



Membership Handbook

*Your reference to
AAA services*



**Illinois & Northern Indiana/
Chicago edition**

Member benefits provided by The Auto Club Group
975 Meridian Lake Drive, Aurora, IL 60504

YOUR MEMBERSHIP

TRAVELING WITH AAA

INSURANCE SERVICES

ROADSIDE ASSISTANCE

Welcome to AAA

We are pleased to provide your new AAA membership handbook. In it you'll find details of how to make the most of your membership. We hope you'll be pleasantly surprised by how many benefits your membership brings. It's a reminder that when you join AAA, you're joining a club that's committed to putting your interests first and helping you in all kinds of ways.



Our range of services

Getting the most from your membership page 5

You can benefit in so many ways from your membership, including savings on a wide range of products and services, and our AAA credit card.



Traveling with AAA page 14

Our travel service is second to none. Whether you're traveling in the US or abroad, for business or on vacation, we're there to help. And, we'll help you save money too.



AAA insurance services page 22

Get great rates on auto insurance, homeowners' insurance and life insurance.



Roadside assistance page 24

We're there for you when you need help on the road. There's an at-a-glance guide to roadside assistance and other protection services on the back of the handbook.



Privacy Statement page 38

Where to find us



Drop in

You'll find us at AAA offices throughout the US. For the number of the office nearest you, look in the Important Phone Numbers section on page 42.

At our offices, you'll have access to our full range of travel, insurance and membership services, and in addition at some offices:

- Quality travel merchandise at a discount – luggage, travel accessories, travel games for children and travel books

Call us

You can call our Member Service Centers — for numbers, see Important Phone Numbers on page 42.

Member Service Centers hours

| Service | Days | Times (Central Time) |
|--|------------------------------|---------------------------|
| Roadside Assistance Service and Claims | Every day | 24 hours |
| Membership/Auto Touring/Travel | Monday to Friday Saturday | 8am – 8pm 8am – 4.30pm |

Go on-line

You can visit us at AAA.com for membership information on benefits, insurance, discounts and much more. You can also order maps, make reservations and even request insurance quotes.

To ensure you have the most up-to-date information on all membership benefits and services, be sure to check the on-line handbook.

Getting the most from your membership



YOUR MEMBERSHIP

Show Your Card and Save®

You can actually save more than the cost of your membership with AAA's Show Your Card & Save® program by offsetting the annual dues with the discounts you receive when you shop at AAA's Show Your Card & Save® partners. AAA member discounts are available at thousands of retail, service and travel locations across the nation and even the world. AAA members who take advantage of the Show Your Card & Save® program save an average of \$100 a year.

While you're traveling

Save at major hotel chains nationwide such as **Best Western, Starwood Hotels and Resorts, Westin, St. Regis, Marriott and Hyatt Hotels.**

At **Hertz**, save up to 20% on select vehicle rentals, receive a Member Satisfaction Guarantee, and have free rental of a child safety seat, 50% off the rental of **SIRIUS Satellite Radio** and 25% off the rental of Hertz **NeverLost® GPS**.

At **Amtrak**, save 10% when you take the train.

On-Line

At **Target**, you'll get a 10% discount on items for the entire family — home goods, furniture, toys, sporting goods, designer name merchandise and gifts.

- Go to AAA.com/target

At **1-800-flowers.com** you'll save 15% on select floral arrangements.

- Go to 1-800-flowers.com/AAA

At **BarnesAndNoble.com**, save an additional 10% on top of the lowest current price, including sales items.

- Go to AAA.com/BarnesAndNoble

At **Dell**, save an additional 6% off the purchase of a Dell system, electronics and accessories.

- Go to AAA.com/Dell

At **SIRIUS Satellite Radio**, you'll get 15% savings on equipment, free shipping, free activation and free one month service (with annual subscription purchase).

- Go to AAA.com/Sirius

Every day

At **Hard Rock Café** and **Landry's Seafood House**, save 10% off your food bill.

AAA Prescription Savings discount — Save an average of 24% at your local pharmacy. Visit AAA.com/prescriptions to download savings. (AAA Prescription is not an insurance plan. Savings are only available at participating pharmacies. Savings may vary by drug.)

At **Lenscrafters**, save up to 30% on a comprehensive eye exam, a complete pair of eyeglasses or eyeglass accessories.

At **Brink's Home Security**, AAA Members who are new Brink's Home Security® customers save over \$200 with \$29* standard installation plus a second key pad installed FREE*. Call 1-800-45BRINKS today and mention you are a AAA Member.

* Monitoring agreement required. All offers require enrollment in Brink's Easy Pay™ auto payment along with a three year monitoring agreement. Additional restrictions apply; call for details. Brink's Home Security®, 8880 Ester Blvd., Irving, TX 75063. Offer ends 12/31/09.

You can also save at selected **automotive service centers, entertainment attractions, major theme parks and much more.**

Dynamic Deals®

AAA has partnered with merchants to create "Dynamic Deals" for our Members. A personalized web-based savings program, Dynamic Deals® provides Members with timely and relevant savings opportunities. This ground breaking savings program allows you to find special offers that are available in your zip code, and we'll even e-mail you with offers you've expressed an interest in receiving.

These extraordinary Member savings are frequently refreshed, limited-time offers. The more you visit the Dynamic Deal® web site the greater the chance of seeing something there just for you! There are offers presented just for your specific shopping needs, or you can choose to browse all the savings opportunities. Members can also enter for a chance to win fantastic Dynamic Deals® prizes! So, add AAA.com/Savings to the favorites list on your computer so you won't miss a chance to save, and maybe even win a great prize.

How it all adds up

| If you purchased: | AAA discount | Total savings |
|--------------------------------|--------------|---------------|
| Dinner for four: \$80 | 10% | \$8 |
| Three nights in a hotel: \$240 | 10% | \$24 |
| Laptop Computer: \$800 | 6% | \$48 |
| Total Savings | | \$80 |

- For a complete list of our partners, visit your nearest AAA office or go to AAA.com

Some exclusions apply – please see the AAA Member Savings Directory or AAA.com/Savings

Discounts and participating retailers are subject to change at any time. Restrictions may apply at some Show Your Card & Save® and Dynamic Deals® retailers. Dining offers exclude tax, tip and alcoholic beverages and are not valid toward gift certificates at participating restaurants. Check with the retailer for details on each participant's specific savings offer. Be sure to show your valid membership card BEFORE you make your purchase, as retailers and AAA cannot honor the discount after the sale. Retailers will not give discounts to nonmembers who present another person's membership card. Temporary AAA Membership cards may not be accepted at some locations.

On the Go

AAA Auto Buying — Not sure what to buy? Use Automaker® to help you research and price your next vehicle. Looking for a used vehicle? Get a discounted CarFax vehicle history report.

- [Go to AAA.com for more information](#)

AAA Wireless — If you are looking for a mobile phone to use for safety and security while on the road, AAA offers cellular phone products featuring free phone, free AAA Roadside Assistance calls, discounted accessories all at a modest monthly fee. Other programs like AAA Mobile Navigator™, an award winning downloadable voice-enabled GPS system for select cellular phones are also available to meet your mobile communication needs.

- [Go to AAA.com for more information](#)

AAA credit cards

Our AAA credit card WorldPoints Rewards® is designed to help you in a number of ways.

You can earn one point for every dollar of purchases you charge anywhere — at the grocery store, the mall, online and even when you pay recurring monthly bills. Points earned with the AAA WorldPoints™ credit card can go towards real rewards like cash, airline tickets (with no blackout dates), brand-name merchandise and gift cards.

You have 24-hour access to the MyConciergeSM service — a unique, free personal assistance service for hard-to-get tickets, dining, flowers and gifts, transportation and event planning.

You'll enjoy a low Annual Percentage Rate (APR), no annual fee, 24-hour account access, 0% fraud liability and much more.

Extra benefits include common carrier travel accident insurance, supplemental auto rental collision deductible coverage and special discounts on AAA auto insurance.

The AAA credit card program is issued and administered by FIA Card Services, N.A.

- [For more information or to apply, call us toll-free at 1800-545-7899, go to AAA.com or visit your local AAA office.](#)

American Express Gift Cards and Gift Cheques

AAA members can purchase American Express® Gift Cards and Gift Cheques at your local office.

Gift Cheques are an appreciated gift choice for everyone on your list. They are available in a variety of denominations from \$25 to \$100, can be used to buy virtually anything and are replaceable if lost or stolen. Gift Cheques are accepted anywhere American Express® Traveler Cheques are accepted in the U.S. and worldwide.

American Express Gift Cards let the recipient choose from millions of things and experiences. Unlike store gift cards which can be redeemed at one retailer's locations, the American Express gift card can be used at thousands of places in the US that accept American Express.* The Gift Card is available in denominations ranging from \$25 to \$500 and can be refunded if lost or stolen.

*Terms and conditions apply to Gift Card use. Some restrictions on merchant acceptance will apply to the Gift Card. The Gift Card is not for use at airline, hotel, car rental, telecom or ATMs. It cannot be used outside the US. Replacement fees may apply. Additional restrictions apply. See terms and conditions.

- [For more information visit your local AAA office.](#)

You and your membership

We offer two levels of annual membership: AAA Basic and AAA Plus RV.



The Roadside Assistance section of this handbook indicates many of the additional roadside assistance benefits of AAA Plus RV membership. Look for this logo throughout the handbook for the additional AAA Plus RV benefits and services.

Upgrading

If you're currently a Basic AAA member with an average of no more than two roadside assistance calls per year, over the last two years, you can apply to upgrade your membership to AAA Plus RV. Associate members can upgrade if the primary card holder has already done so.

To upgrade, call us toll-free at 1-866-YOUR-AAA. Please note that there's a three day waiting period after upgrading before you can enjoy the benefits.

Please note that if you make four roadside assistance calls per membership year as a AAA Plus RV member, you can only renew as a Basic member. After two years, with an average of no more than two roadside assistance calls per year, you can reapply for AAA Plus RV membership.

Enrolling your family

You can't always be there when members of your family have a flat tire or lock their keys in the car. But AAA can.

For a little extra, you can enroll other drivers in your family such as your spouse and eligible children as Associate members if they share your residence. They'll have their own membership cards and be able to call roadside assistance from whatever car they're in, and enjoy all the same benefits of AAA membership as you — discounts, savings and member-only perks.

- To sign up eligible drivers in your household, call us toll-free at 1-866-YOUR-AAA (1-866-968-7222) or go to AAA.com for details.

Keeping you informed

AAA Living Magazine

All our Membership households receive a subscription to AAA Living magazine. It's colorful and informative, keeping you up-to-date on all the benefits, services and travel and leisure opportunities that we offer. Notice of changes in membership benefits and terms

will be provided through this magazine, AAA's official publication of record.

- Please check each issue for the latest discounts.

Traffic Safety

As part of our commitment to keeping our members safe on the roads, we sponsor numerous traffic safety programs, serve as a traffic safety advocate, and as a trusted resource for reliable traffic safety information and assistance. AAA's well known School Safety Patrol and reports on fuel pricing and availability are just two of the ways in which we help our members and the motoring public. We also send out educational materials to schools, parents and law enforcement agencies.

- To see our reports and materials, visit our website at AAA.com

Legislation

We're committed to protecting your interests as a driver, so we continually evaluate and respond to legislation which affects you. We work to make sure that you're not the target of discriminatory legislation, and act as advocates for safe and efficient transportation.

Public information

We inform our members and the general public about travel, legislation, traffic safety and consumer affairs through news releases, media kits, interviews, public appearances, educational programs and a variety of brochures and literature.

Quality Assurance

Approved Auto Repair (AAR)

The next time you need to get your vehicle repaired, look for the AAA Approved Auto Repair sign. Only the very best repair shops meet our standards of quality. In addition, you'll get the following guarantees:

- A limited warranty by the facility for repairs, including parts and labor, that covers 12 months or 12,000 miles, whichever comes first
- When your vehicle is in the facility being serviced, the vehicle will be inspected, upon request, at no charge for items that most frequently contribute to roadside breakdowns. You'll receive written recommendations of any needed maintenance or repairs. The free maintenance check will be done only if the vehicle is already in the shop for some other service or repair
- If requested before repair work begins, AAR facilities agree to return all replaced parts with the exception of those that must be returned to the manufacturer under a warranty or exchange program
- Any additional work required to repair the vehicle that exceeds the estimate will be performed only with your authorization
- In the event of a dispute between you and a facility, the facility must abide by all decisions as arbitrated by AAA. You are not bound by AAA's decision and may seek recourse through other avenues
- AAR facilities must employ Automotive Service Excellence (ASE) certified technicians.
- Visit AAA.com for AAR locations near you.

Driver training

If anyone in your family needs to learn to drive, or just wants to brush up on driving skills, we can help.

We're particularly proud of our work with young drivers who are statistically more at risk of accidents than any other group, mostly due to their lack of experience. AAA Driver Training program offers courses for Mature Drivers and organizations whose Employees Drive on Business. Our Driver Improvement programs use AAA's nationally recognized curriculum and are designed to promote classroom participation and communication.

If you need to brush up on traffic laws and driving techniques before your next license renewal, we offer an on-line Driving Refresher course for all our members.

- For details of AAA driver training in your area, call us toll-free at 1-888-222-7108 or visit AAA.com/Drive



Traveling with AAA



Travel without the stress

Our comprehensive range of travel services will help to take the stress out of traveling, both in the US and abroad.

For journeys in the US, our legendary TripTik® routing system will show you the best way to reach your destination and avoid trouble spots.

Our TourBook® guides will help you decide what to see, what to do and where to stay when you get there. AAA counselors are happy to assist you with all your reservations!

If you're going abroad, we'll help you obtain your passport, currency and international driving permit.

Wherever you're going, you can make your car rental and hotel reservations through us.

Our travel packages make sure you get value for your money, and finally, there's travel insurance to give you peace of mind.

- If you'd like to travel with us, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit any of our AAA offices.

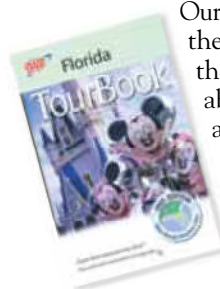
On the road

CampBook® guides

Our range of free CampBook® guides provides details about recommended campsites and the services they offer.

- Stop in at your nearest AAA office for copies or go online at AAA.com

TourBook® guides



Our free TourBook® guides covering the US, Canada, Mexico and the Caribbean are full of tips about where to go, what to see and where to stay, as well as information about geography, climate, transportation and local laws.

You'll also get member discounts for popular sights and attractions.

- Visit your local AAA office for copies, call 1-866-YOUR-AAA or go to AAA.com to place your order. For instant information, see our special on-line editions at AAA.com

TripTik® route planning

Our internet TripTik® can help with planning a trip around town or across the country. It provides high-resolution maps and route narratives that you can customize to personalize your route by adding attractions, AAA-approved lodgings, diamond award-winning restaurants, AAA offices, Show Your Card & Save® partners, local events and AAA-Approved Auto Repair shop locations.

You can create your map from the comfort of your home on-line at AAA.com, or visit one of our offices for your customized, bound TripTik®.

- If you prefer to have your TripTik®, maps or other publications sent to your home, simply order on-line (AAA.com) or call 1-866-YOUR-AAA. You'll get an up-to-date TripTik® route, a regional map and information about trouble spots to avoid. Please allow five days for home delivery.

Going abroad

International maps and destination guides

If you're planning to visit the Caribbean or Mexico, our AAA guidebooks will help you get the most out of your trip.

For traveling in Europe, you can pick up maps and a copy of our famous AAA Europe TravelBook™.

- To buy your international maps and destination guides, visit our AAA offices or go to AAA.com/barnesandnoble.com

International Driving Permits (IDP)

When you're driving abroad, many countries require an IDP with your name, photo and driver information in ten languages. It's valid in 130 countries and can be very useful if you need to communicate with local authorities.

- To apply for your IDP, visit your nearest AAA office.

Passport photos

At most AAA offices, we can take regulation-sized photographs for you while you wait for a nominal fee.

It's a good idea to order several — for an IDP or a visa applications as well as your passport.

- Check with your local AAA office for availability and pricing.



AAA Plus RV members are entitled to two free sets of official photographs per membership year. Children of AAA PlusRV members receive two free sets per year!

Travel money

You can order foreign currency and AAA Visa TravelMoney® cards from our website (go online to find out more about this convenient and secure alternative to Travelers Cheques). Preload your card with cash at your local office or go to AAA.com and use it like a credit card.

To prevent the embarrassment of not having change in a particular local currency, we provide small-denomination TipPaks in a variety of popular currencies which you can purchase from your local AAA office.

- Go to AAA.com for details.

Travelers Cheques

We'll provide you with US dollar, fee free American Express® Travelers Cheques. If you're traveling as a couple, you can buy Cheques for Two in US dollars for either of you to use.

You can pay in the way that suits you best:

- Cash
- Visa® or Mastercard® credit or debit card*
- Cashier's check from your bank made payable to AAA
- Personal check, up to \$2,000 from your local bank with a valid driver's license and a second form of identification.

*Your bank may charge fees for cash advance.

- Stop in at your nearest AAA office to purchase your Travelers Cheques.



AAA travel packages

Disney destinations

AAA Travel Agency sells more Disney vacations than any other travel agency. That means big advantages for AAA Members.

For example, you can save up to 35% on the hotel portion of select packages at Walt Disney World® Resort, enjoy preferred parking and more.

- For further details and to book your trip, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

Group tours and cruises

Thanks to our buying power, we can offer you and your fellow travelers exclusive deals on tours and cruises.

You're free to enjoy the sights (and the savings) these specially negotiated departures offer.

- To review our offerings and to book your trip, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

Tours, cruises and vacation packages

Next time you're planning your vacation, why not come to AAA for help?

Our travel consultants are committed to finding you the best value for the money. They have plenty of experience so they know who the best companies are and where you'll have the best experiences.

- To check out the perks and privileges available to AAA members, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

AAA travel discounts

Hertz car rental discounts

At **Hertz**, save up to 20% on select vehicle rentals, receive a Customer Satisfaction Guarantee, and have free rental of a child safety seat, 50% off the rental of SIRIUS Satellite Radio and 25% off the rental of Hertz NeverLost® GPS.

Book your vehicle by:

- Calling our toll-free Member Service Number 1-800-654-3080
- Calling your local AAA travel agent
- Going on-line at AAA.com/Hertz
- Visiting your local AAA office.
- Remember to show your AAA card at the Hertz check-in counter.

Hotel/motel reservations

We can arrange hotel and motel reservations for you anywhere in the world. Not only can we save you time, but we'll also save you money through exclusive Show Your Card & Save® discounts at thousands of hotels. In fact, many hotels guarantee to charge our members their lowest rates.

- Call us toll-free at 1-866-222-7283, visit your nearest AAA office or make your own reservations online at AAA.com

Theme parks and attractions

You can buy tickets for theme parks and attractions from us and save yourself both money and a long wait in the sun at the ticket booth.

- Contact your nearest AAA office or go to AAA.com for details.

Financial services for travelers

Travel accident insurance

If you buy your trip through AAA, you'll automatically receive coverage for up to \$100,000 in travel accident insurance. If you use your AAA Visa® card to pay, you're covered for an extra \$100,000.

Your insurance covers loss of life, limbs or sight while you're traveling by plane, train or ship on scheduled journeys.



The \$100,000 benefit payable under the AAA Travel Accident Insurance Program automatically increased to \$300,000 for AAA Plus RV members.

Policy details

This program covers you for accidental loss of life, limbs or sight on Common Carrier Transportation when the transportation is arranged through a AAA motor club within The Auto Club Group. Coverage also applies to Common Carrier Transportation, including taxis, used for travel directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure, necessary to reach the initial or final trip destination.

Coverage does not apply to rental cars.

Coverages, benefits and exclusions are contained in Master Policy Number 64040061 issued to the American Automobile Association by Federal Insurance Company. The plan is administered by MIMS International, LTD and premiums are paid by companies within The Auto Club Group. All information is subject to the terms and conditions of the Master Policy.

To Make A Claim

Claim forms and further instructions for submitting a claim under these insurance coverages are available in any of our offices or at AAA.com

Trip cancellation, accident and baggage insurance

Whether you're traveling for business or pleasure, you can buy extra insurance coverage for trips of up to 180 days.

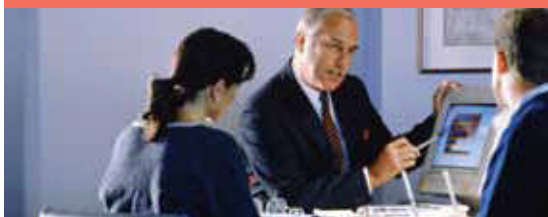
Trip cancellation insurance will cover any expenses that can't be refunded if you have to cancel your trip because of illness or injury.

Accident insurance will pay for any medical and hospital expenses that result from accidents resulting in personal injury or death.

Baggage insurance provides reimbursement if your luggage is lost, damaged or stolen.

- For full details, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

AAA Insurance Services



Insuring with AAA*

Belonging to AAA is not just about driving. It's about being part of a club you can trust to help you manage your affairs.

Our insurance programs help to ensure that whatever the future brings, you and your family will stay safe and protected.

- To find out more, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

Auto insurance*

You'll get a great deal on auto insurance through AAA. We offer high-quality coverage at rates you can afford, and a range of discounts that you'll find really make a difference.

If you need to make a claim, simply contact our claim service either by phone or internet or at one of our AAA offices. You'll be impressed by our quick and responsive service.

- For a free quote, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

Homeowners' insurance*

Our homeowners' insurance gives you excellent protection against threats to your home, your possessions and your personal liability.

You can choose the policy that suits you best, and add a personal property endorsement to cover your most valuable things such as fine art, jewelry and collectibles.

We also offer insurance for renters and condo owners.

- For a free quote, call us toll-free at 1-866-YOUR-AAA, go to AAA.com or visit your local AAA office.

Life insurance*

It's important for your peace of mind to know that whatever happens, your family's financial future will be secure. There are a variety of life insurance products available through AAA that, in the event of your unexpected death, are designed to ensure funds are available to help meet your loved ones' financial needs.

- For more information, call us toll-free at 1-800-289-4473, go to AAA.com or visit your local AAA office.

* In Illinois and Indiana, auto and home insurance underwritten by MemberSelect Insurance Company or Auto Club Insurance Association. Life insurance underwritten by AAA Life Insurance Company, Livonia, MI.



Roadside Assistance



Our services

We offer a comprehensive range of services for our members, so you can be confident that whatever happens, help is close by.

Your AAA membership entitles you to our famous 24-hour prepaid roadside assistance. To take advantage of roadside assistance in the local Club area, call the Customer Service number supplied on your membership card or on the back page of this handbook. If traveling outside the Club's area, you may obtain nationwide roadside assistance by calling 1-800-AAA-HELP (1-800-222-4357). Requests for roadside assistance may also be placed through our online service at AAA.com.

Who's Eligible

Roadside assistance is provided on any eligible vehicle that you are driving or riding in at the time of disablement. Just present your valid personal membership card. This includes Associate members such as spouses or driving-age children.

In fairness to all members, roadside assistance should not be used as a substitute for proper vehicle maintenance. To help control membership dues, AAA has an annual four call limit on roadside assistance usage per member. Primary and Associate members in the same household are each eligible for four calls. Multiple service calls for the same problem will be counted separately on your service record.

After the fourth call in a membership year, you may continue to call AAA to arrange for service, but must be prepared to pay the service provider on-scene for the services rendered. These service limits enable AAA to continue providing reliable, high-quality, cost-effective roadside assistance.

Services Provided



Battery boost

If you're having trouble starting your vehicle, we can give you a battery boost to get you going unless not recommended by the vehicle manufacturer.



Battery replacement

In many Club markets, we can check your battery on-scene with our mobile state-of-the-art diagnostic units, and install a new one while you wait or later at your convenience. The diagnostic test is free, our battery prices are competitive and we offer a 36-month free replacement warranty.

Battery replacement not available in all areas.



Extrication and winching

If your vehicle goes off the road, we'll send a service vehicle to get you back on track. Your vehicle will be extricated when it can be safely reached from a normally-traveled road by a service vehicle with automobile servicing equipment operated by one person. If additional help is needed, you may choose to pay for additional services on-scene. In such case, the service provider may utilize additional persons or equipment needed to free your vehicle.



For AAA Plus RV members, we'll send two service vehicles, if necessary, at no additional cost. The second vehicle is available for up to 1 hour of service.

Not covered: Snowbound vehicle recovery, shoveling snow, mud, dirt or sand to clear obstructions, entering areas unsuitable for vehicles or not maintained as a road, for example beaches, vacant lots, playgrounds, creek beds, open fields, boat ramps, and forest and private roads.

- To sign up eligible drivers in your household as Associate members, call us toll-free at 1-866-YOUR-AAA.



Fuel

If you run out of fuel, we'll send an emergency supply to get you to the nearest service station. We charge for fuel at current pump prices.



For AAA Plus RV members, there is no charge for the fuel.



Lock-out

If you lock your keys inside your vehicle, we'll try to open it for you.

If your keys are lost or broken, or if we can't get inside, we'll reimburse up to \$50 for commercial locksmith service to make a new key. Or we can tow you either to a locksmith or to another destination of your choice, subject to the towing provisions in this handbook.



AAA Plus RV members are eligible for locksmith reimburse up to \$100 to either unlock the vehicle or make it operable.



Mechanical first aid

If your vehicle needs only minor adjustments which don't involve parts or supplies, our service providers will do what they can to render it drivable.

Please note that we can't guarantee any repairs carried out in this way. You should go straight to a repair shop and see a mechanic.



Tire service

If you've had a blowout or a flat tire, we'll check that your spare tire is inflated and serviceable and put it on for you. If you don't have a suitable spare, we'll give you a tow. (For details of our towing service, see 'Towing' below.)

Please note that our service doesn't include repairing your tire, or putting on or taking off snow chains, unless as part of changing a flat tire.



For AAA Plus RV customers, our tire service also covers eligible dual-wheeled vehicles. Please note that if you're traveling outside your local club area, you may have to pay for the extra service yourself and be reimbursed later.



Towing

If the AAA service provider can't start your vehicle or make it safe to drive, your vehicle will be towed at no charge to either:

- The service provider's repair shop
- Anywhere within five miles of where you broke down.



For AAA Plus RV customers, we'll tow you free up to 100 miles from where you broke down.

If you need towing further, you will be charged for the extra miles at the service provider's private rate.

If you need to be towed to a particular repair shop, please call first to make sure it can take your vehicle. If they can't be there when your vehicle arrives, make sure you are — we can't leave vehicles at closed repair shops unless our members are there to accept them.

We always try to be as responsive as possible, but towing may be unavoidably delayed, for example by extreme weather conditions, exceptionally high demand, availability of people or equipment, or local laws which may only allow contractors to carry one passenger. If this happens, we can help you to find alternative transport, but at your own expense.

Please note that our responsibility ends when we get your vehicle to the agreed destination. You'll need to pay any further expenses yourself, for example, repairs or additional towing.

Eligible vehicles

The table below shows which vehicles are covered for which roadside services under each type of membership.

Basic membership

| Types of vehicles (provided the service can be rendered using standard automotive servicing equipment) | Battery boost | Battery replacement | Extrication & winching | Fuel delivery | Lock-out | Mechanical first aid | Tire service | Towing |
|---|---------------|---------------------|------------------------|---------------|----------|----------------------|--------------|--------|
| Licensed four-wheel motor vehicles (cars, vans, SUVs, pickups) | ● | ● | ● | ● | ● | ● | ● | ● |
| Rented & commercial vehicles (except taxis & limousines) | ● | ● | ● | ● | ● | ● | ● | ● |
| Dual-wheeled campers and motor homes | ● | ● | na | ● | ● | ● | na | ● |
| Dual-wheeled unloaded pickup trucks | ● | ● | ● | ● | ● | ● | na | ● |

AAA PLUS RV

| Additional vehicles | Battery boost | Battery replacement | Extrication & winching | Fuel delivery | Lock-out | Mechanical first aid | Tire service | Towing |
|---|---------------|---------------------|------------------------|---------------|----------|----------------------|--------------|--------|
| Travel trailers (including fifth-wheel travel trailers), motor homes, dual-wheeled campers and dual-wheeled unloaded pick-up trucks with or without campers | ● | ● | ● | ● | ● | ● | ● | ● |
| Vehicles with dual batteries | * | * | ● | ● | ● | ● | ● | ● |
| Motorcycles | na | na | ● | ● | ● | ● | na | ● |

*Service provider will access and determine whether battery service can be provided

Vehicles not eligible for service

- Vehicles unattended or which can be driven safely.
- If, because of illness or injury, you can't tell us what you'd like us to do with your vehicle, we may tow it and keep it until we hear from you. Storage fees may apply.
- Vehicles which are abandoned, illegally parked, unlicensed or associated with any illegal activity.
- Vehicles going to a junk or salvage yard, being repaired or in a repair shop.
- Non-manufactured, converted vehicles.
- Vehicles you've purchased which are not in running condition.
- Vehicles donated to a charitable organization.
- Vehicles off regularly traveled roads.
- Towing, extrication, winching and tire service is not provided to a vehicle with an attached snow plow.
- Service will be provided to an inoperable impounded vehicle if it is not under any legal restraints and provided the vehicle is accessible.

Requesting Reimbursement

In the event AAA is not able to provide you with timely road service, you may choose to contact an alternative service provider directly. However, if you obtain non-AAA roadside assistance without first requesting service from us, we will provide you a reimbursement of your expenses only up to the contract rate we normally pay our AAA service providers to perform similar services.

To request reimbursement:

- 1) Contact AAA by phone at 1-866-YOUR-AAA, on-line (AAA.com) or at visit your local AAA office to obtain a reimbursement form.
- 2) Complete the form and mail it to us with the original receipt. Receipt must be fully paid in the name of the member receiving service.

Request must be submitted to AAA within 60 days of the date service was provided.

Limitations

Understandably, in providing roadside assistance, AAA cannot assume responsibility for the actions of independent service facility personnel. These facilities serve as independent contractors and are not employees or agents of AAA. Any loss or damages resulting from their actions are the sole responsibility of the contractor and should be reported immediately to the service facility owner before repairs are made. If a satisfactory resolution with the owner has not been reached within 10 days, the incident can be reported to AAA and a AAA representative will attempt to reconcile the dispute.

AAA cannot guarantee that the service provider will have all the parts needed for your vehicle, nor will AAA accept responsibility for repairs, or the availability, delivery or installation of parts.

Financial help for emergencies

Car travel interruption protection

Even if you take every precaution, there are still times when the unexpected happens and you're faced with additional expenses. Fortunately we're there to help.

If you're traveling by car and are 100 miles or more away from home and have a breakdown or accident, or if your vehicle is stolen, we'll reimburse you for emergency expenses up to the value of \$600 as described below.

Expenses include:

- Meals and lodging
- Car rental
- Transportation home or to your destination within 72 hours.



AAA Plus RV members can have protection for up to \$1,000

Car Travel Interruption Protection

Definitions:

You, Your: A member of an AAA motor club within The Auto Club Group, and spouse of primary member.

Family Member: A person who is a resident of your home.

We: The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Nebraska, North Dakota and Wisconsin; Auto Club Group Insurance Company in Michigan only.

Car: Automobile, pickup truck, passenger van, motorcycle, motorized camper, but not a trailer.

Home: Your resident location at the time of loss.

Loss: Accident, theft, vandalism or mechanical breakdown that makes the car not drivable or available to you.

Planned Destination: A location 100 miles or more from your home that you plan to reach by car.

Covered Expenses:

The following expenses are payable for you and family members if the car you were using for the trip is disabled by loss while en route to your planned destination. The loss must occur 100 miles or more from your home for this protection to apply.

1. Reasonable expenses for unexpected automobile or passenger van rental and commercial transportation for the reasonable time required to complete the trip to your **planned destination** or return **home**, whichever occurs first.
2. Reasonable expenses paid to a commercial establishment for unexpected meals and lodging resulting from the **loss** and incurred on the road during the delay caused by the **loss**.

When:

This protection only covers loss which occurs while **your** current membership is in force.

Limitations/Maximum Payment:

The following expenses are not payable under this protection:

1. Expenses of **family members** if they were not traveling with **you** when the loss occurred;
2. More than \$600 for expenses incurred by all members of one family resulting from one **loss** (the family maximum is \$1,000 if **you** are an AAA Plus/PlusRV Member).
3. Expenses incurred after:
 - a. 72 hours from the time of **loss**;
 - b. repairs are made to **your car**;
 - c. **you** reach your **planned destination**; or
 - d. **you** return **home** after the **loss**; whichever occurs first.
4. Expenses resulting from:
 - a. **loss** caused intentionally by or at the direction of **you** or any **family member**; or
 - b. failure to take reasonable means to avoid the **loss**.
5. Alcoholic beverages.
6. Gratuities in excess of 20%.

Duties:

1. Make a written request for reimbursement within sixty (60) days of the **loss**;
2. Provide reasonable verification of:
 - a. the **loss**;
 - b. the repairs to the **car**; and
 - c. your **planned destination**.
3. Provide original itemized receipts for all expenses **You** claim.

Claim forms are available online at AAA.com or visit your local AAA office.

Emergency check cashing

If the unexpected happens and you're short of cash, AAA can help by cashing a personal check of up to \$100 to help with emergencies. Just show your membership card with supporting identification at any AAA office.

- Services may not be available at all AAA offices.

Emergency repair check acceptance

If you're suddenly faced with a bill for emergency auto repairs with no other way to pay, you can use a personal check, up to maximum amount of \$250, at AAA-authorized service facilities.

They will accept a check printed with your name and made out for the exact amount of your repairs, supported by your driving license and AAA membership card.

- Please note that checks are accepted only for emergency repairs and services.

Limited legal fee reimbursement protection

If you believe you've been unjustly charged with a traffic law violation, we can help with the cost of legal fees. You can choose your own lawyer and if you're found not guilty of the charges, or if they're dismissed, we'll reimburse you for your attorney fees for defense or appeal (see Reimbursement schedule below).



Check the following table for reimbursement amounts for AAA Plus RV members.

We will pay attorney fees you incur to **successfully defend** a **traffic charge** made against you according to the Reimbursement Schedule. If more than one **traffic charge** is made in the ticket, citation or other statement of charges or results from the same incident, we will pay no more than the amount shown in the Reimbursement Schedule for the **traffic charge** for which you are entitled to the most reimbursement. However, we will pay only if you **successfully defend** all charges.

Reimbursement schedule

| Charges | | Basic member reimbursement limit | AAA Plus RV member limit reimbursement |
|--------------------------|---------------------|----------------------------------|--|
| Manslaughter | Trial court defense | \$500 | \$1,500 |
| | Appeal | \$500 | \$1,500 |
| Reckless driving | Trial court defense | \$250 | \$500 |
| | Appeal | \$250 | \$500 |
| Minor traffic violations | Trial court defense | \$100 | \$200 |
| | Appeal | \$100 | \$200 |

Conditions

- 1 We will pay only if you **successfully defend traffic charges** which concern events which occur while your AAA membership is in force.
- 2 We will pay the lesser of your attorney fees or the amount shown in the Reimbursement Schedule.
- 3 You must select and pay your lawyer. We pay you, not your lawyer.
- 4 You must request reimbursement within 60 days after your case or **appeal** is decided. If you fail to request reimbursement within 60 days we will not pay unless you have good cause for all delays.
- 5 You make your request for reimbursement by giving us a written statement showing the following:
 - a. The **traffic charge**;
 - b. Events from which the charge arose, and date and place of those events;
 - c. The courts you appeared in and the dates of those appearances;
 - d. The date when the case or **appeal** was decided;
 - e. Proof of acquittal and dismissal of any **traffic charge** arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

A statement from your lawyer must be provided indicating what services were performed and what the fee was.

Definitions

You, Your: A member of a AAA motor club within the Auto Club Group.

We, Us: The Auto Club Group in Illinois, Indiana, Iowa, Minnesota, Wisconsin, Nebraska and North Dakota; Auto Club Group Insurance Company in Michigan only.

Traffic Charge: Formal charge by law enforcement officials claiming that you violated laws or ordinances which govern or pertain to the operation or parking of motor vehicles.

Trial Court: The tribunal in which the traffic charges are decided.

Appeal: Appeal to a higher, different tribunal established to review actions of the trial court.

Successfully Defend: Actions which result in a Trial Court acquittal or dismissal of a traffic charge or any reduced charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

Nationwide arrest bond protection

If you're charged with a traffic violation, you can:

- Pay the fine
- Contest the charge and post bond to guarantee your court appearance
- Go to jail until the hearing date.

If you decide to contest the charge, for minor traffic offenses most jurisdictions will accept your membership card in lieu of cash for posting bond. The court will usually keep your membership card until you appear at the hearing.

If you use your card in this way, let us know as soon as possible.

The Arrest Bond Guarantee (next page):

- Is for the named AAA member only and is non-transferable
- Covers charges arising from driving motor vehicles only
- Is for arrest bond only and is not for appeal
- Guarantees court appearance only; you pay any fines
- Requires you to repay all payments made on your behalf
- Is valid in the United States only
- Is subject to state and local laws which may vary by state and/or county.

Certificate of Arrest Bond Guarantee

We guarantee the court appearance of the AAA member named on the AAA membership card if charged with motor vehicle law offenses committed during the term of the membership BUT NOT if the member is charged with a felony, driving under the influence of alcohol or drugs, failure to appear for a prior traffic violation, driving while unlicensed, driving without proof of legally required insurance, fleeing an accident or an officer or falsification of documents or while driving a vehicle for commercial purposes. Our maximum liability for the member's failure to appear is \$1,000. The offenses for which the AAA membership card may be accepted may vary depending on the law of the jurisdiction in which the offense is committed.

Guarantee underwritten by Auto Club Group Insurance Company (Michigan), The Auto Club Group (Illinois, Indiana, Nebraska) and General Insurance Company of America (Iowa, Minnesota, North Dakota, Wisconsin).

Important notice concerning your privacy

At The Auto Club Group, maintaining your trust and confidence is a high priority. That is why we want you to understand how we protect your privacy when we collect and use information about you, and the measures we take to safeguard that information. We also want you to understand the benefits of your relationship with us, including valuable offers you may receive through the mail or by telephone, and how you can let us know if you prefer not to receive these offers ("opt out"). The companies listed below are all related by common control or ownership and are referred to in this Notice as "Affiliates," "we," "our," and "us."

Information we collect

As part of providing you with our products and services, we obtain non-public personal information ("Customer Information") about you, including:

- Information we receive from you on applications, surveys, on-line registrations or other forms (such as your name, address and date of birth);
- Information about your AAA membership, your insurance needs, your driving record, claims history, and other financial transactions with us and others; and
- Information about your creditworthiness, credit history, and other information about you that we obtain from consumer reporting agencies, from other companies we work with, or from providers of marketing and demographic information, including information that may indicate your purchasing preferences, and information obtained in connection with our efforts to protect against insurance fraud.

Information security

Only those persons who need it to perform their job responsibilities are authorized to have access to Customer Information. In addition, we maintain physical, electronic, and procedural security measures that comply with legal requirements to safeguard Customer Information.

Disclosures to service your account

To provide customer service to you, to process your insurance, financial services, or membership transactions, to conduct research and analysis, and to deliver your membership benefits and programs, it is often necessary for us to disclose Customer Information to companies that work with us. For example, we may provide certain Customer Information to companies, including our Affiliates, that perform services in connection with customer benefits, services or programs, or that perform other business operations or services, including marketing services, on our behalf. We may also provide certain Customer Information to companies that offer AAA member programs in which you have enrolled or which are provided as part of your AAA membership, or to other financial institutions with which we have joint marketing agreements. And we may provide certain Customer Information to others outside our affiliated companies as permitted by law, such as to government entities or other third parties in response to subpoenas, or to consumer reporting agencies.

Disclosures to provide you with offers for products and services

An important benefit of your customer relationship with AAA is the opportunity to receive offers for products and services from

companies that provide special programs, services or discounts especially for AAA members. We try to provide these offers to customers who are most likely to find them of value.

Offers for AAA products and services

We work with our Affiliates and other companies that perform marketing services on our behalf to develop and make offers to you of products and services of AAA and our Affiliates, based on Customer Information.

Offers for products and services of other companies

We work with companies to provide our customers with special offers for various products and services. We may disclose Customer Information about you to: financial service providers such as banks and insurance companies; non-financial companies such as retailers, direct marketers and travel providers; and others such as other AAA clubs or their affiliated companies.

If you prefer, you may opt out of these disclosures; that is you may direct us not to make disclosures to non-affiliated third parties (other than disclosures permitted by law). You may opt out by filling out and returning the form below. If you opt out, you will not receive offers for products and services that result from these disclosures. However, we may still include notices and information about other products and services when communicating with you about your account and related products and services. You may also still receive mailings that are developed independently and are not based on Customer Information. The request from any customer of ours residing in your household will apply to all of our customers in your household as well.

Disclosures to other affiliated companies

Our Affiliates include a number of related membership, travel, insurance, and financial services providers. We are permitted by law to share with our Affiliates information about our transactions or experiences with you (such as your account balances and payment history). You may direct us not to share credit related or other information shown on consumer reports with our Affiliates, except as permitted by law.

If you prefer that we not share this credit related information with other Affiliates, you may direct us not to by selecting that choice on the form below and returning it to us. If you opt out, we may still share information with our Affiliates as permitted by law, but you may not receive offers for other products or services that may be of value to you.

Former Customers

If you decide to terminate your customer relationship with one of our companies, or your account becomes inactive or is closed for some other reason, we will continue to treat and safeguard your Customer Information as described in this Notice.

Our Affiliates

AAA Clubs: The Auto Club Group; Automobile Club of Michigan.

Insurance: Auto Club Insurance Association; MemberSelect Insurance Company; Auto Club Group Insurance Company; Auto Club Life Insurance Company; Traverse Insurance LTD.; Motor Club Underwriters, Inc.; ACG Insurance Agency, Inc.; Auto Club Property-Casualty Company

Financial Services: Auto Club Funds, Inc.; Auto Club Trust, FSB.

Other Services: Auto Club Broker Services, Inc.; Auto Club Services, Inc.

YOUR MEMBERSHIP

TRAVELING WITH AAA

INSURANCE SERVICES

ROADSIDE ASSISTANCE

OPT-OUT

If you prefer that we not disclose Customer Information about you to non-affiliated third parties, you may opt out of those disclosures (that is, you may direct us not to make those disclosures, except as provided in this Notice) by filling out this form and mailing to:

The Auto Club Group
Attn: Data Management
1 Auto Club Drive
Dearborn, MI 48126

Please print

AAA Membership No. _____

Customer Name _____

Street Address _____

City State Zip Code _____

Customer Signature _____

Check to direct us not to share customer information about you with nonaffiliated third parties, except as provided in this notice.

Check this box if you do not want us to share credit related consumer information from consumer reports about you among our affiliated companies, except as provided in this notice.

Important Phone Numbers

AAA offices in Illinois & Northern Indiana/Chicago

Illinois

| | |
|---------------------------|--------------|
| Addison | 630-931-4502 |
| Arlington Heights | 847-364-4645 |
| Bloomington | 309-663-6512 |
| Bolingbrook | 630-755-9911 |
| Champaign | 217-398-3621 |
| Chicago - Lincoln Park | 773-687-6105 |
| Chicago - Michigan Avenue | 312-372-1824 |
| Crystal Lake | 815-455-7761 |
| Downers Grove | 630-241-5400 |
| Evanston | 847-563-5300 |
| Geneva | 630-492-4000 |
| Glen Ellyn | 630-866-2000 |
| Grayslake | 847-231-1961 |
| Joliet | 815-744-6941 |
| Lake Zurich | 847-540-3200 |
| Libertyville | 847-367-3364 |
| Moline | 309-764-5914 |
| Mount Prospect | 847-385-5777 |
| Naperville | 630-420-0541 |
| Northbrook | 847-272-1878 |
| Oak Lawn | 708-229-8470 |
| Orland Park | 708-873-0581 |
| Peoria | 309-692-4728 |
| Plainfield | 815-230-6000 |
| Rockford | 815-636-9050 |
| South Elgin | 847-931-6820 |
| Springfield | 217-726-2010 |
| St. Charles | 630-587-7700 |
| Tinley Park | 708-781-4600 |
| Villa Park | 630-834-5924 |
| Wheaton | 630-588-7060 |
| Wilmette | 847-679-8706 |

Indiana

| | |
|--------------|--------------|
| Fort Wayne | 260-484-1542 |
| Merrillville | 219-769-4819 |
| Mishawaka | 574-277-5791 |

In addition to our full-service offices which offer an array of travel, insurance and membership services, AAA has over 100 Insurance Sales Offices. Check the Yellow Pages under Insurance or visit our web site at AAA.com.

Member benefits provided by:

The Auto Club Group
1 Auto Club Drive
Dearborn, MI 48126

AAA Regional Headquarters:
AAA Chicago
975 Meridian Lake Drive
Aurora, IL 60504

For 24-hour roadside assistance

Illinois & Northern Indiana

1-866-YOUR-AAA (1-866-968-7222)

Elsewhere in the US

1-800-AAA-HELP (1-800-222-4357)

For all other services

1-866-YOUR-AAA (1-866-968-7222)

Membership benefits, services and programs are subject to change without notice. AAA reserves the right to cancel your membership at anytime if the club determines that membership privileges have been abused. If you ask to cancel, your membership will expire without renewal at the end of the current term but no dues will be refunded.

YOUR MEMBERSHIP

TRAVELING WITH AAA

INSURANCE SERVICES

ROADSIDE ASSISTANCE

What to do if you need service



1 Have the right information ready

- Your membership number*
- Valid Thru date*
- Your Club name
- Your Club code number*
- Your specific location (know the cross streets near your vehicle)
- A description of your vehicle – make, model, year, color, license number
- The problem with the vehicle
- The phone number you are calling from

**On your membership card*

2 Call us toll-free for 24-hour roadside assistance

Illinois & Northern Indiana/Chicago
1-866-YOUR-AAA (1-866-968-7222)

Elsewhere in the US
1-800-AAA-HELP (1-800-222-4357)

3 Stay with your vehicle

Or make arrangements so you will know when our service vehicle arrives.

4 Show us your membership card

Show your membership card to the service vehicle attendant who arrives to assist you so the attendant may validate your active membership.

If you find you can drive your vehicle after all, please call us immediately to cancel your request for assistance.