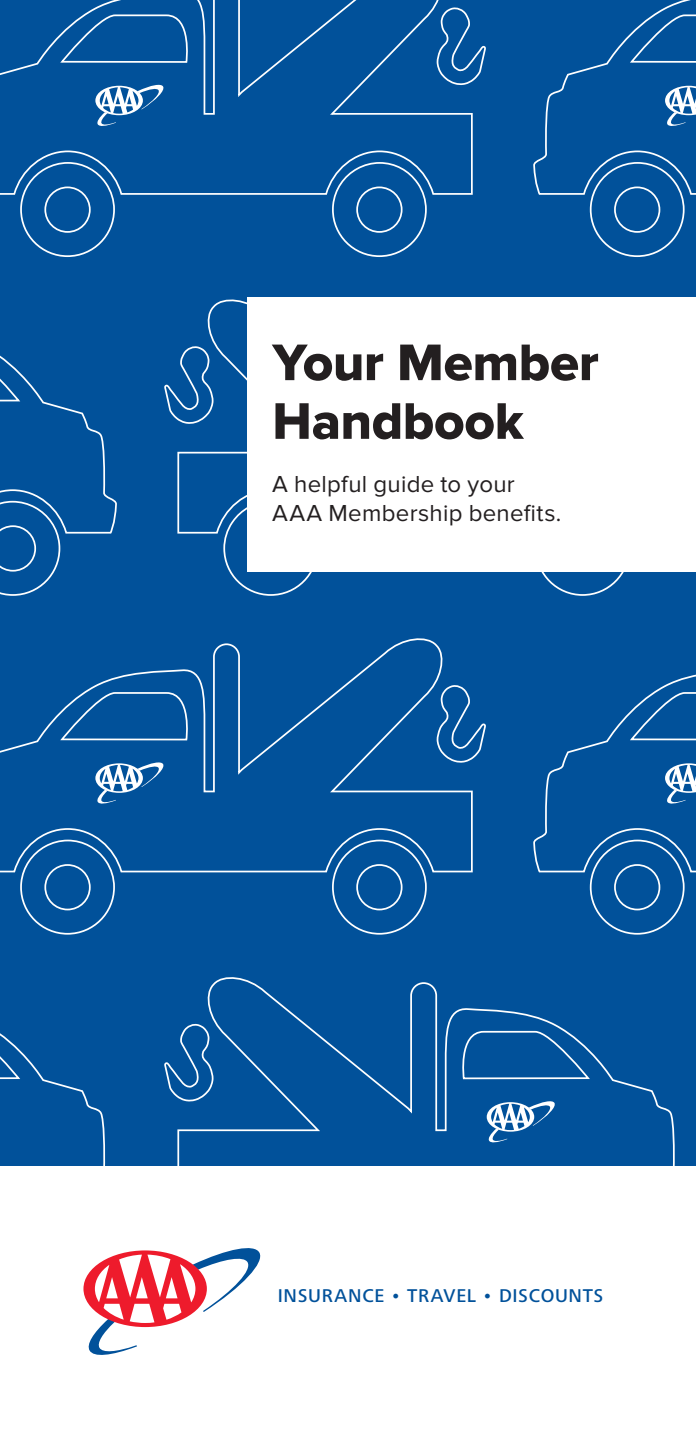




Your Member Handbook

A helpful guide to your
AAA Membership benefits.



INSURANCE • TRAVEL • DISCOUNTS

Welcome to AAA.

This Member Handbook is designed to give you an overview of the features and benefits of AAA Membership. No matter if you're a AAA Classic, AAA Plus® or AAA Premier® Member, you'll find information inside to help you understand what comes with your Membership. From towing to travel services, DMV to discounts—you can learn about it in here.

Keep this booklet handy. It's your reference guide to your AAA Membership.

Let's get started!

For full Membership terms and conditions, please go to [AAA.com/memberterms](https://www.aaa.com/memberterms)





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AAA Emergency Road Service

Welcome to road service like no other.

Unlike other road service providers, AAA covers you in anyone's car—if you're the driver or a passenger. Call us at **800-AAA-HELP** (800-222-4357), 24 hours a day, 7 days a week to get back on the road—fast.

Call 800-AAA-HELP

When you call, have this information ready:

- Your name and AAA Membership number.
- The exact location of your vehicle and the nearest cross streets.
- The make, model, year, color and license plate number of the vehicle.
- As much information as possible about the trouble you're having.



When your service technician arrives, please be prepared to show the technician your picture ID and AAA Membership Card or a dues receipt. You must be present at the time of service (unless you are unable to do so because of injury or safety reasons).

If you don't have your AAA Membership Card with you, we'll be happy to provide help, but you may be charged for the service. In this event, you may qualify for a reimbursement. For more details on reimbursement, call 800-272-2877.

Please note: Each AAA Member and Associate Member is entitled to receive AAA Emergency Road Service four times per Membership year at no charge within the terms and conditions of your Membership plan.

Features and Benefits

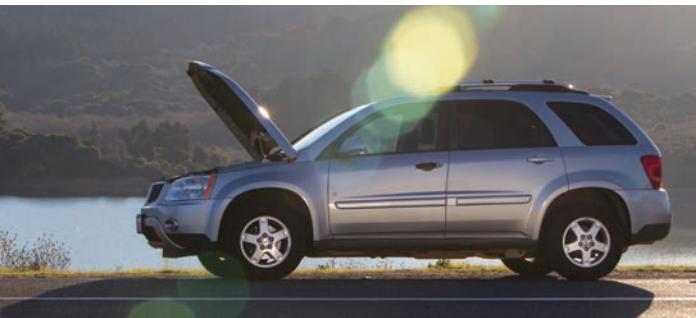
All the following services are FREE with your AAA Membership:

Towing Depending on the miles of free towing included in your Membership plan, we can tow you from point of breakdown to the nearest service station, AAA Approved Auto Repair shop or your mechanic. AAA Classic provides up to five free miles of towing per service request. AAA Plus provides up to 100 free miles of towing per service request. AAA Premier provides one tow up to 200 miles free and three tows up to 100 miles free per Membership year, plus RV towing.

Emergency Fuel Delivery If you run out of fuel, we'll bring you enough to get you to the nearest service station. AAA Classic Members will be charged for fuel at the market rate. AAA Plus and Premier Members receive fuel at no charge. If you need diesel fuel, please request it when you call. (Diesel may not be available in all locations.)

Battery Assistance If your car won't start, a technician will attempt to restart it by jump-starting your battery. If your battery is failing, the technician can test it and, if necessary, replace it with a new one on the spot for a special Members-only price. (Batteries may not be available for all vehicles; additional costs may apply for certain vehicles. Service may not be available in all areas.)

Mechanical Aid Our road service technicians are trained to identify and address some of the most common mechanical problems, including replacing fuses, resetting fuel cut-off switches, freeing jammed starters and more to get you going so you can reach a service station.



Tire Service Depending on the cause and nature of the damage to your tire, our service technicians will either install your spare tire if the spare is inflated and safe to use or tow your vehicle.

Lockout/Locksmith Service If you're accidentally locked out of your car, we'll send a technician to try to open the car. If a locksmith is required, AAA will reimburse the Member for the cost of the locksmith service. (Locksmith services may not be available in all locations.) Classic Members receive up to \$60 auto locksmith reimbursement. Plus Members receive up to \$100 auto locksmith reimbursement. Premier Members receive up to \$100 locksmith reimbursement for auto or home (must be Member's primary residence).

Vehicle Extrication (winching) If your vehicle is stuck adjacent to a passable, established thoroughfare and can be safely reached from the hard road surface, we will extricate it and attempt to get it back on the road. (Special equipment may cost extra.)

Learn more about your Emergency Road Service (ERS) benefits at **AAA.com/ERS**.

AAA Plus and AAA Premier Exclusive Benefits



As a AAA Plus or Premier Member, you get a host of additional benefits with your Membership.

Motor Vehicle Return Coverage¹ (Plus and Premier)

If the Member cannot complete a road trip due to injury or illness, AAA will pay up to \$500 to get the Member's car home. Applies outside of 100-mile radius from the Member's primary residence but within the continental United States, Mexico or Canada.

Trip Interruption/Delay Coverage¹ (Plus and Premier) If your road trip is delayed and results in at least one overnight stay, AAA will provide up to \$500 for AAA Plus Members and \$1500 for AAA Premier Members in coverage for additional food, lodging or alternate transportation expenses. Applies outside of 100-mile radius from the Member's primary residence but within the continental United States, Mexico or Canada.



Baggage/Personal Effects Coverage¹ (Plus and Premier)

If a Member's suitcase or other personal items are stolen, AAA will pay Plus Members up to \$100 to ship replacement items and up to \$100 to buy emergency items. AAA will pay Premier Members up to \$250 to ship replacement items and up to \$250 to buy emergency items. Applies outside of 100-mile radius from the Member's primary residence but within the continental United States, Mexico or Canada.

Emergency Medical Transportation² – Worldwide (Plus and Premier)

If the Member becomes sick or injured, AAA will reimburse up to \$25,000 for emergency evacuation. This may include air ambulance, transportation home for dependent children and spouse, and if travelling alone, transportation of the person of their choice to join them.

For full Membership terms and conditions, please go to AAA.com/memberterms.

AAA Premier

Exclusive Benefits

Dedicated Toll-Free Number (Premier Only)

Premier Members receive priority call handling via a dedicated toll-free phone number printed right on your AAA Membership Card.

1-Day Free Car Rental (Premier Only) If a Member's vehicle is towed for any reason other than a collision, AAA will provide a one-day free car rental from Hertz (up to full-size car).

Travel Accident Insurance (Premier Only)

AAA provides up to \$300,000 in travel insurance for the Member and immediate family members accompanying the Member with travel purchased through AAA Travel.

Windshield Reimbursement (Premier Only)

Reimburses costs up to \$50 for repair or replacement of car windshield once per Membership year.

Auto Repair Hotline (Premier Only) Access the auto repair hotline for repair advice, validation of repair costs or a referral to a AAA Approved Auto Repair facility. Just call the number on your AAA Premier Membership Card and ask for the auto repair hotline.

Home Lockout Reimbursement (Premier Only)

Up to \$100 reimbursement for the cost of a locksmith to access the Member's primary residence.

\$10,000 Identity Theft Insurance (Premier Only)

AAA Premier Members who enroll in ProtectMyID[®] Essential for identity theft monitoring (see page 16 for more information) receive \$10,000 in ID theft insurance.

24-Hour Worldwide Travel Assistance Concierge³ (Premier Only) Get instant access to a host of travel services when traveling domestically or internationally. Call the toll-free AAA Premier Travel Emergency Ben-



efits phone number on the back of your AAA Premier Membership Card (outside the U.S., call collect using the same number) to obtain information such as:

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

24-Hour Global Travel Emergency Assistance⁴ **(Premier Only)**

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 U.S. or internationally—you may call for emergency travel and medical assistance for help with:

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

Call the toll-free AAA Premier Travel Emergency Benefits phone number on the back of your AAA Premier Membership Card.

Automotive Services Benefits

From car repair to DMV, your AAA Membership keeps you road-ready.

Maintenance & Repair Whether it's one of our AAA-owned and operated service locations or a shop in our network of 400 AAA Approved Auto Repair facilities, Members receive a 10% discount on labor fees and all repairs are backed by a 24-month/24,000-mile warranty.⁵

AAA Auto Buying Program AAA has teamed up with TrueCar to bring Members a greatly enhanced auto buying experience. Leveraging the TrueCar network of more than 7,000 certified dealers nationwide, the AAA Auto Buying Program makes it easy to find your next car and save big. Go to AAA.com/buyacar to learn more.

AAA Battery Service We'll send a technician to test and, if necessary, replace your failed battery with a new one on the spot for a special Members-only price. (Batteries may not be available for all vehicles; additional costs may apply for certain vehicles. Service may not be available in all areas.)



DMV Services at AAA

As a AAA Member, you can perform select DMV transactions at most local AAA branches. It's fast, easy and convenient. Just show your AAA Membership Card and your valid California, Nevada or Utah driver license or ID.

DMV Services⁶

Renew registration¹⁰ (car and boat)

Get duplicate registration certificates and temporary opera

Get replacement registration stickers

Order personalized plates or duplicate plates

Reinstate registrations suspended due to lapse in insurance

Get duplicate title

Transfer ownership

International driver permit

Renew or duplicate driver license and state ID

Print out driver history reports

Payment Options

Cash

Visa, MasterCard, Discover, debit card

American Express

Check

eCheck



DMV services provided, as well as the AAA branches offering DMV services, may change without notice.

Go to **AAA.com/findus** to locate a nearby branch offering DMV services.

	CA ⁷	NV ⁸	UT ⁹
	✓	✓	✓
ting permits	✓		
	✓		
	✓		
	✓	✓	
	✓		
	✓		
	✓	✓	✓
		✓	
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	✓	✓	✓
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	✓		
		✓	✓

Identity Theft Monitoring

Stay alert to the very real threat of identity theft with ProtectMyID® from Experian®. It's another way your AAA Membership gives you increased peace of mind.

As a AAA Member, you can choose from two levels of identity theft monitoring. **ProtectMyID Essential** (a \$79 value) is FREE to AAA Members.

Benefits

Price

Daily Credit Monitoring

ID Theft Insurance¹²

Email Alerts

Fraud Resolution Support

Lost Wallet Assistance

Daily Internet Scans

Change of Address Notification

ChildSecure®



For added coverage, enroll in **ProtectMyID Deluxe** for only \$8.95 a month—that’s a 60% discount for AAA Members. Compare the features available and enroll at **AAA.com/IDtheft**.¹¹

ProtectMyID
ESSENTIAL

ProtectMyID
DELUXE

FREE with AAA Membership (\$79 value)	\$8.95/month—a 60% discount for AAA Members
Monitors your Experian Credit Report	Monitors Experian, TransUnion® and Equifax®
\$10,000 for AAA Premier Members only	\$1 Million ID Theft Insurance
✓	✓
✓	✓
✓	✓
	✓
	Checks national databases to determine if your address has been changed.
	Alerts you if a credit report is detected using your child’s information.

AAA Travel

Worldwide Vacation Planning

AAA Sojourns® Created exclusively with AAA Members in mind, AAA Sojourns trips feature immersive cultural interactions, uniquely designed itineraries and expert guides with local knowledge that take you beyond the typical tourist experience.

AAA Vacations® AAA Vacations cruises and vacations offer unique and engaging experiences for Members only and feature these exclusive benefits:

- **Our Best Price Guarantee:** If you find a lower rate for your itinerary within 24 hours of booking, AAA will match it.¹³
- **24/7 Member Care:** Get travel assistance — anytime, anywhere.
- **Select cruises and vacations also include benefits** such as complimentary inclusions, priority check-in, onboard spending credits, specialty dining and more fantastic extras.

Expert Vacation Planning Our expert AAA Travel Counselors provide expert planning services and can find the best added-values, savings, and extra benefits to help you make the most of your trip.

Talk to a AAA Travel Counselor today at **800-886-8551** or visit your local AAA branch.¹⁴

Some branch locations do not offer travel services. Go to [AAA.com/findus](https://www.aaa.com/findus) to see which services are available at your local branch.



Road Trip Resources

Take advantage of a number of free road trip planning tools, maps and destination information, including exclusive AAA Member benefits from our partner, Hertz.

Free TripTik® Travel Planner Use the online TripTik Travel Planner to get point-to-point driving directions, and easily find low gas prices and AAA Discounts locations wherever you drive. You can plan a trip on your computer and then easily access it from the AAA Mobile App on your smartphone.

Free AAA Maps Lay it out, mark your route, track your progress. Nothing gets you there like a legendary AAA map! Get maps FREE at all AAA branches or request them online at AAA.com/maps to have them delivered right to your doorstep.

Free AAA TourBook® Guides These information-rich guides feature hundreds of AAA Diamond-rated hotels, restaurants and attractions for more than 100 different regions. Available at your local AAA branch or go to AAA.com to download eTourBook guides to your tablet or smartphone.





Free Hertz Gold Plus Rewards Membership

All AAA Members are eligible for a free membership in the Hertz Gold Plus Rewards program. AAA Classic and AAA Plus Members receive 600 bonus reward points—good for one free rental day—after their first rental as a Hertz Gold Plus member. Enroll online at AAA.com/hertzgold. AAA Premier Members receive 1,000 bonus reward points—good for two free rental days—after their first rental as a Hertz Gold Plus member. Enroll online at AAA.com/hertzpremier. (All Hertz Gold Plus Rewards rules apply.)

Free *Via*® Magazine Published four times a year, *Via* delivers in-depth articles for travelers in the western United States and beyond, complete with practical tips on the best places to eat and stay.

Free AAA Mobile App Get maps, voice-guided directions, AAA Diamond-rated hotel and restaurant listings—even current fuel prices—right on your IOS or Android smartphone with the AAA Mobile app. Download it at Apple's App Store, Google Play or go to AAA.com/mobile.

Members-Only Discounts

Members who use AAA Discounts can save an average of \$86 a year.

You may know about using AAA to save at hotels, but you can also find discounts at thousands of locations coast to coast. The money you save with AAA Discounts could actually be enough to cover the annual cost of your Membership.





Save up to 30% at these retailers with your AAA Membership Card.¹⁵

Hotels

Marriott International
Hilton Worldwide
Starwood Hotels & Resorts
Best Western International
Hyatt Hotels & Resorts

Automotive

Penske
Napa Auto Parts
SuperShuttle
Hertz
Thrifty Car Rental
Maverik Gas

Theme Parks

Universal Studios
LEGOLAND
Six Flags
Knott's Berry Farm
Santa Cruz Beach
Boardwalk

Dining

Hard Rock Café
Chart House Restaurants
Papa John's

Fashion

Payless ShoeSource
New York & Company
Adidas Outlet
Tanger Outlets

Home

DIRECTV
Dell
HP.com
Sprint
Affinity Cellular
1-800-Flowers
The UPS Store

Entertainment

Blue Man Group
Las Vegas Perks
Ticketmaster
Ticket Monster

Personal Care

AAA Prescription Savings
LensCrafters
Glasses.com

AAA Insurance

Superior protection, unmatched value and caring service.

Now that you're a AAA Member, you have access to the service and protection of AAA Insurance. Because we're a membership organization, we do things differently than other insurance providers. We don't treat you like a number on a policy. We'll listen, help design a policy that fits your needs and treat you with fairness and respect—from quotes to claims.

AAA Auto Insurance Enjoy affordable coverage, personal service and customized policies to protect you and your vehicle.

AAA Home Insurance We offer reliable coverage, responsive claims service and up to 150% of your home coverage limit so it's easier to rebuild your home, and your life, after a covered loss.¹⁶ Compare AAA to other insurance carriers and you'll find that AAA gives you unmatched value.

Multi-policy Discount¹⁷ Increase your savings when you bundle your AAA auto, home and life policies.

Claims Service Available 24/7 There's no good time to file a claim. That's why we offer 24/7 claims service. And it usually takes just one call to put everything in motion: tow truck, repair shop, rental car—everything. It's just the kind of hassle-free service you expect from AAA.



More Ways to Save on AAA Insurance¹⁸

You'll find a number of ways to reduce your premiums with our available discounts, including:

Multi-car

Mature Driver

Multi-policy

Good Student

Good Driver

New Car

Life Insurance and Annuities¹⁹ If someone depends on you financially, chances are you need the peace of mind life insurance can provide. We also offer fixed annuities that can help bring stability to any retirement portfolio. Our Life Insurance Specialists will work with you to find a plan that fits your needs.

This handbook highlights only certain provisions of the insurance described, and is not and will not become a part of the insurance policy. For a complete listing of all provisions, exclusions, definitions and limits, please contact an agent. Payment of claims is subject to policy terms, conditions and exclusions. See policy for specific details of coverage.

Road Safety Resources

AAA Members can take advantage of our long-standing commitment to road safety.

Safer Driving Since 1900, we've dedicated ourselves to being a leading advocate for safe and responsible transportation. Learn how to reduce your teen's crash risk, discover ways to keep an older parent driving safer, longer and find out about free child safety seat inspections at **AAA.com/saferdriving**.

FREE Child Car Seat Inspections Get your child car seat inspected by a nationally Certified Child Passenger Safety Technician at many local AAA branches across Northern California, Nevada and Utah. Learn more at **AAA.com/carseats**.

Online Mature Driver Course This self-directed program can help lower your risk of traffic violations and collisions—and qualify you for discounts on AAA Auto Insurance. To learn more and to start the course, go to **AAA.com/seniordriving**.

AAA School Safety Patrol™ From this program's inception in 1920, millions of grade-schoolers have served as Patrollers. Students gain safety awareness and leadership skills; schools increase their safety network and the community gets a safer environment for pedestrians and motorists. Go to **AAA.com/safetypatrol** to learn how your child's school can participate.



Important Phone Numbers

Emergency Road Service	800-AAA-HELP (800-222-4357)
Member Services.....	800-922-8228
AAA Travel.....	888-937-5523
AAA Auto/Home Insurance	877-323-4222
AAA Auto/Home Insurance questions and claims	800-922-8228
AAA Life Insurance.....	888-689-2722
AAA Life Insurance questions and claims	800-624-1662
AAA Auto Buying Program	866-230-0633



Manage Your Membership Online

Register at **AAA.com** to take full advantage of all your Membership benefits.

Sign in and manage your Membership online—upgrade, make payments, sign up for automatic renewal, add people to your Membership and more. You can also order free maps and AAA TourBook® guides, access web-only discounts even view travel reservations.

Terms and Conditions

For full Membership terms and conditions, go to AAA.com/memberterms.

1. Insurance Coverage is underwritten by BCS Insurance Company. AGA Service Company is the licensed producer and administrator of the Policy.

2. AGA Service Company is the administrator of the Policy.

3. AAA Premier Membership includes access to concierge services, which are service benefits, not financial benefits. Any costs associated with services are paid by the Member. Concierge services are available only during covered travel. AGA Service Company is the administrator of this plan.

4. AAA Premier Membership includes access to emergency assistance services, which are service benefits, not financial benefits. Any costs associated with services are paid by the member. Services are available during covered travel. AGA Service Company is the administrator of this plan.

5. 10% labor discount excludes already discounted services. Member extended warranty is 24 months or 24,000 miles, whichever comes first.

6. Descriptions accurate at time of printing. Certain restrictions apply (including owner and documentation requirements); please contact your local AAA branch for details.

7. Service availability in Northern California: Available to AAA Members only.

8. Service availability in Nevada: Available to AAA Members and non-Members via DMV-in-a-Box kiosks at select branches. DMV charges a fee for kiosk services.

9. Service availability in Utah: Available to AAA Members and non-Members.

10. Registered vehicle owner must be present to receive registration stickers.

11. ProtectMyID Essential and ProtectMyID Deluxe are monitoring products designed to help you identify and resolve identity theft incidents. These products are provided in addition to any precautions you should reasonably be expected to take yourself, including protecting your account numbers, passwords, social security number and other personally identifying information. ProtectMyID Essential and ProtectMyID Deluxe cannot stop, prevent, or guarantee protection against incidents of identity theft, or guarantee satisfactory resolution.

ProtectMyID Essential and ProtectMyID Deluxe, provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll you must be 18 years of age or older and have a valid AAA Membership. Products subject to change or termination at any time without notice. Certain terms, conditions and restrictions apply.

12. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. Refer to the actual policies for complete terms, conditions and exclusions of coverage.

13. Certain restrictions apply. Best Price Guarantee is valid only for new bookings made through a participating AAA motor club and/or AAA travel agency.

14. Some branch locations do not offer travel services. Go to AAA.com/findus to see which services are available at your local branch.

15. Active AAA Membership Card required. All offers are subject to change and may expire without notice. Various conditions and restrictions apply to all offers. Go to AAA.com/restrictions for details.



16. Applies to Coverage A-Dwelling and Coverage B-Other Structures; additional premium applies in Nevada. Refer to your policy for full terms and conditions.

17. Multi-policy and other discounts vary based upon eligibility; certain restrictions apply. Multi-policy discount provided by CSAA Insurance Group, a AAA insurer.

18. Discounts vary by state. Restrictions may apply.

19. Life insurance and annuities offered by AAA Life Insurance Company, Livonia, MI. ALCS-23191-D15-XX

Insurance products in California offered by AAA Northern California Insurance Agency. License #0175868, in Nevada by AAA Nevada and in Utah by AAA Utah. Insurance provided by CSAA Insurance Group, a AAA insurer

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Register at [AAA.com](https://www.aaa.com)

to take full advantage of all your Membership benefits.

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