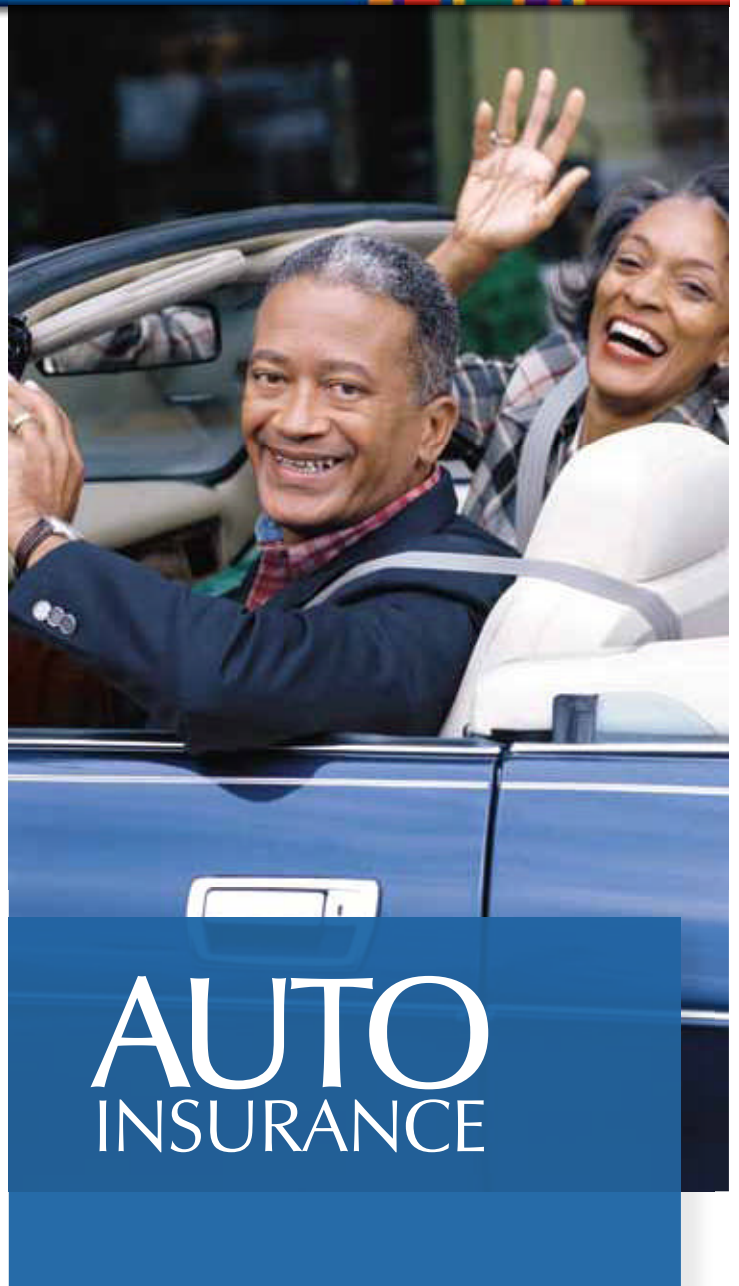


Call on AAA with confidence.

Have a question? Need a quote?  
Simply contact your nearest AAA Agent:



Independent  
Insurance Agent

5451-41922-19



Day or night.  
**You're covered,  
 with AAA.**



Whatever you drive, wherever you go, AAA helps you get there with confidence, providing quality insurance\* to cover your ...

- Car
- Truck
- Van
- RV
- Trailer



**Renowned quality.  
 Award-winning service.  
 Competitive prices.**

With insurance through AAA, you're covered by a company that's been serving families for generations. Year after year, independent rating agencies place AAA among the leaders for prompt, courteous and reliable claim service.

- **Generations of service.** AAA has a long heritage of providing superior service.
- **Financial strength.** A.M. Best, the insurance industry's largest independent rating organization, rates AAA insurance companies "A" (Excellent).\*
- **24-hour claim service.** Day or night, 365 days a year, call our Claim Service Center toll-free whenever you need us – 24/7.
- **Always online.** At AAA.com, you can make changes to your policy, make payments, even report a claim (not available in all states).
- **Knowledgeable agents.** Licensed AAA Agents are ready to serve you in person or by phone.

**CALL US ANYTIME.**

Our toll-free Claim Service Center is available 24 hours a day, seven days a week, providing claim assistance whenever you need us.



Great rates.  
Great discounts.  
Tailored to you.



AAA offers competitive rates plus a variety of money-saving discounts.

■ **Multi-Car Discount**

A discount will apply if two or more qualifying household cars are insured through AAA with mandatory coverages.

■ **Multi-Product Discount**

If you have a qualifying home or life insurance product through AAA, you'll be eligible for a discount on your auto insurance premium.

■ **AAA Membership Discount**

There's a discount for belonging to AAA.†

■ **Group Rate Discount**

You can save money on your auto premiums if you belong to certain qualifying groups, e.g., credit unions, professional associations and employer groups. Ask your AAA Agent if you qualify.

■ **Anti-Theft Device Discount**

Comprehensive Coverage discounts are available from AAA if your vehicle has an approved theft prevention or recovery device.

■ **Discounts for Good Drivers**

Reduced rates are available for those who are claim and violation free.

■ **Good Student Discount**

Discounts are available for qualifying full-time students who maintain a B average or better in school.

■ **Defensive Driver Discount**

If you're 55 or older, you may be eligible for savings by taking an approved defensive-driving class.†

*Many of the above discounts apply only to certain portions of your premium and may not apply in all states. For details on discounts and policy features, talk to your AAA Agent.*

†Not available in all states.





All the basics.  
And beyond.  
Coverage geared for you.

Your knowledgeable AAA Agent can help structure a policy that meets your needs and preferences exactly. Certain types of insurance coverage are mandatory while others are optional. Depending on the state in which you live, your AAA Agent can help you determine the coverage that's right for you.

- **Liability Coverage** pays when you are legally liable for unintentional bodily injury. It also covers property damage to others.
- **Collision Coverage** pays for physical damage to your vehicle caused by a collision.
- **Comprehensive Coverage** provides coverage for non-collision related losses including fire, theft, glass breakage and vandalism.

#### CHOOSE YOUR DEDUCTIBLE.

For Collision and Comprehensive coverage, you can choose from a variety of deductible levels. The higher the deductible you agree to pay, the lower your insurance premium. Your AAA Agent can assist you in determining deductible amounts that work best for you.

Your AAA Agent can go beyond the basics and help you design coverage that meets your needs precisely, with choices like these:

- **Custom, Electronic or Extra Equipment Coverage** adds coverage or higher limits of coverage for non-factory installed items attached to your vehicle.
- **Personal Injury Protection** pays without regard to fault for medical, work loss, and other expenses resulting from auto accident injuries.†
- **Medical Payments Protection** covers expenses for medical and funeral expenses due to injuries resulting from an auto accident.†
- **Uninsured/Underinsured Motorist Coverage** pays damages you are legally entitled to recover from an uninsured or underinsured motorist.†
- **Loan/Lease Gap Insurance** covers the difference between the appraised value of your car, if stolen or totaled, and what you owe on your car loan or lease.†

† Not available in all states. These coverages may be mandatory in certain states.



- **Car Rental Coverage** reimburses you if your car is out of service for over 24 hours due to a loss covered by your Collision or Comprehensive coverage.
- **Pet Protection Coverage**, included with your policy through AAA, provides coverage for your pet dog or cat should they be injured or killed as a result of an auto accident in your vehicle.

#### NO-FAULT COVERAGE

Some states require No-Fault Insurance if you own a vehicle licensed for use on the road. The major component includes Personal Injury Protection Insurance. In other states, Medical Payments coverage is available.

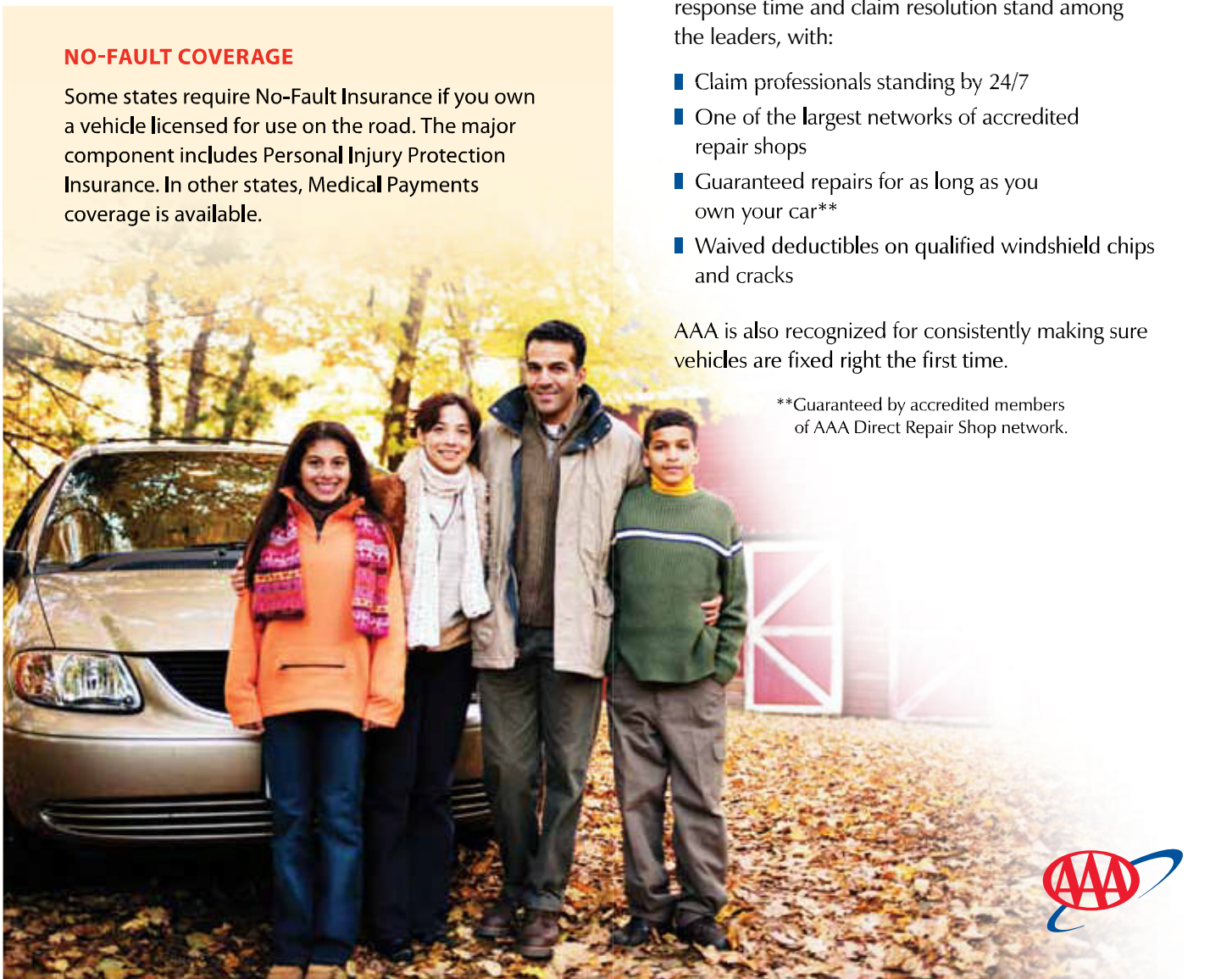
A friendly voice.  
A ready response.  
Just when you need it most.

Superior claim service – it's one of the most important reasons drivers choose auto insurance through AAA. Our customer satisfaction ratings for response time and claim resolution stand among the leaders, with:

- Claim professionals standing by 24/7
- One of the largest networks of accredited repair shops
- Guaranteed repairs for as long as you own your car\*\*
- Waived deductibles on qualified windshield chips and cracks

AAA is also recognized for consistently making sure vehicles are fixed right the first time.

\*\*Guaranteed by accredited members of AAA Direct Repair Shop network.





**Repair it with confidence.  
AAA's Direct Repair Shop Program**

If you have a claim, ask about AAA's Direct Repair Shop Program, a referral service to connect you with hundreds of reputable direct repair shops who meet AAA's rigorous standards for:

- Quality repair
- Superior customer service
- Strict training requirements
- State-of-the-art equipment
- Reasonable prices

\* In Illinois, Indiana, Iowa and Ohio, auto and home insurance underwritten by MemberSelect Insurance Company; in Kentucky and West Virginia, by Auto Club Property-Casualty Insurance Company; in Michigan, by Auto Club Insurance Association family of companies; in Minnesota and Wisconsin, by Auto Club Insurance Association; in Nebraska and North Dakota, auto insurance underwritten by Auto Club Insurance Association or MemberSelect Insurance Company; home insurance by non-affiliated companies. A.M. Best rating effective June, 2008. Life insurance underwritten, and annuities offered by AAA Life Insurance Company, Livonia, MI. AAA Life Insurance Company is licensed in all states except NY.

This brochure is not a policy. This information is intended solely to highlight the many financial risks covered by auto insurance through AAA. Your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. Note: Products and benefits are subject to change and not available in all states.

