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This Member Guide describes your AAA Alabama member benefits. All members are entitled to receive Classic benefits. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, where available, are effective seven calendar days after processing, and receipt of the full payment due. A non-refundable service fee applies each time you use Roadside Assistance on the same day you become a member. See AAA.com/servicefee for fee amount.

Membership is for personal, non-commercial use. Members cannot transfer or sell their membership, membership benefits or any roadside assistance service calls to any other person. Without limiting any other rights or remedies it may have, AAA Alabama may cancel the membership, and seek payment of any costs incurred as a result of such misuse.

AAA Alabama Membership
In this Member Guide, Alabama Motorists Association, Inc. is referred to as AAA Alabama. All applications and renewals are subject to approval and acceptance by AAA Alabama. If at any time during the membership year you decide that AAA Alabama membership is not for you, we will give you a pro-rated refund of your membership dues you paid, excluding the new member admission fee and discounts.

Membership eligibility, dues, fees, services and benefits are subject to change without notice. Certain important changes to benefits and services, however, will be communicated to members through AAA Alabama’s publication issued periodically to members. AAA Alabama membership benefits and services are provided to the individual AAA Alabama member. They are non-transferable to other AAA members or non-members.

AAA Primary and Associate Memberships
The first membership in your household is the Primary Membership. An Adult Associate must be an adult who resides in your household. There is a limit of one Adult Associate per household. Dependent Associates must be your dependent children between the ages of 15 and 23 years old who either live in your household or are full-time college students away at school. Birth dates must be provided for all members. Adult and Dependent Associates enjoy the same membership benefits as Primary Members. Primary Members are responsible for the conduct and the service demands of their Associates and any costs to AAA Alabama incurred as a result of misuse of AAA Alabama benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

Membership Renewal
AAA Alabama membership is valid for one year (excluding special offers and promotions). The day, 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 accept renewal payments 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 Alabama 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 Alabama may cancel any Primary or Associate Membership if the conduct of the Member or Associate member is determined to be harmful to the welfare, standing, or best interest of AAA Alabama, its employees, or its members, which includes, but is not limited to: failure to comply with the terms and conditions of the AAA Alabama Member Guide; non-payment of any amount due (such as... dishonored checks, declined or disputed credit card charges, or other non-sufficient fund payments) to AAA Alabama by a member; for inappropriate behavior, abusive language, threats or acts of violence toward AAA Alabama employees or service providers; for misrepresentation of the truth regarding the use or attempted use of membership benefits and services; and 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 enrolling in AAA Auto Pay, your membership dues will be on automatic payment and your membership will renew automatically for 1 year unless you call us at 800.521.8124 or visit your local branch to cancel AAA Auto Pay or your membership prior to your membership expiration date. Each year, we will send you a statement of your current services and renewal dues amount no less than 30 days prior to your expiration date. We will charge the dues shown on your statement about 10 to 15 days prior to your expiration date from your credit/debit account on file, and in the case of a checking account, approximately the business day prior to the renewal date shown on your statement.

By providing your phone number, you agree that we may contact you at the phone on file via a prerecorded voice message, auto-dialer, or text message in the event your Auto Pay fails or in other circumstances related to Auto Pay or your membership. If your card issuing financial institution participates in the Card Account Updater program, we may receive updated card account number and/or expiration date for your card on file. Unless you opt out of the program with your card issuer, we will update our files and use the new information when we bill you for your annual membership dues. We will not receive updated information if your account has been closed. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of automatic payments enrollment and membership. 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. See AAA.com/servicefee for fee amount.

Collecting Your Contact Information
As a membership organization, it’s vital for AAA Alabama 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 Alabama. 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. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.
The benefit limitations described above will be effective for members who, on or after 4/1/2020, purchase new AAA Plus RV or AAA Premier membership. For those who were existing AAA Plus RV or AAA Premier RV members as of 3/31/2020, the new dollar limit changes will not apply until their next renewal date. Towage charges for service calls that are effective. AAA Plus RV and AAA Premier RV members will be towed without charge to a destination of choice that is up to 100 driving miles from the point of breakdown and there is no dollar limit on extrication and winching or TV repair service on available calls.

**TOWING SERVICE**

AAA 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 charging 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 equipment battery specifications. If a replacement battery is unavailable, a cash on delivery (COD) basis, meaning the customer will pay the technician directly for the service. The technician will provide a receipt for the service.

AAA Battery Service is generally provided by independent service providers and is only available in select areas, during select hours. Batteries and battery warranties are provided by independent suppliers. Batteries are available for most makes and models. Batteries prices vary depending on vehicle make and model. Copies of the warranties are available for inspection from the technician at any time upon request. Membership Roadside Assistance terms and conditions apply.

**EMERGENCY FUEL DELIVERY**

If your vehicle's fuel is low and you are out of 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. AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV members will not be charged for the fuel. Diesel fuel must be requested when you request service and may not always be available. In some cases, your vehicle may have to be towed if it runs out of fuel.

**EXTRICATION/ WINCHING SERVICE**

If your vehicle is stuck in the snow, sand, or mud, 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, lawns, or other locations is not available. All charges payable for vehicle extrication service will be performed at the member's expense and may be subject to delay. A long-distance tow under AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV members will be charged for the fuel. For extrication or winching at 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. For extrication at 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. Subject to delays described in TOWING SERVICE section below. If your vehicle's battery is dead, the independent service provider will attempt to jump-start your vehicle, if possible. If it cannot be started, towing will be provided under the towing benefit.

**BATTERY JUMP START**

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**LOCKOUT AND LOCKSMITH SERVICE**

AAA Premier and AAA Premier RV members who require extrication or winching will be towed without charge to a destination of choice that is up to 100 driving miles from the point of breakdown and there is no dollar limit on extrication and winching or TV repair service on available calls.

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Motorcycle service, subject to limits described below.

AAA Plus, AAA Premier and AAA Premier SV benefits increase the distance limits on non-RV/motorcycle tows for allowable service calls. AAA Plus and AAA Premier SV members may be subject to delays.

TOWING SERVICE RV/MOTORCYCLE [See AAA PLUS and AAA PREMIER RV ROADSIDE ASSISTANCE BENEFITS above for benefits and limits before 4/1/2020 change effective date.] AAA Plus RV and AAA Premier RV provide for towing of an RV or motorcycle as well as extrication and winching service for towing of an RV or motorcycle and any additional allowable services as stated above. Additional allowable service calls are based upon available service call limitations. AAA Alabama will pay up to $500 towards services per allowable RV/Motorcycle service call, up to $1,000 total per household per membership year on allowable RV/Motorcycle service calls. Members will be charged the difference between $500 and $1,000. Members may use any or all of their allowable calls for an RV or Motorcycle. In the event the RV is disabled while pulling an eligible trailer, including campers, a AAA Alabama representative will be provided for the disabled vehicle and the trailer on an allowable service call subject to the dollar limitations described above.

AAA Plus membership provides towing to any destination of your choice within 100 driving miles from the point of breakdown on allowable service calls.

With AAA Premier, you can use one (1) allowable Roadside Assistance service call per household per membership year for a tow up to 200 driving miles and the remaining allowable service calls per membership year as described, but do not exceed service call limitations. The 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.

RENTAL CAR BENEFITS [In conjunction with a Roadside Assistance Tow in Alabama]

All rental cars described below are valid in Alabama 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 Alabama can get a replacement vehicle at a discounted rate from a AAA Alabama preferred rental car provider. 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 car benefits are subject to availability. Rental fee is subject to change. A refundable deposit may be required.

If you are a AAA Plus member whose car is being towed and you need a rental car in Alabama, we will arrange for you to get a complimentary one-car-class upgrade in addition to the AAA discounted rate from a participating AAA Alabama preferred rental car provider. It is the member’s responsibility to 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.

If you are a AAA Premier member whose car is being towed and you need a rental car in Alabama, we will arrange for you to get a midsize or equivalent rental car for one (1) day, at no charge, from a AAA Alabama preferred rental car provider. Rental must be arranged in conjunction with a tow which is one of the four (4) allowable Roadside Assistance service calls per member per membership year. The AAA Premier member has up to 48 hours from the time of the tow to call AAA Alabama at the AAA Service Road number for complimentary one-day rental car upgrade from midsize or equivalent rental car through AAA Alabama’s participating rental car providers. The member may use the complimentary one-day road rental car upgrade 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 Alabama members are entitled to the AAA Plus discounted rental car rates and a one-car-class upgrade upon request for the rest of the membership year. The complimentary one-car-class upgrade must not be used in combination with the one-complimentary rental car benefit.

All rental car benefits described above are valid in Alabama only. Service must be provided by the rental car provider arranged through AAA Alabama. Rental car benefits must be used in conjunction with an authorized tow which is one of the four (4) allowable Roadside Assistance calls per member per membership year.

RIDE ASSIST [In conjunction with a Roadside Assistance Tow in Alabama]

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

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INDEPENDENT SERVICE PROVIDERS [Roadside Assistance services as described in this Member Guide are generally provided by independent businesses under contract to AAA Alabama (not employees or agents of AAA Alabama, the American Automobile Association or other AAA club). These businesses are selected for their quality and dependability, but they are independent businesses. We cannot guarantee them to maintain the same quality standards that we set.] AAA Alabama will attempt to assist members in resolving complaints involving an independent service provider. If you believe you have received poor service, you may file a complaint with the AAA member complaint service as soon as possible and before additional repairs are made. Failure to do so may limit our ability to assist you.

ELIGIBLE VEHICLES [In conjunction with a Roadside Assistance Tow in Alabama]

AAA Premier members may be reimbursed for out of pocket expenses when towing to the nearest authorized service facility. Eligible vehicles include: vehicles, motorcycles and motor homes, camper vans, cab-over campers, and recreational trailers including camping trailers, fifth wheel trailers, and travel trailers. Eligible vehicles include vans, minivans and light utility motor vehicles. Light utility motor vehicles are eligible for those services which can be performed at a vehicle location. Owners of full-size rvs must be AAA Alabama members and use the AAA Plus RV or AAA Premier RV benefit. RVs include motorhomes, campers vans, camper vans, cab-over campers, and recreational trailers including camping trailers, fifth wheel trailers, and utility trailers carrying a weight in excess of 2,000 lbs. (excludes commercial and horse 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. Towing and extrication and winching service for motorcycles is optional. Motorcycle membership is required to use this benefit. Motorcycles must be insured for highway use.

SERVICE OUTSIDE ALABAMA [In conjunction with a Roadside Assistance Tow in Alabama]

AAA Alabama members are entitled to Roadside Assistance from the local AAA or Canadian Automobile Association (CAA) club serving the area. Members will be responsible to the independent service provider for any service that the local AAA or CAA club demonstrates to be outside the normal Roadside Assistance services those clubs provide. An application for reimbursement of service charge may be submitted to AAA Alabama for consideration. (See Reimbursement)

CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

A member’s personal check for up to $250 will be accepted by the independent service provider for emergency repairs and services. A valid member identification card must be presented. The member must be present when the work is performed. Failure to have member identification presented will result in the rejection of the service call.

EXTREME SERVICE CONDITIONS [In conjunction with a Roadside Assistance Tow in Alabama]

AAA Alabama 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 independent service provider driver. Because towing is by far the most time consuming type of service AAA provides, towing service will be temporarily suspended to avoid service delays to members waiting for other services. During such times, prior 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 will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the independent 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.

Service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA Alabama does not provide service to a vehicle in need of repair.

Service is intended for personal, non-commercial use, and only provided for a covered vehicle disenabled. An individual’s AAA membership may not be used by a business or organization to provide service for its customers, employees or vehicles, including, but not limited to, taxis, limousines, shuttles and other commercial vehicles for hire. Towing service 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 tow requests are considered “convenience taws” and are not covered roadside assistance services.

Without limiting any other rights or remedies it may have, AAA Alabama 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.

These service provisions 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, off road, creek bed, private logging or forest service roads) and snow-covered roads or driveways.

• Service to vehicles on roads that are not available to the general public (i.e., snowbound, closed roads, back roads, etc.).

• Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or areas which become snowbound due to snow or ice.

• Towing of vehicles purchased in an inconsiderable condition.

• Towing service 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 similar situation.

• Towing, extrication/winching and fire change service for RVs and towing and extrication/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 not provided by an independent service provider.

• AAA Plus RV, AAA Premier, and AAA Premier RV services prior to seven (7) calendar days after processing, and receipt of full dues payment.

• A tow for a fee (taxicab, limousine, etc.).

• If the vehicle does not bear valid state license plates, has been towed under police order due to infractions, or held under legal restraint.

REIMBURSEMENT

If it is necessary for a member to pay for covered membership service of commercial rates, the member must request an itemized receipt listing the membership service benefits paid for by the independent service provider. An application for reimbursement may be submitted to AAA Alabama for consideration. Full receipt with the original invoice must be submitted to AAA Alabama for reimbursement.

Reimbursements for services, including services received outside of Alabama, will only be considered for those membership services which AAA Alabama provides without charge. (Exception: Vehicle locksmith service will be reimbursed up to 160 for Classic members, up to $100 for AAA Plus and AAA Premier members, and up to $150 for AAA Premier RV members and all applicable AAA Alabama discounts and extras apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable. Reimbursement is not provided for fast taxies, local tow and rental/recovery service calls, etc.)

Members will be reimbursed for membership services at the prevailing commercial rates when AAA service was requested at a AAA or CAA club. The member certification could not be verified. Reimbursement will be issued upon subsequent verification that the member’s valid membership status existed at the time of service.

PASTIAL REIMBURSEMENT

Reimbursement will be limited to the amount AAA Alabama would have paid an independent service provider 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 Alabama has partnered with TrueCar to provide you with a hassle-free, transparent experience when shopping for a new or used vehicle. TrueCar offers access to a wide selection of dealerships and provides an estimated price, which you can use to negotiate a deal at the dealership.

### Benefits and Services

#### Emergency Assistance

- **AAA Plus and AAA Premier Members:**
  - Access to AAA Car Buying Service for discounts on new and used cars.
  - Free roadside assistance with AAA’s assistance Agreement.
  - Exclusive discounts for Hertz car rentals and AAA approved auto repair.

#### Vehicle Services

- **AAA Plus and AAA Premier Members:**
  - Access to AAA Car Buying Service for discounts on new and used cars.
  - Free roadside assistance with AAA’s assistance Agreement.
  - Exclusive discounts for Hertz car rentals and AAA approved auto repair.

#### Vehicle Protection

- **AAA Plus and AAA Premier Members:**
  - Identity Theft Protection
  - Vehicle History Reports
  - Dealer & Car Research

#### Member Services

- **AAA Plus and AAA Premier Members:**
  - Access to AAA Car Buying Service for discounts on new and used cars.
  - Free roadside assistance with AAA’s assistance Agreement.
  - Exclusive discounts for Hertz car rentals and AAA approved auto repair.

### Additional Resources

- **AAA Car Buying Service:**
  - Access to AAA Car Buying Service for discounts on new and used cars.
  - Free roadside assistance with AAA’s assistance Agreement.
  - Exclusive discounts for Hertz car rentals and AAA approved auto repair.

### Contact Information

- **AAA Alabama:**
  - Call: 800.521.8124
  - Visit: Your Local AAA Alabama Branch

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**AAA Alabama’s Car Buying Service helps you save money on new and used cars.**

- **AAA Plus and AAA Premier members** receive discounts on new and used cars.
- **AAA Plus members** receive AAA published maps and the AAA European TravelBook.
- **AAA Plus and AAA Premier members** receive free set of passport photos per household per membership year.
- **AAA Plus and AAA Premier members** receive exclusive discounts for Hertz car rentals.
- **AAA Plus and AAA Premier members** can call AAA Premier services from within the U.S. to receive driving directions and assistance.
- **AAA Plus and AAA Premier members** can get a free 24-month or 24,000-mile warranty on repairs.

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AAA Member Rewards Visa® Credit Card

A value-packed credit card designed just for you. To earn points on everyday purchases and then redeem them for cash, travel, and 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 the AAA Member Rewards credit card, visit AAA.com/creditcard or call 800.545.7699. The AAA Member Rewards Credit Card is issued and administered by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. ARD**NWW.

Mobile App

Members can access their digital membership card & proof of insurance on their smartphone using the Auto Club 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, gas prices, and more. The Auto Club App is available on iPhone and Android.

Electronic proof of insurance may not be valid as a proof of insurance. Please keep your hard copy version on hand. Must be a current AAA member and insured through AAA to use this feature. Service Tracker through the Auto Club App is subject to availability and may not work correctly if either your GPS or the service vehicle’s GPS is not enabled. Membership Roadside Assistance terms and conditions apply. Message, data and roaming rates may apply.

AAA Gift Card

Perfect for any occasion, the AAA Gift Card puts a world of shopping possibilities in the hands of the gift recipient.

- Accepted everywhere Visa is – within the U.S.
- Choose any amount you want to give between $10 and $375
- If lost, replaceable for a small fee

Alabama Journey Magazine

As a primary member of AAA Alabama, you’ll automatically receive Alabama Journey magazine bimonthly. An Annual $2 subscription Associated subscription price for Alabama Journey magazine is included in the membership dues. This amount cannot be deducted.

Notary Service

Most personal notary transactions are available of any AAA Alabama branch, Monday through Friday, at no cost. Some restrictions may apply.

INSURANCE

Each free quote on auto, homeowners, condominium, renters, excess liability, and life insurance by calling or visiting a AAA Alabama branch or by going online at AAA.com.

Separate purchase of AAA membership is generally required to obtain AAA insurance. AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal line insurance provided by Automobile Club Inter-Insurance Exchange and Auto Club Family Insurance. Life insurance is underwritten and annuities are provided by AAA Life Insurance Company. Separate purchase of AAA membership is generally required to obtain AAA insurance. AAA insurance services described herein are subject to policy terms, availability and exclusions. For more information, call 800.521.8124.

AAA ACCIDENT ASSIST

Auto Club Insurance through AAA comes with a complete accident recovery program called AAA Accident Assist which can start to handle your needs from the scene of an accident with one phone call to AAA.

At the scene of the accident, AAA -
- Sends a AAA Roadside Assistance Service Provider vehicle
- Tows your vehicle to a repair shop in our AAA Member Preferred Repairs Program, or the repair shop of your choice
- If your request, contacts family members on your behalf

Immediately after the accident -
- Arranges a rental vehicle for those with rental coverage
- Completes your claim notice of your convenience
- If your car is repaired at a AAA Member Preferred Repairs Program shop, AAA -
- Saves you time by scheduling a repair without you having to wait for an appointment
- Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other limited coverage with the Automobile Club Inter-Insurance Exchange, Roadside Assistance service is provided under the terms of the automobile insurance policy and is subject to policy terms, conditions and limits. AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The AAA Roadside Assistance Program provides AAA classified parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

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 may be reimbursed up to $1,500 as a AAA Premier member for covered accommodations, meals, and travel services. For more information, call 800.521.8124.

And, AAA Premier members may 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

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

DEFINITIONS

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 vehicle 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 Traveler - 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. For Trip Interruption, Vehicle Return, Stolen Baggage/Personal Effects, and Baggage, is a driving Trip taken by Motor Vehicle or Rental Car. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident) is a Trip taken by Motor Vehicle, Rental Car or by air with an overnight stay.

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 as well as for the prevention of disease; has at least 25 beds licensed and in use; supplies 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 facility, halfway house; 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; e) a place for the provision of extraordinary tuberculosis care; f) a place for the treatment of mental illness; g) a place for the treatment of alcoholism or drug abuse; h) a place for the provision of hospice care; i) a place for the provision of extraordinary tuberculosis care.

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 whose coverage is listed under the policyholder on the Schedule of Benefits.

Primary Insured - means an AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Association membership in a household.

Medical 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. (Excludes: Off-road vehicles, boats, trains, motorcycles and all-terrain vehicles; vehicles used for commercial or business purposes; vehicles used for highway patrol or emergency services; vehicles owned by the Armed Forces, state or local governments; vehicles owned by religious, charitable, educational or similar organizations; and vehicles used for hunting, fishing or recreational purposes.)

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 be 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 the Eligible Trip who is related to an Insured Person; (d) an Insured Person’s spouse, civil union partner or domestic partner; (e) a child; parent, or sibling.

Policyholder - means the registered owner of the automobile insured under this policy and is the individual responsible for submitting claims. Policyholder - means the organization to whom the Policy was issued.

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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.

**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;
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, Brinklin, 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.

**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 Alabama. 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 90 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 submit 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 is reasonably possible.

**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 1.800.546.7684.

The 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. Automobile Club of Southern California (#3259) of Los Angeles, CA or affiliates are also producers in certain states.

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

Location Information We Share.
We may share your geolocation with our authorized independent service providers, AAR facilities, our AAA referral is requested; (iv) requesting assistance from emergency providers (e.g., police, fire); and (v) rental car providers if a referral is requested.

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.

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 it is 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.

Location Information We Collect During your Roadside Assistance Call.
If you call for Roadside Assistance, 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.

Information Protection.
We maintain physical, electronic, and procedural safeguards to protect your personal information. We require employees 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 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 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 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 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.

Non-Solicitation Request. If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Alabama, Attention: Non-Solicitation Request.
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: Alabama Motorists Association Inc., d/b/a AAA Alabama, Auto Club Enterprises, Automobile Club of Southern California, and ACSC Management Services Inc.

Visit us at AAA.com

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