

MEMBER GUIDE

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MEMBERSHIP INFORMATION

This Member Guide describes your AAA Tidewater Virginia member benefits. All members are entitled to receive Classic benefits. Members who have paid the AAA Plus®, AAA Plus RV, AAA Premier®, or AAA Premier RV dues are entitled to receive the AAA Plus or AAA Premier benefits, as applicable. AAA Plus RV or AAA Premier RV extend your Roadside Assistance benefits to include motor homes, travel trailers, motorcycles and pick-up trucks with campers (including fifth wheel campers) in areas where available. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, are effective seven (7) calendar days after upgrade is processed, and receipt of the full payment due. A \$35 non-refundable service fee may apply each time you use Roadside Assistance on the same day you become a member.

When you upgrade, you are upgrading for everyone on your membership.

AAA Membership

All applications and renewals are subject to approval and acceptance by AAA Tidewater Virginia. If at any time during the year you decide that AAA is not for you, we will give you a prorated refund of your membership dues paid, exclusive of the new member admission fee and discounts.

Membership eligibility, dues, fees, services and benefits are subject to change without notice. Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned check and returned electronic payment is subject to a returned payment fee. For returned electronic payments, this fee may be debited electronically.

AAA Primary and Associate Memberships

The first membership in your household is the Primary Membership.

An Associate Member must be of legal driving age and reside in the same household as the Primary Member. Associates enjoy the same membership benefits as Primary Members. Primary Members are responsible for the conduct and the service demands of his or her Associates and any costs to AAA Tidewater Virginia incurred as a result of misuse of benefits by Associates under the membership. A maximum of six (6) associates are allowed per membership. An individual may be a member on only one membership at a time.

Membership Renewal

AAA Tidewater Virginia membership is valid for one year (excluding special offers and promotions). The day and month and, in most cases, year that your membership expires appears on your membership card.

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We will accept renewal payments for up to 90 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 90 days thereafter, your original membership number, membership join date and membership expiration date will remain unchanged and your renewed membership term will expire one year from your membership expiration date, even if such new expiration date is less than one year from the date you paid for your renewal. AAA Tidewater Virginia will continue to provide most membership benefits and services to you after your membership expiration date for a limited period of time; however, if you do not renew, you will be billed a service charge for certain services used during such period.

If you prefer not to renew, you may purchase a new membership at any time subject to all applicable new membership policies. New memberships are issued with new membership numbers, no prior "membership years," and may require payment of certain non-refundable fees, such as a new member admission fee. New memberships expire one year (excluding special offers and promotions) from the membership join date.

Membership Cancellation Policy

AAA Tidewater Virginia may cancel any Primary or Associate Membership if the conduct of the Primary or Associate Member is determined to be harmful to the welfare, standing, or best interest of AAA Tidewater Virginia, its employees, or its members. Membership may also be cancelled if the service demands of the Primary Member or Associates are determined to be excessive. Primary Members are responsible for the conduct and the service demands of their Associates.

AAA Auto Pay

By signing up for the AAA Auto Pay program, your membership will be on an automatic renewal basis and will automatically renew each year unless you contact us to cancel. Each year before your membership expires, we'll send a statement of your current services and renewal dues amount. Unless you contact us to make changes to or cancel AAA Auto Pay, we will automatically renew your Membership and debit the dues shown on your statement to your payment account on file: in the case of a Credit/Debit Card account, within approximately 10 to 15 days of the renewal date shown on your statement, and in the case of a checking account, on approximately the business day prior to the renewal date shown on your statement. You may cancel Automatic Renewal at any time online or by contacting us at 800.222.7623.

If your credit/debit card issuing financial institution participates in the Card Account Updater program, unless you opt out of the service with your card issuer, we may receive an updated credit/debit card account number and/or expiration date for the card information you have previously provided us. We will update our files and use the new information when we bill you for your annual membership dues. We won't receive updated information if your account has been closed.

Collecting Your Contact Information

As a membership organization, it's vital for AAA to have our members' current contact information (e.g., address, phone and email) in order to provide member benefits and to inform members of the various products and services offered by AAA. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information.

Non-Solicitation Request

If you do not want offers from us or our affiliates, please contact your local AAA Tidewater Virginia branch or write to AAA Tidewater Virginia, Attention: Member Privacy, PO Box 25001, Mail Stop A112, Santa Ana, CA 92799-5001 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File. Your request will take effect within 60 days of our receipt. You will continue to receive *Tidewater Traveler* magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices. We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time.

ROADSIDE ASSISTANCE

Roadside Assistance

You may request Roadside Assistance three ways:

- Call 1.800.AAA.HELP (4357)
- Clicking "Request Roadside Assistance" on the AAA Mobile App
- Clicking "Call for Roadside Assistance" at the top of the AAA.com homepage

Calls placed to our 24-hour call centers may be recorded to increase our ability to monitor the quality of service and assist in addressing member concerns. **Please contact us and cancel your service request immediately if you no longer need assistance.**

When requesting service, be prepared to provide:

- Your name and AAA membership number
- Telephone number from which you are calling or can be contacted
- The exact location of your vehicle and nearest cross streets
- Make, model, year, color and license plate number of the vehicle
- Nature of the trouble

A SAFETY MESSAGE

If you are concerned for your safety or for the safety of others, tell the AAA Tidewater Virginia service representative or the service provider. Procedures have been established to assist members in certain situations.

When requesting Roadside Assistance, it is very important to give an accurate location for you and your vehicle. If you are unsure of the vehicle's location, or you prefer not to remain with your vehicle, advise the service representative, who will work with you to establish a mutually agreeable location for the service driver to meet you. Accept service only from service providers that display the AAA or AAA Tidewater Virginia emblem.

YOUR AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance, you must present your AAA membership card or dues receipt to the service provider when the service vehicle arrives. A driver's license or other form of matching photo identification also will be required.

Service is available only to the person named on the membership card who is the driver of or a passenger in the vehicle at the time of the covered vehicle disablement. AAA memberships are not transferable, and membership service is not provided to non-members. Other members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

Unless a valid AAA membership card and identification are presented at the time of service, you will be expected to pay for the service provided at commercial rates.

If a member is injured in an automobile collision, the service provider, when requested, will take possession of the vehicle and hold it until receiving instructions from the member. Any storage fees will be the responsibility of the member.

ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS

Each AAA Tidewater Virginia cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements per membership year at no charge, subject to the service limitations and conditions in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Tidewater Virginia may require immediate payment of a service charge by credit or debit card for "Classic" benefit level service before providing Roadside Assistance on the fifth or subsequent service request in a membership year. Additional charges for Roadside Assistance services beyond the "Classic" benefit level, such as towing beyond 5 miles, the cost of emergency fuel, excess vehicle locksmith services, and services such as towing, extrication/winch and tire change service for RVs and motorcycles, will be payable by the member directly to the service provider at the time of service at such service provider's applicable rates. If the member is unable to provide a valid credit or debit card to AAA Tidewater Virginia at the time of service request or the charge is not approved by the credit or debit card company, AAA Tidewater Virginia may send service on a "Cash on Delivery" (COD) basis, meaning all charges payable by the member will be paid directly to the service provider at the time of service at such service provider's applicable rates. If a cardholder has an unpaid service charge balance and contacts AAA Tidewater Virginia for Roadside Assistance service, AAA Tidewater Virginia may require immediate payment of both the unpaid balance and the service charge for the current service call before providing service. The nonpayment of a service charge may result in cancellation of membership.

TYPES OF SERVICE

• MINOR MECHANICAL FIRST AID

When it is safe, minor repairs may be attempted at the scene to place the vehicle in a drivable condition. These repairs cannot be guaranteed, and members should immediately proceed to a repair facility to consult a mechanic. AAA Tidewater Virginia cannot guarantee the availability of repairs. The AAA Tidewater Virginia service representative or the service provider can assist you in locating a local AAA Car Care Center or AAA Approved Auto Repair facility, upon request.

- **FLAT TIRE SERVICE**

If the vehicle's spare tire is inflated and serviceable, it will be installed to replace a flat tire, if possible. When a serviceable spare tire is not available or cannot be installed, towing will be provided under the towing benefit.

- **BATTERY JUMP START**

If your vehicle's battery is dead, the service provider driver will jump-start your vehicle if possible. If it cannot be started, towing will be provided under the towing benefit.

- **AAA MOBILE BATTERY SERVICE**

AAA Mobile Battery Service is a mobile battery testing and replacement service. In areas where the service is available, a AAA Battery Service technician will test and assess the vehicle's battery and electrical system. If the existing battery fails the test and the member would like to have the battery replaced, the member can purchase a AAA battery. The technician will install a new battery, if available, that meets or exceeds the vehicle's original specifications. All batteries come with a 3-year free replacement warranty valid in the U.S. and Canada. **AAA Mobile Battery Service is part of Roadside Assistance for AAA members, may be provided by independent service providers, and is only available in select areas during select hours.** Batteries and battery warranties are provided by independent suppliers. The battery test and replacement service count as one of the member's four allowable service calls per membership year. Batteries are available for most makes and models. Battery prices vary depending on vehicle make and model. Warranty valid in the United States and Canada. Copies of the warranties are available for inspection from the technician at any time upon request. Membership Roadside Assistance terms and conditions apply to AAA Mobile Battery Service.

- **EMERGENCY FUEL DELIVERY**

If your vehicle runs out of fuel, a limited supply will be delivered, if available, in an emergency situation to enable you to reach the nearest gas station. Classic members will be charged for the fuel at the current pump price. AAA Plus, AAA Plus RV, AAA Premier, and AAA Premier RV members will not be charged for the limited supply of fuel. Specific brands or octanes cannot be promised. In some cases, your vehicle may have to be towed if it runs out of fuel. Vehicles requiring diesel fuel will be towed.

- **EXTRICATION/WINCHING SERVICE**

If your vehicle becomes stuck, one normally equipped service vehicle and one driver will be provided to extricate or winch your vehicle when it can be safely reached from a normally traveled road or established thoroughfare. Extrication of vehicles parked on streets, driveways, parking lots or alleys which are snowbound or flooded is not covered under AAA membership. Service does not include shoveling snow from around a vehicle or clearing a road or driveway. If special equipment, more than one service vehicle or more than one person is required, the associated costs may be at your expense. AAA Plus and AAA Premier members will be provided up to two drivers and two service vehicles, if needed. For extrication or winching of an RV or motorcycle, only members with AAA Plus RV or AAA Premier RV will be provided up to two drivers and two service vehicles, if needed, at no additional charge.

- **VEHICLE LOCKOUT AND LOCKSMITH SERVICE**

When the keys are locked inside the vehicle passenger compartment, the service provider will attempt to gain entry. If this attempt is not successful and the services of a vehicle locksmith are required to gain entry, the expenses are fully covered or reimbursable. (See Reimbursement.)

When the services of a vehicle locksmith are required for lost or broken keys, keys locked in the trunk, or other automotive emergencies, vehicle locksmith service up to \$60 in parts and labor will be provided for Classic members. AAA Plus and AAA Plus RV members receive up to \$100 for parts and labor for the services of a vehicle locksmith, and AAA Premier and AAA Premier RV members receive up to \$150 for similar locksmith services. If a vehicle locksmith is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit. Registered owner must be with vehicle for locksmith service.

- **TOWING SERVICE**

When a vehicle cannot be started or safely driven, due to a sudden or unexpected breakdown, accident or other covered vehicle disablement, the service provider can tow the vehicle back to its facility, no matter how far away, at no charge to the member. A covered vehicle disablement is a sudden or unexpected mechanical, electrical or other failure of a motor vehicle that places the vehicle in an unsafe or undrivable condition. Not all service providers perform repairs at their facility. If you choose to have the vehicle towed to another location (including a AAA Approved Auto Repair facility), it will be towed without charge to a destination of your choice that is up to five (5) driving miles in any direction from the point of breakdown for Classic members and up to 100 driving miles for AAA Plus and AAA Plus RV members. With AAA Premier and AAA

Premier RV, you can use one (1) of your four (4) allowable Roadside Assistance service calls per household per membership year for a tow of up to 200 driving miles, and the remaining service calls per membership year for tows of up to 100 driving miles. AAA Plus and AAA Premier benefits increase the distance limits on tows for the 4 allowable service calls as described above, but do not add extra allowable service calls. AAA Plus and AAA Premier towing may be subject to a delay.

A member must be present when the vehicle is delivered to a closed repair facility. Towing beyond the benefits described above will be performed at the member's expense and may be subject to delay.

Tow benefit for RVs or motorcycles is available for AAA Plus RV and AAA Premier RV members, as one of the four allowable service calls per membership year.

RENTAL CAR BENEFITS

(In Conjunction with an in-territory Roadside Assistance Tow)

All rental car benefits described below are valid in AAA Tidewater Virginia only. Rental car benefits must be used in conjunction with a tow which is one of the four (4) allowable Roadside Assistance service calls.

A member whose car is being towed and who needs a rental car in AAA Tidewater Virginia territory can get a replacement vehicle at a discounted rate from a AAA Tidewater Virginia preferred rental car provider.

If you are a AAA Premier member whose car is being towed and who needs a rental car in the Tidewater Virginia territory, we will arrange for you to get reimbursed for a rental car, a midsize vehicle, for one (1) day, at no charge, from a AAA Tidewater Virginia preferred rental car provider. Rental must be arranged by AAA Tidewater Virginia. Each AAA Premier household is entitled to one (1) complimentary one-day midsize class or equivalent rental car reimbursement per membership year. Coverage applies when the member's car is inoperable in conjunction with a non-collision covered towing event. The AAA Premier member has up to 48 hours from the time of the tow to contact AAA Tidewater Virginia and request the one-day complimentary rental car benefit. Service must be provided by the rental car provider arranged through AAA Tidewater Virginia by calling the AAA Roadside Service number on the back of the membership card and cannot be for an out-of-territory rental. AAA Premier members are responsible for subsequent days' rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees or taxes.

Once the one-day complimentary rental car benefit has been used, AAA Premier members are entitled to the AAA discounted rental car rates described above for the balance of the membership year.

You will need to present your AAA membership card and a major credit card at the time of rental. Normal rental qualifications and other restrictions, including age restrictions, apply. Rental cars are subject to availability. Rental fee subject to change. A refundable deposit may be required.

RIDE ASSIST

If you are a AAA Premier member and have an accident or breakdown, a AAA Tidewater Virginia representative can help you make rental car or other transportation arrangements.

ACCIDENT ASSIST

AAA Premier members can receive verbal assistance at the time of an accident or breakdown. When you call for Roadside Assistance, a AAA Tidewater Virginia representative can help you contact family members, locate restaurants and find hotel accommodations.

ROUTE SUPPORT

AAA Premier members can call AAA Premier services from within the U.S. to receive driving directions and assistance. Whenever possible, members should pull over to a safe spot before making a call to use this service.

INDEPENDENT SERVICE PROVIDERS

In many areas, Roadside Assistance is provided by AAA Tidewater Virginia employees and AAA Tidewater Virginia owned vehicles.

In some areas, facilities are independent businesses and are not employees of AAA or its affiliates. We select independent service provider facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the parts and the equipment to make immediate repairs.

While responsibility for injury, loss, damage or unsatisfactory workmanship caused by the acts or omissions of any independent service provider remains with the independent service provider, AAA Tidewater Virginia will attempt to assist members in resolving complaints involving an independent service provider. Member complaints should be received as soon as possible and before additional repairs are made. Failure to do so may limit our ability to assist.

ELIGIBLE VEHICLES

The following motor vehicles are eligible for service, provided they are properly registered with valid tags and are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being serviced:

- Automobiles, pickup trucks, sport utility vehicles, vans, minivans and light utility motor vehicles (including rented and commercial passenger vehicles, but excluding taxicabs, limousines, shuttles and other vehicles for hire) are eligible for those services which can be safely performed with equipment available from the service provider, including slings, wheel-lift devices, car carriers (flatbeds) and dolly wheels. Rented passenger vehicles are eligible for all service except locksmith service.
- Recreational Vehicles (RVs) are eligible for service with the exception of towing, extrication/winch and tire change service. Towing, extrication/winch and tire change service for RVs is available under AAA Plus RV and AAA Premier RV benefits. RVs include motor homes, dual-wheel campers, travel trailers, pick-up trucks with campers and fifth wheel campers and recreational trailers including utility trailers carrying recreational vehicles or equipment (excludes commercial and horse/livestock trailers). ATV trailers, boat trailers, and personal watercraft trailers must be carrying their designated recreational equipment or must be empty to be eligible for service.
- Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication and winching service for motorcycles is available under AAA Plus RV and AAA Premier RV benefits. Motorcycles must be licensed for highway use.

SERVICE OUTSIDE AAA TIDEWATER VIRGINIA TERRITORY

Outside AAA Tidewater Virginia territory, AAA Tidewater Virginia members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club servicing the area. Members will be required to pay the service provider for any service that the local AAA or CAA club does not normally provide its members. An application for reimbursement of service charges may be submitted to AAA Tidewater Virginia for consideration. (See Reimbursement.)

CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

A member's personal check for up to \$250 will be accepted by the service provider for emergency repairs and services. A valid membership card and driver's license will be required for identification.

EXTREME SERVICE CONDITIONS

AAA Tidewater Virginia will make every effort to ensure that the provision of Roadside Assistance can be made under all conditions. During severe weather or road conditions, however, there may be some service delays before help can reach you. Heavy traffic may also delay the arrival of the service provider driver. Because towing is by far the most time consuming type of service AAA Tidewater Virginia provides, towing operations may be temporarily suspended to avoid excessive delays to members waiting for other services. During such times, priority will be given to members stranded away from shelter or to members with vehicles that have skidded and/or become stuck on highways in severe snowstorms.

SERVICE LIMITATIONS

Service does not include the cost of parts or labor necessary to complete repairs. These are the vehicle owner's responsibility. AAA Tidewater Virginia cannot guarantee the availability of repair service at the service provider facilities.

Service will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the service provider serving the area. Service will not be provided when the disabled vehicle cannot be safely reached or serviced without damage to the vehicle or servicing equipment, or the member may be required to sign a liability release form for physical damage before service is rendered.

Service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA Tidewater Virginia cannot render service repeatedly to a vehicle in need of repair.

An individual's AAA membership may not be used by a business or organization to provide Roadside Assistance for its customers, employees or vehicles.

Towing service is intended for personal, non-commercial use, and is only provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation or any other similar situation. Such tows are considered "convenience tows" and are not covered Roadside Assistance services.

Without limiting any other rights or remedies it may have, AAA Tidewater Virginia may seek reimbursement from a primary or associate member for Roadside Assistance services fraudulently or wrongfully obtained by the primary or associate member. Primary members are responsible for the conduct and the service demands of their associate members.

The following services are not provided under the membership benefit:

- Service to a vehicle located in an area not regularly traveled by private passenger vehicles (such as a beach, open field, creek bed, private, logging or forest service road).
- Shoveling snow from around a vehicle or clearing a road or driveway.

- Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or alleys which become snowbound or flooded.
- Towing of vehicles purchased in an inoperable condition.
- Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, non-emergency lock repairs and re-keying of vehicle locks).
- Service in situations where appropriate identification in addition to the membership card is not provided to the service driver.
- Use of two or more Roadside Assistance service calls to extend the member tow mileage benefit for the same breakdown.
- More than 100 driving miles of towing per allowable Roadside Assistance service call for AAA Plus members.
- More than 200 driving miles of towing on one (1) allowable Roadside Assistance service call per AAA Premier household per membership year and more than 100 driving miles of towing on the remaining allowable Roadside Assistance service calls.
- Towing, extrication/winch and tire change service for RVs and towing and extrication and winching service for motorcycles, unless the member has AAA Plus RV or AAA Premier RV benefits.
- Towing to or from auto dismantlers or salvage yards, or from one storage location to another.
- The installation or removal of snow tires or chains.
- Charges related to impound or stolen vehicle recovery, towing or storage.
- Installation of automotive parts that are not provided by the service provider.
- AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV services prior to seven (7) calendar days after upgrade is processed, and receipt of full payment due.

REIMBURSEMENT

If it is necessary for a member to pay for covered membership service at commercial rates, the member must request an itemized receipt listing the member's name, vehicle and services rendered by the service provider. For reimbursement consideration, the member must complete a Roadside Assistance Reimbursement form and present or send the original receipt and an explanation of the circumstances to any AAA Tidewater Virginia branch within 90 days of the date of service. A reimbursement counts as a Roadside Assistance service call. (See Allowable Roadside Assistance Service Calls.) You may obtain a Roadside Assistance Reimbursement form at AAA.com

Reimbursements for services, including services received outside of AAA Tidewater Virginia territory, will only be considered for those membership services which AAA Tidewater Virginia provides without additional charge. (Exception: Vehicle locksmith service will be reimbursed up to \$60 for Classic members, up to \$100 for AAA Plus members and up to \$150 for AAA Premier members.) Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable. Reimbursement is not provided for taxi fares, telephone calls, rental cars, etc.

Members will be reimbursed for membership services at the prevailing commercial rates when AAA service was requested from a AAA or CAA club, but the membership could not be verified. Reimbursement will be issued upon subsequent verification that the member's valid membership was in effect at the time of service.

All reimbursement requests should be submitted to AAA Club Services, Attn: ERS A-321, PO Box 25001, Santa Ana, CA 92799-5006.

PARTIAL REIMBURSEMENT

Only partial reimbursement, limited to the amount AAA Tidewater Virginia would have paid an independent service provider, will be made when

AAA was not contacted to provide service. If towing is covered by an automobile insurance policy, the maximum reimbursement for a tow bill will be limited to the amount AAA Tidewater Virginia would have paid an independent service provider to provide the service. Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable.

Home Lockout

If you are a AAA Premier member and you become locked out of your home, you can receive up to \$100 in locksmith services to pick or drill the lock to gain access to your home from the outside. Home lockout service is reserved for a AAA Premier member's primary residence in AAA Tidewater Virginia territory only and excludes all other buildings or locked areas. The service provides up to \$100 for the cost of re-keying, changing locks or making a new key only when the lock must be drilled to gain entry to the home or if keys are lost or stolen. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at the expense of the AAA Premier member.

Home lockout service is limited to one (1) usage per AAA Premier household per membership year. A home lockout service call does not count as one of the four service calls. Home lockout service is not transferable to any other person. The AAA Premier member must be present at the time of service. Identification and proof of residence is required. In the case of rental property, approval of the property owner may be required. Service is valid only in the AAA Tidewater Virginia territory. Service is provided by independent locksmiths and is subject to availability; if AAA Tidewater Virginia cannot dispatch service, the member will be referred to a commercial locksmith and will be reimbursed for covered service up to \$100. Locksmith arrival time is based on locksmith availability.

TRAVEL

Travel Guides

North America TourBook® guides, TripTik® Travel Planner, AAA Europe TravelBook and selected maps are available free of charge to members. Some restrictions may apply. Members receive 20% off the cover price on all retail publications.

Travel Agency

Full service leisure travel agency benefits are available from AAA Travel, with member-only benefits on select cruise or land vacations. A processing fee may apply to airline or rail reservations for Classic members. Processing fees for AAA Plus members are discounted and fees are free for AAA Premier members when tickets are purchased through AAA Travel.

International driving permits and discounted passport photos are also available at AAA Tidewater Virginia branches. A set of two passport photos are free to AAA Premier members.

Allianz Travel Insurance

When you travel for business or pleasure, help protect your investment. Choose from a variety of plans to fit your travel needs. Plans may provide reimbursement for certain non-refundable financial expenses associated with a canceled or interrupted trip due a covered reason, lost baggage or medical emergencies. In addition, you'll have access to 24-Hour Hotline Assistance staffed with multilingual specialists who can help with many types of situations from almost anywhere in the world. Exclusions, conditions and limitations may apply.

See your AAA Travel Agent for more details.

*Insurance coverage is underwritten by BCS Insurance Company, under Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company, under Form No. 101-C series or 101-P series, depending on the insured's state. Allianz Assistance and Allianz Travel Insurance are brands of AGA Service Company. AGA Service Company is the licensed producer and administrator of this plan and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of the affiliation between AGA Service Company and Jefferson Insurance Company.

Travel Accident Insurance

AAA Premier members automatically receive \$300,000 in travel accident insurance coverage at no cost when they purchase airline, ship, bus or train tickets through AAA Travel. Certain terms, conditions and exclusions apply. Insurance coverage is underwritten by the Federal Insurance Company.

Travel Assistance

AAA Premier members can receive Travel Emergency Assistance and Concierge Services 24 hours a day, 7 days a week—in the United States or internationally—when they are on planned leisure trips 100 miles or more from the AAA Premier member's primary residence which include at least one overnight stay and are not more than 45 days in duration. These services are available to AAA Premier members and their spouses and unmarried dependent children age 21 or under who are traveling with the AAA Premier member.

24 HOUR TRAVEL ASSISTANCE* for AAA Premier members includes:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

CONCIERGE SERVICE* for AAA Premier members includes:

- Theater, sporting events, and other entertainment ticketing/reservations
- Limousine and car service information and reservations
- Shopping and health club referrals and information
- Exhibition, shows, and festival information
- Golf tee times and reservations (reservations subject to availability)
- Gift basket and floral delivery arrangements
- ATM location information
- Weather forecast information
- Certain travel information and assistance

The member must purchase AAA Premier service prior to travel departure date in order to use these services. AAA Premier membership benefits include these services, which are service benefits and not financial benefits. Any costs associated with these services are paid by the member.

***AGA Service Company is the licensed producer and administrator of these plans. Terms, conditions, and exclusions apply.**

Benefits and service provider are subject to change without notice.

Hertz® Car Rentals

AAA members save up to 10% on domestic or up to 25% on international Hertz car rentals for leisure travel. Each rental includes free use of one child, infant or toddler booster seat, and a 50 percent discount off the cost of SIRIUS XM Radio®. Advance reservations required and subject to availability. There is no charge for additional drivers who are AAA members meeting standard rental qualifications. Your Hertz/AAA CDP ID# is 000258. Reservations can be made at your local AAA Tidewater Virginia branch or online at AAA.com/Hertz.

AAA members also receive a free Hertz Gold™ membership with enough Gold Plus Rewards points, after the first Gold rental, for one free rental day. AAA Premier members receive enough Gold Plus Rewards points, after the first Gold Rental, for two free weekend rental days.

AUTOMOTIVE

Car Buying Service*

The AAA Car Buying Service provides an easy-to-use, stress-free car buying experience. Choose from a network of Certified Dealers to purchase your next new or pre-owned vehicle. The AAA Car Buying Service allows members to research vehicles, obtain average price paid by others, view inventory, view Estimated Dealer Prices for AAA Members and receive a Guaranteed Savings Certificate for new cars or a Used Vehicle Certificate to take to the Certified Dealer.** To find the nearest Certified Dealer or to buy a new or pre-owned car, go to AAA.com/CarBuying.

*AAA Car Buying Service is managed by TrueCar, Inc. Available for select makes and models and in select areas. Limited supply and special edition vehicles may be excluded. Other restrictions may apply. See Certified Dealer for details. Not all dealers participate in the Car Buying Service program and dealers may be subject to change at any time without notice.

**Estimated Dealer Price is an estimate of the pricing from Certified Dealers in your local area based on your selected vehicle as configured with your preferred options and colors. Because the vehicle with the exact color and options you selected may not be in stock, your actual price and savings may differ. With Guaranteed Savings, the selected Certified Dealer guarantees, on in-stock vehicles, that you will receive at least a certain stated minimum savings amount off the base Manufacturer's Suggested Retail Price (MSRP), including any vehicle-specific manufacturer incentives currently available. Certain terms, conditions and restrictions apply. Guaranteed Savings Certificate shows Estimated Dealer Price and Guaranteed Savings off MSRP for your selected vehicle.

Vehicle Pricing & Research Services

You can research your next new or pre-owned car online at AAA.com/Auto. For new cars, the Build-Your-Car tool allows you to select the options you are interested in, and then gives you a detailed estimate of the car's price, with your specific requirements.

Members can view features, crash test data, manufacturer incentives and MSRP, and get detailed pricing reports for new cars. AAA Premier members can also call the toll-free number listed on the back of their membership card for a free new or preowned car buying consultation.

For pre-owned cars, you can view thousands of pre-owned vehicles for sale by dealers through the AAA Car Buying Service's online inventory available at AAA.com/CarBuying. You can also get free trade-in values online.

CARFAX Vehicle History Reports

Classic and AAA Plus members can purchase CARFAX Vehicle History Reports for 20% off the retail price online by logging in to AAA.com.

AAA Premier members receive one (1) free CARFAX Vehicle History Report per membership year by calling the AAA Premier Member Services phone number located on the back of the AAA Premier membership card. Subsequent CARFAX Vehicle History Reports are available to AAA Premier members at a 40% discount when ordered at AAA.com/Premier.

Tidewater Car Care Centers

AAA Tidewater Virginia owns and operates six (6) full service Car Care Centers throughout the Hampton Roads area for your automotive repair and maintenance needs. AAA members receive a 10% discount on parts and labor rates for all regularly priced services, up to \$100, 50% off Virginia State Inspections, free tire repair services, free 40-point vehicle maintenance inspections upon request with any paid service, free battery inspection and \$25 off AAA batteries with free installation of such batteries for most vehicles. We offer priority service status for members when possible.

All repairs are guaranteed by the Car Care Center facility for 24 months or 24,000 miles, whichever comes first, under normal operating conditions, unless otherwise stated in writing. Restrictions may apply. Call your local Car Care Center for details.

AAA Approved Auto Repair

Each AAA Approved Auto Repair (AAR) facility has been inspected, certified and approved by AAA Tidewater Virginia in accordance with AAA standards. All repairs, both parts and labor, are guaranteed by the facility for 24 months or 24,000 miles, whichever comes first under normal operating conditions, unless otherwise stated in writing. Members also save 10% on regularly priced parts and labor, up to \$50, upon requesting the discount at AAA Approved Auto Repair facilities. AAA Tidewater Virginia members can get a free 40-point maintenance inspection with any paid service upon request. Most passenger cars and light trucks are eligible. Members also receive AAA Tidewater Virginia support to help resolve disputes arising from a service or repair.

Offers cannot be combined with any other discount or coupon. Valid AAA membership card must be presented at the AAA Approved Auto Repair facility at the time of service. Other restrictions may apply. See facility for details.

Automotive Expert Consultation

AAA Premier members can receive free advice on vehicle problems and repairs from our specialized team of automotive consultants.

Vehicle Inspection Program

Members can bring their vehicle to a AAA Car Care Center or a participating AAA Approved Auto Repair (AAR) facility for a comprehensive 86-point inspection using standards and procedures developed by AAA. For a fee, the facility's technicians will thoroughly inspect the engine, transmission, suspension, drive axles, electronic system and more. See AAA Car Care Centers or participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection.

AAA Premier members may receive a 50% discount off the current full price of a Vehicle Inspection Program service at any AAA Tidewater Virginia Car Care Center. Price and AAA Premier member discount subject to change without notice and does not apply to required state inspections.

Child Safety Seat Installation

AAA Tidewater Virginia wants to help make sure that children are properly secured while riding in a motor vehicle. Child safety seat inspections and installation assistance is available at the AAA Corporate Center and some branch locations. Contact AAA Traffic Safety at 757.233.3889 or childsafety@tidewater.aaa.com to schedule an appointment.

Dare To Prepare Pre-Permit Workshop

This free workshop is designed for parents and teens to attend together, so they can obtain the critical information needed before the teens begin driving. You will learn the steps necessary to obtain a learner's permit and driver's license in Virginia and gain access to useful tools to help you through the learning-to-drive process. Call 757.233.3889 for class schedule and registration. Online classes are also available at AAA.com/DriverImprovement. AAA members receive discounted rates on all classes.

Defensive Driving/Driver Improvement Classes

This program is aimed at helping to reduce traffic crashes and tickets. The program meets all the requirements of the Department of Motor Vehicles in the Commonwealth of Virginia. Attendance in AAA's Driver Improvement Class will help increase a driver's understanding of the concept of risk by explaining the skills associated with seeing, communicating, adjusting speed, margin of safety and driving emergencies. Most AAA Driver Improvement Classes are held onsite at the AAA Corporate Center at 5366 Virginia Beach Blvd., Virginia Beach. Call 757.233.3887 for class schedules and registration. Online classes are also available at AAA.com/DriverImprovement. AAA members receive discounted rates on all classes.

Senior Driving Classes

(For those 55 years and over)

AAA's Senior Defensive Driving course is designed to help reduce crashes involving mature drivers by increasing the understanding of how age affects driving decisions and how these decisions can alter your risk. Popular discussion topics include improved vehicle technologies, changes in the law and the problem of aggressive drivers. Drivers who complete this class may be eligible to receive a discount on a portion of their automobile insurance. (Certain restrictions may apply. Inquire with your insurance provider for available discounts.)

CarFit Mobility Assistance

(For those 55 years and over)

Using a 12-point checklist, a trained CarFit technician will evaluate the "fit" of your vehicle and discuss potential vehicle adjustments and adaptations that may help compensate for changes in vision, flexibility, strength, size and height. CarFit checks are available at the AAA Corporate Center and some branch locations. Locations subject to change without notice. Call 757.233.3888 to schedule a free appointment.

MEMBER SERVICES

AAA Discounts & Rewards®

Save up to 30% or more on dining, shopping, travel and more. Simply show your card and save at over 100,000 locations nationwide. Many of our members easily save more than their AAA membership costs every year.

Discounts, products and vendors are subject to change at any time without notice. Restrictions apply. For full terms and conditions and to view current discounts, visit AAA.com/discounts.

Discounted Movie and Attraction Tickets

AAA members can purchase discounted tickets Regal Entertainment Group movie tickets at all AAA Tidewater Virginia branches. Discounted tickets are also available for many local and regional attractions, such as Busch Gardens, Kings Dominion, SeaWorld Parks, Ocean Breeze Waterpark, Universal Orlando and more. Contact a AAA Tidewater Virginia branch for more information.

Identity Theft Protection

Each AAA member age 18 or older can receive FREE identity theft monitoring with ProtectMyID® Essential. This free benefit includes: free daily monitoring of your Experian® credit report, free email alerts when key changes are detected on your Experian credit report, free monthly "all clear" email alerts when no changes are detected, lost wallet assistance and free fraud resolution support. To get this free benefit, enroll online or by phone. AAA Premier® members with ProtectMyID® Essential receive the additional benefit of \$10,000 in identity theft insurance at no extra charge.

Gain an extra level of protection by purchasing ProtectMyID® Deluxe at a discounted monthly rate, which enhances the ProtectMyID® Essential service by offering daily internet scans of the dark web to detect possible unauthorized use of your personal information (email address, Social Security number, debit and credit card information, driver's license and passport numbers, and medical ID numbers), \$1 million Identity Theft Insurance, daily monitoring of all three credit bureau reports and change of address notification.

Receive an even higher level of benefit with ProtectMyID® Platinum, which includes all the benefits of ProtectMyID Essential and ProtectMyID Deluxe plus updated features such as social media monitoring, fraudulent payday loan notification and monitoring of dormant credit card accounts.

ProtectMyID Essential, ProtectMyID Deluxe and ProtectMyID Platinum 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. These products cannot stop, prevent, or guarantee protection against incidents of identity theft, or guarantee satisfactory resolution.

ProtectMyID Essential, ProtectMyID Deluxe and ProtectMyID Platinum are provided by ConsumerInfo.com, Inc., an Experian® company. To be eligible to enroll in either product, you must be 18 years of age or older and a current valid AAA member. Members must have a valid email address and access to the internet. Products subject to change or termination at any time without notice. For more information, including terms and conditions, visit AAA.com/peaceofmind.

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). Refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Tidewater Traveler Magazine

As a member of AAA Tidewater Virginia, you'll automatically receive *Tidewater Traveler* magazine bimonthly. An annual subscription to Tidewater Traveler magazine is included in the membership dues. This amount cannot be deducted.

Notary Service

Notary service is generally available at all AAA Tidewater Virginia branches, Monday through Friday only, during normal business hours. For personal transactions only, there is no notarization fee for members. Non-members pay \$2 per signature for all transactions. Fees are for notarizations obtained at a AAA Tidewater Virginia branch only and are subject to change without notice. Certain restrictions apply.

AAA Member Rewards Visa® Credit Card

A rewarding credit card that allows you to earn points on everyday purchases and then redeem them for cash, travel or gift cards. Best of all, there are no limits on the points you can earn! Visit AAA.com/creditcard or visit your local AAA branch for additional details.

For information about rates, fees, other costs and benefits associated with the use of this credit card, or to apply, visit your AAA branch or AAA.com/creditcard and refer to the disclosures accompanying the application.

This credit card 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. © 2018 Bank of America Corporation.

Auto Club App

Members can now access their digital membership card on their smartphone using our app. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits including member discounts, maps, gas prices, driving directions, and other information. The Auto Club app is currently available for iOS and Android smartphones.

Message, data and roaming rates may apply. Must be a current member of AAA to use certain features. Service Tracker is subject to availability and may not work correctly if your GPS is not enabled or the service vehicle's GPS is not enabled. Membership Roadside Assistance terms and conditions apply.

INSURANCE

Insurance

Get a free quote on auto, homeowners, condominium, renters and life insurance by calling or visiting a AAA Tidewater Virginia branch. Or visit us online at AAA.com/Insurance.

AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance is underwritten by Interinsurance Exchange of the Automobile Club. Life insurance is underwritten and annuities are provided by AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states, except NY. Tidewater Automobile Association of Virginia, Incorporated (AAA Tidewater Virginia) acts as an insurance agent for these insurers. Insurance may also be provided by independent carriers.

TRIP INTERRUPTION & VEHICLE RETURN COVERAGE

If you are a AAA Premier member, are at least 100 driving miles from home, and your trip is delayed due to an Accident, mechanical breakdown, car theft, unexpected illness or injury, natural disaster or severe weather you can be reimbursed up to \$1,500 as a AAA Premier member for covered out-of-pocket expenses, including meals and accommodations; and/or for Substitute Transportation to continue your trip.

And, AAA Premier members can be reimbursed up to \$500 to help you get your car back home if an unexpected illness or injury prevents you from completing your trip.

TERMS & CONDITIONS

The AAA Premier Trip Interruption and Vehicle Return group insurance benefits are provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force. These benefits are subject to the following conditions and exclusions:

DEFINITIONS

"AAA Premier Member" means a AAA Premier primary member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

"Accident" means an unexpected, unintended, unforeseeable event causing injury or death to You or a Covered Traveler; or causing damage to the Motor Vehicle or Rental Car which prevents the vehicle from being driven.

"Accommodations" means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

"Actual Cash Value" means purchase price less depreciation.

"Baggage" means the personal property You or a Covered Traveler take on the Eligible Trip and the suitcases or other kinds of containers used to carry them.

"Common Carrier" means a company that is licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.

"Covered Traveler" means a person who is an Immediate Family Member and is traveling with You. Covered traveler must be at least 100 driving miles from the AAA Premier Member's Primary Residence when the incident occurs in order to be eligible for the benefits.

"Eligible Trip" means a Trip which: Does not exceed, and was not planned to exceed, 45 consecutive days; Was intended to include at least one overnight stay; Is a driving Trip taken by Motor Vehicle or Rental Car; and For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.

"Family Member" means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted); parents and step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).

"Hospital" means a provider that is a short-term, acute, general Hospital that: Is a duly licensed institution; In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians; Has organized departments of medicine and major surgery; Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment

of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

"Illness" means a sickness, infirmity or disease that causes a loss that begins during an Eligible Trip.

"Immediate Family Member" means the AAA member's spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with You.

"Injury" means bodily injury caused by an Accident occurring during an Eligible Trip, and resulting directly and independently of all other causes in loss.

"Insured Person" means a person: Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits; For whom premium has been paid; and While covered under the Policy.

An Insured Person may be Primary or Secondary. Primary Insured Person is a AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Associate membership in a household.

"Mechanical Breakdown" means a mechanical issue which prevents the vehicle from being driven. Mechanical Breakdown does not include running out of gas, tire trouble or failure to perform routine maintenance.

"Medical Escort" means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.

"Motor Vehicle" means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include: motorcycles (except as noted below); trucks (except for pickup trucks and vans); trailers; motorbikes and all-terrain vehicles; off-road vehicles; vehicles that don't have to be licensed; vehicles that are used for commercial or livery purposes, including limousines; or other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

"Natural Disaster" means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: is due to natural causes; and results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

"Personal Effects" means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

"Physician" means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

"Policy Territory" means outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.

"Policyholder" means the organization to whom the Policy was issued.

"Primary Residence" means Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence.

"Rental Car" means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include: Motorcycles, Motorbikes and all-terrain vehicles; Trucks; Campers, trailers and recreational vehicles; Off-road vehicles; Vehicles that don't have to be licensed; Vehicles that are used for commercial or livery purposes, including limousines; or Other conveyances.

"Severe Weather" means 1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or 2. A "state of emergency" due to weather is declared by the federal, state or local government.

"Substitute Transportation" means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser value to the Vehicle. Expensive or exotic automobiles are excluded under this definition.

"Trip" means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.

"We, Us, Our" means, or refers to, BCS Insurance Company, including its authorized agents.

"You, Your, Yours" means, or refers to, the Insured Person.

TRIP INTERRUPTION COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to \$1500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Only expenses for the first 96 hours from the initial delay are eligible for coverage.

What is Covered

The Company will provide benefits for Trip Interruption due to the following events:

1. Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
3. Theft of Motor Vehicle or Rental Car, substantiated by a police report;
4. Illness, Injury or death of the Insured Person, Covered Traveler, or Insured Person's Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person;
5. Natural Disaster; or
6. Severe Weather

EXCLUSIONS

Coverage is not provided for any loss that results directly or indirectly from any of the following:

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);

4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a vehicle of comparable or lesser class. Rentals of expensive or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati and Rolls-Royce.

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only. Trip Interruption coverage is in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

VEHICLE RETURN COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to \$500, when the Insured Person is either a driver or passenger in the Insured Person's or Covered Traveler's Motor Vehicle used for the Eligible Trip. The following conditions apply to this coverage part:

1. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person's condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so; and
3. The Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage

Coverage is not provided if:

1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

GENERAL PROGRAM PROVISIONS

This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place.

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

HOW TO FILE A CLAIM

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible.**

Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

GENERAL DOCUMENTATION

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts)
2. Evidence of accident/theft (i.e. official police report)
3. Copy of payment for automobile repairs
4. Rental car receipts
5. Common carrier receipts
6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit)

If you have a question or need to file a claim, please contact Allianz Global Assistance at 800.270.6528.

The AGA Service Associate will confirm your request and provide you with assistance.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.**

For a full description of terms, conditions, and exclusions please visit AAA.com/Premier.

TOLL-FREE NUMBERS

Roadside Assistance	1.800.AAA.HELP (4357)
Online at AAA.com/RoadsideAssistance	
Insurance Services	1.877.222.2245
Travel Services	1.800.501.4222
Car Care Centers	1.877.744.7222
Membership and Other Services	1.800.501.4222

AAA TIDEWATER VIRGINIA LOCATIONS

Corporate Center
5366 Virginia Beach Blvd.
Virginia Beach, VA 23462
757.233.3800

Chesapeake
111 Kempsville Rd.
Chesapeake, VA 23320
757.547.9741

Hampton Center
1520 Aberdeen Rd.
Hampton, VA 23666
757.826.1061

Newport News
733 J. Clyde Morris Blvd.
Newport News, VA 23601
757.246.4746

Norfolk
330 W. 22nd St., Suite 101
Norfolk, VA 23517
757.622.5634

Suffolk Center
3529 Bridge Rd.
Suffolk, VA 23435
757.397.5941

Virginia Beach
296 Kings Grant Rd.
Virginia Beach, VA 23452
757.340.7271

Williamsburg Center
6517 Richmond Rd.
Williamsburg, VA 23188
757.564.7711

AAA CAR CARE CENTER LOCATIONS

Norfolk 5732 E. Virginia Beach Blvd.
Norfolk, VA 23502
757.963.1222 Option #1

Hampton
1520 Aberdeen Rd.
Hampton, VA 23666
757.963.1222 Option #2

Virginia Beach
1424 N. Great Neck Rd.
Virginia Beach, VA 23454
757.963.1222 Option #3

Chesapeake
1023 S. Battlefield Blvd.
Chesapeake, VA 23322
757.963.1222 Option #4

Suffolk
3529 Bridge Rd.
Suffolk, VA 23435
757.963.1222 Option #5

Williamsburg
6517 Richmond Rd.
Williamsburg, VA 23188
757.963.1222 Option #6
877.744.7222

* Sales Only includes: Membership and Insurance Sales

** Sales & Domestic (Auto Travel) includes: Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales, International Driving Permits, Rental Car Reservations

† Full services includes: AAA Travel Agency, Airline Tickets, Cruises, Passport Photos, International Driving Permits, Rental Car Reservations, Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales

AAA TIDEWATER VIRGINIA —PRIVACY NOTICE

This Privacy Notice describes how we handle your personal information as a motor club and the steps taken to protect your privacy. A separate privacy notice would apply to information collected through other means including from the use of our website, AAA mobile applications, insurance, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

Information We Collect. We may collect your contact information, including name, street and email address, and telephone number. We may collect geolocation information from your mobile phone when you call for Roadside Assistance. We may also collect information about your transactions and experiences (such as when you request Roadside Assistance or use your membership card) with us, affiliate partners, and other clubs within the AAA federation.

Information We Share. We may share your information with affiliates and third parties (such as within the AAA federation and with affiliate partners) to provide membership services, and for marketing purposes, including joint marketing with other financial companies with whom we have joint marketing agreements. We may also provide your information to others, as permitted or required by law, including for our everyday business purposes, such as processing your transactions, maintaining your accounts, responding to court orders and legal investigations, preventing fraud, and reporting to consumer reporting agencies. We may also provide your transaction and experience information and creditworthiness information to our affiliates for their everyday business purposes.

Information Protection. We maintain physical, electronic, and procedural safeguards to protect your personal information. We require employees and vendors to keep your personal information confidential. Access to such information is provided to those who need it for their duties. We review the information security practices of vendors with whom we share personal information.

Roadside Assistance and Mobile Phone Location Information.

Location Information We Collect During your Roadside Assistance Call. If you call for Roadside Assistance, we may use a service that obtains your mobile phone's location (geolocation) to help expedite your request. Before collecting your geolocation, we ask for your consent and if received, we request a third-party service, including your cellular carrier, to obtain your geolocation. The geolocation information obtained may include: (i) GPS or cellphone tower coordinates from your mobile phone provider; and (ii) date and time of your request.

How We Use the Location Information. We may use your geolocation to identify your location to provide Roadside Assistance, and for: (i) internal analytics, including mileage calculations; (ii) quality-assurance initiatives and member surveys; (iii) Approved Auto Repair (AAR) facilities when a referral is requested; (iv) requesting assistance from emergency providers (e.g., police, fire); and (v) rental car providers if a referral is requested.

Location Information We Share. We may share your geolocation with our authorized independent service providers, AAR facilities, our AAA personnel, and our affiliates.

Storage of Location Information. A complete record of your service request is stored for a period of up to seven years. Our records include your geolocation and information derived during the process.

Solicitation and Marketing. If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Tidewater Virginia, Attention: List Manager, 3333 Fairview Road, A107, Costa Mesa, CA 92626, and request a Non-Solicitation Form. Your request will take effect within 60 days of our receipt of the completed form. During this time, you may receive mailings that were already in progress. You will continue to receive *Tidewater Traveler* magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time.

This Notice is provided on behalf of: AAA Tidewater Automobile Association of Virginia Incorporated, d/b/a AAA Tidewater Virginia, Auto Club Enterprises, Automobile Club of Southern California, and ACSC Management Services Inc.

Visit us at AAA.com

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