operable, the extended towing benefit will apply.

May have their vehicle towed to the responding AAA facility or up to one hundred (100) miles and one two hundred (200) mile tow per household Member per year.

200-mile tow and Free Battery Replacement benefit does not apply to RV coverage.

Tolls are covered.

AAA may arrange for service to Members who have exceeded their "per membership year" allowance; however, Members will be required to pay for each additional call at AAA Member discounted rates. There is a 7-day waiting period from the time your payment is processed before you can receive Plus, RV or Premier benefits; this also applies to an upgrade from one membership level to another; to renewal of membership 60 days or more after expiration, or if you just joined the Club and enrolled initially as a Plus, RV, or Premier Rider Member. Services during this waiting period will be provided under the guidelines for Classic Membership.

AAA Liability

We have contracted with independent service facilities to provide Roadside Assistance. AAA shall not be liable for any damage, injury or loss occasioned by or resulting from rendering, attempted rendering, or failure to provide any Roadside Assistance or towing service or failure thereof by an independent service facility. Independent service facilities are not agents of AAA, nor is AAA an agent for them. They are solely responsible for their actions. Any arrangements you make for subsequent nonemergency repairs are between you and the service facility.

Additional information about Roadside Assistance and other Member services and benefits are available online at AAA.com, by calling 1-800-763-8200, or by writing to Member Relations, P.O. Box 6032, Newark, DE 19714-6032.

Additional Benefits

Emergency Check, Debit/Credit Card Acceptance:

Your personal check and/or valid debit/credit card will be accepted by any independent contract facility or AAA/CAA-owned service facility for payment of emergency road service up to \$250. A valid AAA membership card and identification must be presented at the time of payment. The name on the check and/or debit/credit card must match the Member's name. If an independent contract facility or AAA/CAA-owned service facility is unable to accept the valid credit and/or debit card presented, AAA will provide support for debit/credit card authorization.

Alternative Reimbursement

If AAA Roadside Assistance is not available and you obtain service from a non-AAA facility, you may submit your request for reimbursement consideration up to the amount it would have cost AAA to provide the covered service under similar circumstances. You must make every effort to contact AAA to request service through Roadside Assistance first. Requests must be submitted with the original receipt within 60 days of service.

Some toll roads and some limited access highways provide their own Roadside Assistance and will not permit AAA to come to your assistance. You should request that they tow your vehicle to their lot off the toll road so that you may contact AAA to request service. In some instances, some of the providers will accept your membership card in lieu of payment to remove your vehicle from the toll road or limited access highway. Otherwise, pay for the service and get an itemized receipt, which you may submit to AAA for reimbursement consideration.

Trip Interruption Expense Reimbursement

Classic & Plus Members

Your vehicle must be involved in an accident in the United States or Canada, 50 miles or more from home, while on a planned leisure trip which includes at least 1 overnight stay. Vehicle must be disabled and inoperable for a minimum of 8 hours (mechanical disablement excluded). You may request reimbursement for reasonable, unanticipated costs of accommodations and meals or substitute transportation, up to \$500 for Classic Members and up to \$1,000 for Plus Members. These expenses must be incurred within 72 hours of the accident. All requests for trip interruption reimbursements must include a police report and original receipts for expenses incurred.

Premier Members

Your vehicle must be involved in an accident or experience mechanical failure (excluding tire trouble) or theft of the vehicle in the United States or Canada, 100 miles or more from home while on a leisure trip planned to include at least 1 overnight stay, and due to the accident, mechanical failure or theft, your vehicle must be inoperable for minimum of eight (8) hours. Premier Members may request reimbursement for reasonable unanticipated costs of accommodations and meals or substitute transportation, up to \$1,500 incurred within 96 hours of the covered event. When requesting reimbursement, you must submit a police report (if the vehicle suffered damage or theft) and original receipts for expenses incurred.

Premier Battery Replacement Benefit

Certain restrictions apply. There is an initial 7-day waiting period for some Premier services, including the Free Battery Replacement. Free Battery Replacement Benefit is limited to one (1) battery per household per Membership year if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.

The service technician deployed, in coordination with AAA, shall have sole discretion as to whether a replacement battery is necessary. In rare instances, some vehicle models may incur a charge for installation if battery installation is considered to be a "difficult install"—for example, this includes, but is not limited to, certain makes/models where the battery is located in the fender or is otherwise not readily accessible. Difficult install charges are not covered by your membership. Battery components, such as cables, are not included in the price. If cables or components other than the battery itself need to be repaired/replaced, additional charges may apply. Mobile Battery Service is available from 6 a.m. to 11 p.m. in most areas. Stock is limited to conventional lead-acid batteries, with coverage available for most vehicles. Batteries for hybrid vehicles are limited to select makes/models.

In some instances, where the original equipment is not available, a similar alternate battery may be offered in substitution. Should service or a substitution not be available, you may submit your request for reimbursement consideration up to \$125. You must make every effort to contact AAA to request battery replacement service through AAA Roadside Assistance prior to proceeding with a replacement on your own. AAA reserves the right to decline reimbursement if proper process is not followed. Reimbursement requests must be submitted with the original receipt within 60 days of battery replacement. Does not apply to RV, motorcycle, or other specialty batteries.

This benefit is applicable to Premier Members who joined or upgraded after 10/3/2016. Premier Members who joined or upgraded prior to 10/3/2016 can call 1-888-222- 9688 to have this benefit added to their membership for a nominal cost.



LEARN MORE

Vehicle Theft Reward

A reward will be offered for information and testimony provided by a person, unrelated to the Member, which leads to the arrest and conviction of anyone who steals or vandalizes your vehicle. Classic Membership Reward—total of \$1,000 regardless of number of witnesses. Plus Membership Reward—total of \$1,500 regardless of number of witnesses. Premier Membership Reward—total of \$2,000 regardless of number of witnesses. Witnesses should call 1-800-763-8200, ext. 69074, to get details on how to apply for the reward once the accused has been tried and convicted of auto theft and/or vandalism.

Note: Members and their immediate family are ineligible to receive a reward with respect to the Member's vehicle.

Bicycle Roadside Assistance

Bicycle coverage included in all membership levels (Classic, Plus, Premier).

Bicycle towing mileage same as vehicle towing mileage limit (5 miles for Classic, 100 miles for Plus/Premier, and one 200-mile tow for Premier Members). Additional towing miles—same per mile rate as vehicles.

No additional charge to Member for bicycle coverage.

Any of the Members four (five for Premier Members) Roadside Assistance calls can be used for bicycles.

Bicycle must be disabled; transportation will not be included for rider fatigue and physical inability to continue riding.

Tow providers are only obligated to provide bicycle transportation to Member rider whose bicycle is disabled or inoperable.

In order to service off-road bicyclist, they must meet the service vehicle at an accessible road (Members show their card at the time of service).

Roadside Assistance limited to transporting a bicycle (back home, to bike repair shop etc.) due to breakdown disablement. Mechanical repairs not included, including bicycle lock service.

Bicycles covered:

- Bicycle rentals
- Tandems/trailers pulled by bicycles
- The above is provided as long as service can be safely delivered using normal servicing equipment.

Bicycles NOT covered:

- Bicycle taxis or bicycles used for commercial transportation
- Motorized bicycles or scooters
- Impounded Bicycles
- Bikes that require breaking or cutting a lock to transport
- Unattended bicycles
- More than one transportation per disablement

Service is only available in AAA ACA's footprint.

Legal Defense Reimbursement

You may qualify for reimbursement for attorney's fees up to the amounts listed below if you are charged with a listed motor vehicle violation to which you plead not guilty throughout the proceeding. After final disposition, contact AAA to request the necessary paperwork to apply for this benefit.

Criteria:

Not guilty plea must be entered and maintained.

Not eligible if you plead guilty to a lesser charge.

Submit original bill from attorney and copy of final disposition.

Not eligible if convicted of illegal conduct, such as driving under the influence of alcohol or drugs; evading police; hit and run; or theft of a vehicle.

Moving Traffic Violation:

Classic—Representation in Primary Court up to \$50; Representation in any Higher Court up to \$75; Maximum combined benefit \$125.

Plus & Premier—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250.

Assault & Battery by Automobile:

Classic—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250.

Plus & Premier—Representation in Primary Court up to \$200; Representation in any Higher Court up to \$300; Maximum combined benefit \$500.

Manslaughter by Automobile:

Classic—Representation in Primary Court up to \$400; Representation in any Higher Court up to \$600; Maximum combined benefit \$1,000.

Plus—Representation in Primary Court up to \$600; Representation in any Higher Court up to \$900; Maximum combined benefit \$1500.

Premier—Representation in Primary Court up to \$800; Representation in any Higher Court up to \$1200; Maximum combined benefit \$2000.

Take advantage of these Additional Benefits by contacting:

AAA Member Relations

P.O. Box 6032

Newark, DE 19714-6032

800-763-8200

AAA.com

Updated 7/1/2017

© AAA Club Alliance Inc. 17_224414