



Your AAA Member Handbook

**Member Benefits
& Services for
FLEX Memberships**



Welcome to AAA

Thank you for joining AAA, and welcome to the AAA family – 60 million members strong and growing.

We're delighted to have you on board, and we're excited to provide you with a new AAA Member Handbook that will introduce you to all the ways your membership can serve you, from legendary roadside assistance to convenient mobile banking.

Your handbook is an excellent resource that can help you take advantage of the wide variety of benefits your membership provides. While it's a helpful overview of member benefits and services, it's also the place to look for the details of your coverage. Either way you use it, you'll find it's loaded with information designed to help you get more out of your AAA Membership – every day.

I encourage you to explore the pages of your handbook, you may be surprised at how much it contains. And remember, you don't have to wait for car trouble to use your AAA Benefits. There are countless member services and savings you can take advantage of today.

Thanks again for joining AAA. We're happy to have you, and we look forward to helping you make every journey and every day better. Welcome to the Club!

Sincerely,



Jim Ejupi
Vice President
Membership Product and Service
The Auto Club Group

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Where to find us



Drop in

You'll find us at AAA offices throughout the U.S. For the location and phone number of the office nearest you, visit AAA.com/ContactAAA.

At many of our offices, you'll have access to our full range of travel, insurance and membership services. Some travel or insurance products may require an appointment.

Call us

You can reach us by calling the number on your digital AAA FLEX Membership Card.

Member Service Center hours

Service	Days	Times
Roadside Assistance Service and Claims	Every day	24 hours
Membership/Auto Touring/Travel	Mon. to Fri. Sat.	8:00 am – 8:00 pm 8:00 am – 4:30 pm

Download the AAA Mobile® App

Specially designed for both iPhone/iPad and Android devices, the app gives you a personalized dashboard with convenient access to your digital FLEX membership card and valuable member benefits. AAA Mobile provides easy access to maps, directions, travel planning and exclusive member discounts. You can also access AAA's road service right from your mobile device, so requesting roadside assistance, getting battery quotes or locating an Approved Auto Repair facility is effortless. Visit AAA.com/Mobile to download the app and unlock your membership's full potential.

Getting the most from your membership



YOUR MEMBERSHIP

Go online

You can visit us at AAA.com for membership information on benefits, insurance, travel, discounts and much more. You can also order maps, make reservations and even request insurance quotes. To ensure you have the most up-to-date information on all membership benefits and services, we regularly update this handbook.

■ Register at AAA.com/Register.

Exclusive Member Services

Identity Theft Protection

Register for ProtectMyID® Essential from Experian and get free daily monitoring of your credit report. You'll receive text or email alerts to notify you of potential fraudulent activity, as well as fraud resolution assistance. You'll also get Lost Wallet Protection. Which means if your wallet is lost or stolen, ProtectMyID can ease the process of replacing your credit cards and preregistered debit and medical ID cards. Visit AAA.com/IdentityTheft to register or upgrade to Deluxe or Platinum coverage.

Severe Weather Alerts

Protect your family and possessions with timely alerts of approaching weather. As a member, you can sign up to receive free notifications about severe weather that's heading your way. Advance notice gives you additional time to prepare for the storm and move a car into the garage, secure belongings that could be affected, or advise a loved one to seek shelter. Alerts provide warnings of hail, lightning, flooding, high winds and more. AAA Members register for free at AAA.com/Weather.

AAA Discounts & Rewards®

AAA Dollars – Member Loyalty Program

Shop online at the *AAA Dollars* Online Mall and earn *AAA Dollars* with our name-brand partners. You can also earn *AAA Dollars* by purchasing annual gift memberships and for referring friends to AAA when they join.

- Visit AAA.com/OnlineMall, AAA.com/Gift and AAA.com/Friends to learn more.

Instant discounts & everyday savings

Receive instant AAA discounts every day on dining, shopping, entertainment, prescriptions, eyeglasses, electronics, moving trucks, services and much more at nearly 120,000 participating partner locations nationwide by simply showing your digital FLEX membership card. Of members who saved, the average annual member savings was \$150.

- Visit AAA.com/Save for a complete listing.
- NAPA Auto Parts
- Penske Truck Rental
- LensCrafters®
- Hard Rock Café®
- UPS Store®

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

Save while you're traveling

Save up to 15% at AAA Preferred Partners, including **Best Western, Hyatt, Hilton, Marriott, and MGM Resorts.**

Take advantage of HERTZ exclusive discounts and member benefits that include: up to 20% savings off base rate, young renter fee waived, free use of a child safety seat, free additional driver, and more.

- Go to AAA.com/Hertz.

Online savings

At AAA.com/1800Flowers, you'll save 20% on select floral arrangements with **promo code 20AAA.**

At **Dell**, save an additional 10% off Dell branded PCs, electronics and accessories every day.

- Go to AAA.com/Dell.

How it all adds up

If you purchased:	AAA Discount	Total savings
Dinner for four: \$80	10%	\$8
Three nights in a hotel: \$240	10%	\$24
Laptop computer: \$800	10%	\$80
Total Savings		\$112

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

- To search for more Savings Partners, go to AAA.com/Savings.

On the go

AAA Auto Buying — With AAA Auto Buying, you can save thousands off the MSRP on new cars and pay below Kelley Blue Book pricing on used cars.

- Go to AAA.com/AutoBuying or call 1-844-541-2886.

CarFax Reports — Looking for a used vehicle? Don't run the risk of buying a used vehicle with costly hidden problems. AAA Members get 20% off the price of CarFax vehicle history reports. Choose one or more vehicle history reports at low member-discounted prices.

- Go to AAA.com/CarFax.

AAA Credit Cards

Making the most of your money includes having convenient ways to manage how you spend it. The AAA credit card can help with that, and as a valued AAA Member, you are eligible to apply. The AAA credit card has its own suite of exclusive benefits designed to fit your needs and your lifestyle.

- Learn More at AAABanking.com.



AAA Prepaid Visa® Gift Cards

AAA Members can purchase Visa® Gift Cards at full-service branches.

They offer flexibility and can be loaded with any amount you choose from \$10 to \$500. The funds loaded on a Visa® Gift Card never expire and cards can be replaced if lost or stolen.

■ For more info, visit your [local AAA office](#).

AAA Visa® Gift Cards cannot be used outside of the United States or U.S. territories. They may not be used at ATMs or redeemed for cash. A fee of \$5.95 will be deducted from available balance to replace a lost or stolen card. An inactivity fee of \$2.95/month will apply if the card is not used for twelve consecutive months. Other fees may apply. See terms and conditions for complete details.

AAA Banking

AAA can help you change a tire, insure your car, even plan the trip of a lifetime. But, did you know we can also help you manage your money? Bank on AAA for a wide variety of extremely competitive banking services and the opportunity to experience the same level of service you've come to rely on in our other products.

Mortgages & Loans: Whether you're buying or refinancing your home, buying a new or used car, or taking out a personal loan, AAA is there with the knowledge and service you need to make the process easier.

Checking: Checking through AAA gives you all the features you need without the hassle of additional fees. You'll also receive online access, mobile banking and more.

Savings: Our high-yield savings and CD options take the guesswork out of your short- or long-term savings plans by putting the power of choice in your hands.

■ For more information about banking through AAA, visit [AAABanking.com](#).

*Visit AAABanking.com for requirements and rates.

Products are offered by Auto Club Trust, FSB.
Equal Credit Opportunity Lender. NMLS# 799629



You and your membership

We offer five levels of subscription membership: Classic FLEX, Plus FLEX, Plus RV FLEX, Premier FLEX and Premier RV FLEX. Our FLEX plan (for each level) provides the option of enjoying AAA benefits through a monthly subscription with uninterrupted automatic payments. Not all FLEX memberships are available in all states.

Look for these symbols throughout this handbook. They signify enhanced benefits and service levels for members who have upgraded to Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX.

See page 39 for a chart that compares the benefits between membership levels.

Upgrading



If you're currently a Classic FLEX member, you can apply to upgrade your membership to Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX. Associate members must upgrade if the Primary member has already done so.



To upgrade, call the number on your digital membership card or visit any AAA branch. Please note that there's a three-day waiting period after upgrading before you can enjoy the increased roadside assistance benefits. See page 40 for more details.



Enrolling your household

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

For a little extra, you can enroll other individuals in your household, such as your spouse and eligible children, as Associate members if they share your residence. They'll have their own digital membership cards and be able to call us for roadside assistance whether they're driving or riding in a friend's car. What's more, they'll enjoy the benefits of AAA Membership — discounts, savings and member-only perks.

Associate FLEX membership is available, at a significantly reduced rate, for the Primary member's spouse and one other adult living in the household, and their children living at the same residence or away at school. Associate members must have the same type of membership as their Primary member.

- To sign up other individuals in your household, call the number on your digital membership card or [visit any AAA branch](#).

Gift Membership

Annual gift memberships are available at your [local AAA office](#) and online at [AAA.com/Gift](#). When you give the gift of AAA, your friend or loved one will enjoy nationwide, 24-hour roadside assistance, along with all of the other AAA Benefits. For every gift membership you buy, you'll earn 20 AAA Dollars.

Member referral program

At AAA, we realize that our members are our biggest advocates. That's why our member referral program rewards you with AAA Dollars for friends you refer who join AAA with an annual membership. Visit your local AAA office, or go to [AAA.com/Friends](#) for more details or to make a referral.

Keeping you informed

AAA Living

AAA helps members get more out of life's journey. AAA Living keeps members informed about member benefits and useful information regarding autos, homes, money, insurance and travel. Members can access this content at any time at [AAA.com/Living](#).



Traffic safety

AAA is committed to protecting and saving the lives of all road users. We work to make communities safer by offering traffic safety programs and resources as well as serving as a vocal advocate and trusted resource for reliable information. The AAA School Safety Patrol® and Impaired Driving programs are just two of the ways in which we help our members and the motoring public.

- To learn more, visit AAA.com and look for the **Safety tab** at the top of the page.

Advocacy

We're committed to protecting your interests as a road user, so we continually evaluate and respond to legislation that affects you. We act as advocates for efficient transportation, safer roads and vehicles, high-quality driver education and the rights of travelers.

Public information

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

Quality assurance

AAA Approved Auto Repair

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

Receive a free vehicle maintenance inspection upon request (excludes diagnostics for repair services), discount of 10% off labor (up to \$50) and a 24-month/24,000-mile warranty on vehicle repairs. AAA Approved Auto Repair facilities offer members priority service with a roadside tow, which includes prompt vehicle evaluation, (typically within 60 minutes of arrival) and assistance obtaining alternate transportation. Lastly, members receive peace of mind knowing AAA Approved Auto Repair facilities are inspected and maintain AAA's rigorous standards for industry leading customer service, cleanliness and quality work.

- Visit AAA.com/AutoRepair for AAA Approved Auto Repair locations near you.



Driver training

If anyone in your family or organization needs to brush up on driving skills, we can help. We're particularly proud of our work with young drivers, who are statistically more at risk of crashes than any other group, mostly due to their lack of experience.

AAA's Driver Training Program offers the following:

- New Driver Education
- Driver Improvement
- Safe Driving for Mature Operators
- Driver Refresher Courses
- Safety Training for Employees Who Drive on Business
- Senior Assessments

AAA driving programs are based on our nationally recognized curriculum and designed to promote classroom participation and communication. Many of the courses are also offered online.

- For details on AAA Driver Training in your area, visit AAA.com/Drive.



Traveling with AAA



TRAVELING WITH AAA

Advice and guidance to help you travel more safely.

AAA is a full-service travel agency and expert AAA Travel Advisors stand ready to assist you in navigating your many travel options. Whether you are booking a cruise, tour, flight, rental car or hotel, it's good to know that travel experts are always ready to help get you where you're going. Expert AAA Travel Advisors provide you with:

- **Peace of Mind** – knowing they're there to help you make informed decisions.
 - **Time-Saving Services** – where they handle all the research, planning and booking.
 - **Value for Your Travel Dollar** – by making sense of multiple offers, discounts, perks and exclusive AAA benefits.
 - **Insight vs. Information** – by drawing upon their own expertise, training and AAA resources.
- **Book with confidence.** Contact us at 800-648-8272, go to AAA.com/TravelAgent or visit any of our AAA full-service offices.

Book Your Travel Online

AAA knows that sometimes you may want to book online. For those less-complex plans, your travel reservations are just a click away.

- Visit AAA.com/Travel to make reservations and to access a wealth of exclusive AAA travel insights, exclusive discounts and benefits.



Online Travel Guides

AAA Travel Guides offer suggested itineraries, local transportation details, event schedules, passport and visa information, and more to help you plan a great vacation.

■ Visit AAA.com/TravelGuides.

TripTik® route planning

Our online AAA TripTik® Travel Planner can help with planning a trip around town or across the country. It provides high-resolution maps and route narratives that you can customize to personalize your route.

You can create your map online at AAA.com, or visit one of our full-service branches for your customized, bound TripTik® routings.

■ If you prefer to have your TripTik® routings, maps or other publications sent to your home, simply order online (AAA.com/TripTik) or call 800-236-1300. You'll get an up-to-date TripTik® routing, an overview map and road construction information. Please allow eight to ten business days for home delivery.

International Travel Resources

International maps and guides

Check out AAA Travel Guides online with destination information on select cities and countries.

■ Go to AAA.com/TravelGuides.

International Driving Permits (IDP)

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

■ To apply for your IDP, visit AAA.com/IDP to download a form and to locate your nearest AAA office that offers this service (not all locations do). Also, be sure to get the details on the Hertz IDP coupon that may offer extra savings.

U.S. Passport photos

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



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

■ Check with your [local full-service AAA office](#) for availability and pricing.



Plus RV members and their children 15 and under are entitled to two free sets of official photographs per membership term.



Premier RV members and their minor children are entitled to unlimited official photographs at no cost during their membership term.



AAA Travel Money

Travel anywhere with security and convenience.

Use a prepaid AAA MemberPay Visa® card. This reloadable Visa prepaid card is not connected to your checking or savings account and offers a convenient alternative to travelers checks and cash.

■ Go to AAA.com/MemberPay to learn more.

AAA Vacations®

Exclusively for AAA Members

Experience a unique collection of cruise and tour itineraries designed using member feedback. Every vacation is highlighted with authentic experiences and built-in value with AAA Vacations® exclusive member benefits, complimentary inclusions, best price guarantee and 24/7 member care.

- For information, call 877-222-5024, go to AAA.com/AAAVacations or visit your local AAA office.

24-Hour Global Travel Emergency Assistance*



As a member with Premier FLEX or Premier RV FLEX, you'll have access to the following services when you're traveling 100 driving miles or more from your primary residence:



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

Concierge Service*



Premier FLEX or Premier RV FLEX members have access to the following concierge services when traveling 100 driving miles or more from your primary residence:



- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information
- Flower/gift arrangements
- Business services
- Golf tee time information/reservations (subject to availability)

* Allianz Global Assistance is the licensed producer and administrator for this plan. Benefits provided

are service benefits, not financial benefits. Any costs associated with services are paid by the member.

- Call 866-654-2795 or click the link below that corresponds to your state for details.

[Click here](#) for Illinois, Indiana, Michigan, Minnesota, Iowa, Nebraska, North Dakota and Wisconsin

[Click here](#) for Florida and Georgia

[Click here](#) for Tennessee

AAA travel discounts & perks

AAA's preferred travel partners commit to our high standards of member service and provide value-added extras, like special member pricing and member benefits – often combinable with cruise and tour past passenger discounts and benefits. Choose from river and ocean cruises, guided and independent tours, rail vacations, and more.

- Call 800-648-8272 or go to AAA.com/Travel for details.

Disney Vacations



As an authorized Disney Vacation Planner, a knowledgeable AAA Travel Advisor can help you plan and book a magical Disney Cruise Line® or Walt Disney World® Resort vacation.

- Call 877-856-7064 or go to AAA.com/Disney for details.

Hotel & Resort Accommodations

Members can save when booking exclusive AAA Rates at Best Western, Hyatt, Hilton, Marriott, and MGM Resorts.

- Call us at 800-648-8272, visit your nearest AAA full-service office or make your own reservations online at AAA.com/Hotels.

Attraction Ticket Savings

Take advantage of special AAA Member discounts at the nations' top-ranked attractions, concert venues and sports arenas. Save on theater, special events, movie tickets and more.

- Visit AAA.com/Fun for details or contact your nearest full-service AAA office.



Car rentals

Exclusive discounts and member benefits

Up to 20% savings off base rate

- Young renter fee waived for AAA Members age 20-24
- Free use of a child safety seat
- Free additional driver
- 10% off a tank of gas
- Free unlimited mileage on most rentals

■ For reservations, Call 800-654-3080 or go to AAA.com/Hertz.

Hertz Gold Plus Rewards®

- Skip the line at 50+ airports
- **Ultimate choice:** Pick your car from our best fleet ever and go!
- **Hertz FastLane:** Powered by CLEAR® exit the gate in 30 seconds or less at participating locations only
- Your points, your choice for free rentals, experiences and rewards

■ Enroll at: AAA.com/HertzGold.

Travel Insurance

As a member of AAA, you receive Travel Accident Insurance coverage automatically when your trip is arranged and purchased through AAA Travel. The plan covers Classic FLEX members up to \$100,000.



The \$100,000 Classic FLEX Benefit payable under the AAA Travel Accident Insurance Program is increased up to \$300,000 for Plus FLEX and Plus RV FLEX members.

Premier FLEX and Premier RV FLEX members receive up to \$500,000 in coverage with Travel Accident Insurance.

This program covers you for accidental loss of life, limbs, sight, speech or hearing while traveling in a common carrier when the transportation is arranged through The Auto Club Group.

Common carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. The benefit also applies while traveling in a common carrier or a private passenger automobile directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure, and while traveling in a rental car whose lease has been arranged through the local AAA Travel along with any airline or common carrier transportation. For a description of coverage, terms and exclusions, view the Travel Accident Insurance brochure.

Florida, Georgia and Tennessee:
[Classic FLEX](#) [Plus FLEX/Plus RV FLEX](#)
[Premier FLEX/Premier RV FLEX](#)

Illinois, Indiana, Iowa, Michigan, Minnesota, Nebraska, North Dakota and Wisconsin:
[Classic FLEX](#) [Plus FLEX/Plus RV FLEX](#)
[Premier FLEX/Premier RV FLEX](#)

Travel Insurance

Travel insurance can be relatively inexpensive, especially when you consider how much you could lose if something goes wrong before or during your trip. Accidents, medical emergencies and cancellation all can quickly add up. Purchase your travel insurance through AAA Travel when you make your deposit for a trip. Ask your AAA Travel Advisor to review your plan options and about why it's a good idea to secure insurance upon deposit of your vacation.

■ For information, go to AAA.com/Travel or visit [your local AAA office](#).

Insurance through AAA



Insuring through AAA*

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

Our insurance programs help you and your family stay safe and protected.

Auto insurance

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

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

Home insurance

Our home insurance helps provide protection against threats to your home, your possessions and your personal liability.

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

We also offer insurance for condo owners and renters.

Specialty products and other insurance

Turn to AAA as your source for insuring these other important needs:

- Boats, personal watercraft and other qualifying vessels
- Motorcycles and off-road vehicles, including ATVs, dirt bikes and snowmobiles
- Antique autos
- Flood and landlord insurance

■ For auto, home or any other insurance product, contact [your local licensed insurance agent](#).

Life and annuity products**

AAA is committed to helping our members enrich and protect their lives and the lives of their families for years to come. That's why we offer a competitive variety of life and annuity products and unmatched service that has earned us a reputation of trust and respect.

Our offerings include:

Life Insurance

- Term Life • Whole Life • Universal Life

Annuities

- Deferred • Income

■ For more information on life insurance and annuities, contact [your local licensed insurance agent](#).

*Coverage is subject to all policy terms, conditions, exclusions and limitations. Discounts and savings opportunities subject to eligibility requirements. Subject to underwriting requirements. Insurance underwritten by one of the following companies: Auto Club Insurance Association, MemberSelect Insurance Company, Auto Club Group Insurance Company, Auto Club Property-Casualty Insurance Company, Auto Club South Insurance Company, Auto Club Insurance Company of Florida, or non-affiliated insurance companies. ©2021 The Auto Club Group. All rights reserved.

**Life insurance underwritten and annuities provided by our affiliate, AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states except NY. Products and their features may not be available in all states. ALMI-22912-N19-XX

Roadside Assistance

Our services

Your AAA Membership entitles you to a comprehensive range of 24-hour prepaid roadside assistance services, so you can be confident that whatever happens, help is close by.

To take advantage of roadside assistance, call the number supplied on your membership card. If traveling outside your local region, you may obtain nationwide roadside assistance by calling 800-AAA-HELP (800-222-4357). Requests for roadside assistance may also be placed via the AAA Mobile app or through our online service at AAA.com/Roadside.

Who's eligible

Upon activation and with proper identification, AAA will provide regular AAA services and full privileges for the new member. Roadside benefits begin three days after payment of dues. Some restrictions apply.

Roadside Assistance is provided on any eligible and properly licensed and registered vehicle that you are driving or riding in at the time of disablement, if those services can be safely delivered in compliance with local/county/state laws. You must be with the disabled vehicle at the time of service. This includes Associate members such as spouses or children who have their own membership cards. You will be asked to present your valid digital AAA Membership Card and photo identification before service is rendered. If your membership card is not available and your membership cannot be verified by AAA, you will be requested to pay for service at the servicing facility's prevailing rate.

In fairness to all members, roadside assistance should not be used as a substitute for proper vehicle maintenance. To help control membership dues, AAA limits your FLEX membership to one roadside assistance call every three months (one service call per breakdown). Primary and Associate members in the same household are each eligible for one call every three months. After the first call, we reserve the right to extend an additional entitlement for a fee, which will be collected prior to service being dispatched. Service is not available for an RV after the first call in a three-month period. Towing benefit is restricted to Classic FLEX membership level only. If you dis-

cover that you don't need roadside assistance after you have called, please notify us so the call won't be counted against your quarterly limit if we haven't dispatched assistance. These service limits enable AAA to continue providing reliable, high-quality, cost-effective roadside assistance.

Services provided



Battery jump-start/boost

In most metropolitan areas, we will test your battery and charging system on-scene with our testing equipment and, if appropriate based on the test results, offer to install a new AAA battery on-site or arrange for replacement at a later time at your convenience. The diagnostic test is free and we offer a 72-month limited warranty with 36 months free replacement. Our batteries meet and/or exceed the vehicle's original specifications and our battery prices are competitive. Members also receive a \$25 discount (off retail pricing). AAA Battery Service is only available in select areas during select hours. AAA batteries are available for most makes and models, and some vehicles may require additional installation fees. If battery service is unavailable, we will provide a battery boost when safe to do so or offer towing.

Battery service is not available for motorcycles and specialty vehicles such as all-terrain vehicles, dirt bikes, snowmobiles and golf carts.



Fuel delivery service

If you run out of fuel, we'll send an emergency supply, when available, to get you to the nearest service station. We will only deliver fuel (no fuel/oil mixes) and we will charge for fuel at current pump prices. If you require diesel fuel, please let the AAA Customer Advocate know, as some diesel engines may require additional service by a repair facility. Your vehicle may need to be towed if it runs out of fuel.



For members with Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX, there is no charge for the fuel delivered — helping you get to the nearest gas station.



Vehicle lock-out service

If you lock your keys inside your vehicle, we'll try to open the door for you. If your keys are lost or broken, or if we can't get inside the passenger compartment,

we'll reimburse you up to \$50 for a commercial locksmith to make a new key or to gain entrance. Or we can tow you to either a locksmith or to another destination of your choice, subject to the towing provisions in this handbook.



Plus FLEX and Plus RV FLEX members are eligible for locksmith reimbursement up to \$100, and Premier FLEX or Premier RV FLEX members up to \$150, to either unlock the vehicle or make it operable. For home lock-out service benefits, see page 34 (Premier FLEX and Premier RV FLEX members only).



Mechanical first aid

When it is safe, our service providers will do what they can at the scene to get your vehicle on the go if it only needs minor adjustments which don't involve parts or supplies.

Please note that we can't guarantee any repairs carried out in this way. If your vehicle is able to be mobilized, you should visit your nearest AAA Approved Auto Repair shop or other repair facility of your choice and see a qualified technician.



Bicycle service

Bicycle service is just another way AAA has you covered with roadside assistance. Counted toward your allotted service calls, AAA will transport you and your bicycle to any point of safety within the limits of your coverage.



Free one-day car rental

Premier FLEX and Premier RV FLEX members are also entitled to one complimentary, one-day car rental per 12 months of membership, when a qualifying non-collision tow is one of the allowable roadside assistance calls. AAA will reimburse you up to a full-size rental car. Premier FLEX and Premier RV FLEX car rental reimbursement forms may be found at AAA.com, by phone at 800-236-1300 or by visiting [your nearest full-service AAA](#).

You must take delivery of the rental car within two calendar days of a qualifying non-collision tow, and you are responsible for subsequent days' charges, upgrades, vehicle insurance, mileage, fuel charges, fees and taxes. Cars must be rented from a commercial car rental

company in the business of renting cars. You must meet the terms and conditions of the rental car company. Requests for reimbursement must be submitted as soon as reasonably possible.



Plus RV FLEX and Premier RV FLEX Vehicle Service Limits

Plus RV FLEX and Premier RV FLEX towing, extrication and tire service is limited to \$500 per eligible service call and \$1,000 per household per 12 month period. These dollar limits are only applicable to service provided to Plus RV FLEX and Premier RV FLEX vehicles as described in the chart on page 29. Members will be responsible to pay the service provider directly for all other costs of service above these dollar limits at the time service is provided.



Extrication and winching

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



For Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX members, we'll send two service vehicles, if necessary, at no additional cost. The second vehicle and driver are available for up to one hour at the scene.



Tire service

If you've had a blowout or a flat tire, we'll check that your spare tire is inflated and serviceable then install it for you when possible and safe. If you don't have a serviceable spare, we'll tow your vehicle (for more details, see "Towing").

Please note that our service doesn't include repairing your tire, or installing or removing snow chains, unless as part of changing a flat tire. Installing a spare tire is a temporary fix only. You should immediately visit your nearest AAA Approved Auto Repair shop or other repair facility of your choice to have it checked by a technician.



For Plus FLEX, Plus RV FLEX, Premier FLEX and Premier RV FLEX members, our tire service also covers eligible

dual-wheeled vehicles. Please note that in certain regions of the country, you might have to pay for the extra service and be reimbursed.



Towing

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

- The service provider's repair shop
- Anywhere within five miles of disablement (Nebraska members get 10 miles of towing.)



For Plus FLEX and Plus RV FLEX members, we'll tow you without charge up to 100 miles in any direction from where you broke down.



As a member with Premier FLEX or Premier RV FLEX, you're entitled to one tow (per 12 month period) of up to 200 miles in any direction from where your vehicle broke down. Any remaining qualified tows may be used for up to 100 miles.

Only one tow per mechanical breakdown can be made at AAA's expense. If you need towing beyond the limit of your membership level, you will be charged for the extra miles at the service provider's prevailing private rate.

Towing considerations

If you need to be towed to a repair shop, we ask that you accompany the driver during the tow and call ahead to make arrangements for the vehicle to be accepted upon arrival. If no one from the facility will be there to receive your vehicle, make sure you are – we can't leave your vehicle at a closed repair shop unless you are there to accept it. Local laws may only allow service providers to carry one passenger. In this situation, we will help you find alternative transportation at your own expense.

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

Eligible vehicles

The following tables show which vehicles are covered for roadside services under each type of

membership, provided your vehicle can be safely reached from a normally traveled road by a service vehicle with automobile servicing equipment operated by one person.

Classic FLEX, Plus FLEX and Premier FLEX membership

Types of vehicles	Battery boost	Battery replacement	Extraction and winching	Fuel delivery	Vehicle lock-out	Tire service	Towing
Four-wheel motor vehicles of the passenger, pleasure or recreational type (cars, vans, SUVs, unloaded pickups) including rented vehicles, with the exception of taxis and limousines	●	●	●	●	●	●	●
Dual-wheeled unloaded pickup trucks	●	●	●	●	●	na	●
Bicycles, tandems and trailers pulled by bicycles	na	na	na	na	na	na	●
Golf carts	na	na	●	●	na	na	●

Plus RV FLEX and Premier RV FLEX

Additional vehicles	Battery boost	Battery replacement	Extraction and winching†	Fuel delivery	Vehicle lock-out	Tire service†	Towing†
Motorhomes, dual-wheeled campers and dual-wheeled unloaded pickup trucks with or without campers	●	●	●	●	●	●***	●
Travel trailers (including fifth-wheel travel trailers), boat trailers, utility trailers, and unoccupied livestock trailers. Trailers designed for the purpose of transporting recreational vehicles (all-terrain vehicles, motorcycles, snowmobiles, golf carts and personal watercraft); travel trailers pulled by motorcycles are included	na	na	●	na	na	●***	●
Vehicles with dual batteries	*	*	●	●	●	●	●
Motorcycles	na	na	●	●	●**	na	●
All-terrain vehicles, dirt bikes, snowmobiles, dune buggies (Premier RV FLEX only.)	na	na	●	●††	na	na	●

*Service provider will assess and determine if battery service can be provided.

**Locksmith service only.

***Inside dual-wheeled tire changes are not covered, and the towing benefit would apply.

Note: Recreational trailers, ATVs, bicycles, dirt bikes, snowmobiles, dune buggies and golf carts must be accessible from the roadside. For golf carts, all services are excluded while located on golf course property. In certain regions of the country, you might have to pay for service yourself and be reimbursed later.

† The cost of these services for these vehicle types is counted toward the \$500 per incident limit and \$1000 per 12 month period household limit.

†† Fuel delivery includes regular fuel only (no fuel/oil mixes)

Vehicles not eligible for service

Prepaid service or reimbursement will not be provided for vehicles which are:

- Unregistered and unlicensed vehicles
- Abandoned, unattended, purchased in an inoperable condition or can be driven safely
- Illegally parked or associated with any illegal activity
- Being towed to or from a salvage yard, charitable organization, car show exhibition, auto auction or being towed from one storage location to another
- Loaded or modified, thus altering the vehicle's original weight, dimensions or ground clearance, creating a safety hazard or potential damage to the vehicle or servicing equipment (battery, fuel-delivery, lock-out and mechanical first aid services excluded)
- Driven off established roads or in areas unsuitable for vehicular traffic, which include, but are not limited to, beaches, open fields, vacant lots, playgrounds, creek beds, golf courses, forests, private roads, flooded roads or driveways, etc.
- Equipped with a snow plow (limited service may be provided, but you must remove the snow plow before any towing, extrication or tire service may be rendered) or require shoveling of snow, etc. in order to render service
- Taxis, limousines, buses (unless converted to a motorhome), semi-tractor trailers (semitrucks)
- Trailers that contain livestock, haul cars, exceed their maximum load capacity, are unsecured, or contain uncovered debris and create a safety concern
- Motorcycles that require a flat tire change, battery boost or battery replacement service—towing service will still be provided
- Requiring service where appropriate photo identification, in addition to the membership card, is not provided to the service technician
- Vehicles used to support a business or for commercial use

Service will be provided to an inoperable impounded vehicle if it is not under any legal restraints and provided the vehicle is accessible.

Note: If, because of illness or injury, you can't tell us what you'd like us to do with your vehicle, we may

tow it and keep it until we hear from you. Storage fees may apply. Personal property inside the vehicle is the sole responsibility of the member. AAA assumes no liability for lost or stolen items.

Requesting reimbursement

In the event AAA is not able to provide you with timely road service, you may choose to contact an alternative service provider directly. However, if you have an entitlement remaining at the time you obtain non-AAA roadside assistance without first requesting service from us, we will provide you a reimbursement of your expenses only up to the contract rate we normally pay our AAA service providers to perform similar services. Some roadside assistance benefits vary by region. If you obtain service outside of your local area and are asked to pay for service that is normally covered, we will reimburse you for covered expenses.

To request reimbursement:

1) Contact AAA online at AAA.com/ContactAAA or visit [your nearest full-service AAA](#) to obtain a reimbursement form.

2) Complete the form and mail it to us with the original receipt. Receipt must be fully paid in the name of the member receiving service.

Request must be submitted to AAA within 90 days after service was rendered, or for WI members, as soon as is reasonably possible. Please allow up to three (3) weeks for the roadside assistance reimbursement department to review and respond to your request.

Limitations

Understandably, in providing roadside assistance, AAA cannot assume responsibility for the actions of independent service facility personnel. These facilities serve as independent contractors and are not employees or agents of AAA.

Any loss or damages resulting from the service facility personnel's actions are the sole responsibility of the service provider and should be reported immediately to the service facility owner before repairs are made. If a satisfactory resolution with the owner has not been reached within 10 days, the incident can be reported to AAA and one of our representatives will attempt to reconcile the dispute. AAA cannot guarantee that the service provider will have all the parts needed for your vehicle, nor will AAA accept responsibility for repairs, or the availability, delivery or installation of parts.

Extreme service conditions

We always try to be as responsive as possible, but please understand that unavoidable delays can occur during severe weather conditions, an increase in the volume of service requests, heavy traffic, road construction, unusual circumstances or legally enforced service restrictions. In the event of severe weather emergencies, first priority is given to the removal of vehicles blocking roadways. As equipment becomes available, service will be provided to other vehicles.

The safety of our members, employees and independent service technicians is our top priority. On rare occasions services may be temporarily suspended due to weather conditions and other extenuating circumstances. Once it is safe to do so, we will resume services.

Additional help for emergencies

Car travel interruption protection

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

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

Reimbursable expenses include:

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



Plus FLEX and Plus RV FLEX members have protection up to \$1,000. Premier FLEX and Premier RV FLEX members have protection up to \$1,500.



For a complete description including terms, conditions and exclusions, see Appendix 1 on page 34.

Vehicle Return coverage



As a member with Premier FLEX and Premier RV FLEX, you're entitled to Vehicle Return benefits when you're traveling 100 driving miles or more from your primary residence.

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

- To request this service or any Premier FLEX or Premier RV FLEX service, call 866-654-2795, or see details by state on page 19.

Emergency check cashing

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

- Service may not be available at all AAA offices.

Emergency payment acceptance

As a member, your personal check or credit/debit card will be accepted by any independent contract facility for payment of road service for up to \$250. A valid membership card and identification must be presented at the time of payment. The name on the check or credit/debit card must match the member name.

Limited legal fee reimbursement protection

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

To download a claim form, visit AAA.com and click on *Contact Us*.



Check the following tables for increased reimbursement amounts for members with Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX.

Reimbursement Schedule

Charges		Classic FLEX Member	Reimbursement limit for members with Plus FLEX, Plus RV FLEX, Premier FLEX or Premier RV FLEX
Manslaughter	Trial court defense	\$500	\$1,500
	Appeal	\$500	\$1,500
Reckless driving	Trial court defense	\$250	\$500
	Appeal	\$250	\$500
Minor traffic violations	Trial court defense	\$100	\$200
	Appeal	\$100	\$200

For complete details see *Terms & Conditions* on page 35.

Home lock-out service*



As a member with Premier FLEX or Premier RV FLEX, if you become locked out of your primary residence, you can be reimbursed up to \$100 in locksmith services to gain access to your home from the outside. Home lock-out service is reserved for your primary residence only and excludes all other buildings or locked areas. The cost to replace locks, including parts and labor, are not covered. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at your expense. Home lock-out service is limited to one usage per Premier FLEX or Premier RV FLEX member, per 12 months of membership.

* Home lock-out service is not transferable to any other person. You must be present at the time of service. Identification and proof of residence is required. Home lock-out service is reserved for your primary residence only (as indicated in our membership records). In the case of rental property, approval of the property owner may be required. Service is valid only in your resident AAA Club's territory.

Appendices

Appendix 1: Car Travel Interruption Protection

Definitions

You, Your: A member of any AAA motor club within The Auto Club Group, and spouse of Primary Member.

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

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

Car: A vehicle eligible for roadside assistance services under your membership.

Home: Your resident location at the time of loss.

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

En Route: While on the way to your destination.

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

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

1. Reasonable expenses for unexpected automobile or passenger van rental and commercial transportation for the reasonable time required to complete the trip to your planned destination or return home, whichever occurs first.

2. Reasonable expenses paid to a commercial establishment for unexpected meals and lodging resulting from the loss and incurred on the road during the delay caused by the loss.

When:

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

Limitations/Maximum Payment:

The following expenses are not payable under this protection:

1. Expenses of family members if they were not traveling with you when the loss occurred.
2. More than \$600 for expenses incurred by all members of one family resulting from one loss (the family maximum is \$1,000 if you are a member with Plus FLEX or Plus RV FLEX or \$1,500 for a member with Premier FLEX or Premier RV FLEX).
3. Expenses incurred after:
 - a. 72 hours from the time of loss;
 - b. repairs are made to your car;
 - c. you reach your planned destination; or
 - d. you return home after the loss, whichever occurs first.
4. Expenses resulting from:
 - a. loss caused intentionally by or at the direction of you or any family member; or
 - b. failure to take reasonable means to avoid the loss.
5. Alcoholic beverages.
6. Gratuities in excess of 20%.

Duties:

1. Make a written request for reimbursement after the loss within 60 days. For Wisconsin members, if it is not possible to do this promptly, it must be done as soon as it is reasonably possible
2. Provide reasonable verification of:
 - a. the loss;
 - b. the repairs to the car; and
 - c. your planned destination.
3. Provide original itemized receipts for all expenses you claim.

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

Appendix 2: Limited Legal Fee Reimbursement

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

Conditions

1. We will pay only if you successfully defend traffic charges which concern events which occur while your AAA Membership is in force.

2. We will pay the lesser of your attorney fees or the amount shown in the Reimbursement Schedule.
3. You must select and pay your lawyer. We pay you, not your lawyer.
4. You must request reimbursement within 60 days after your case or appeal is decided. If you fail to request reimbursement within 60 days, we will not pay unless you have good cause for all delays. (For Wisconsin Members Only: You must request reimbursement as soon as reasonably possible after your case or appeal is decided. If it is not possible to do this promptly, it must be done as soon as it is reasonably possible.)
5. You must make your request for reimbursement by giving us a written statement showing the following:
 - a. The traffic charge;
 - b. Events from which the charge arose, and date and place of those events;
 - c. The courts you appeared in and the dates of those appearances;
 - d. The date when the case or appeal was decided;
 - e. Proof of acquittal and dismissal of any traffic charge arising from the same incident without imposition of fines, penalties, points, probation or sanctions.

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

Definitions

You, Your: A member of any AAA motor club within The Auto Club Group.

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

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

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

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

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

Terms and Conditions

For terms and conditions of Premier FLEX membership benefits, see page 19 for details by state.

Contact Us

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

Member benefits provided by:
The Auto Club Group
1 Auto Club Drive
Dearborn, MI 48126

For 24-hour roadside assistance

In your home state

Call the number on your digital AAA Membership Card.

Elsewhere in the U.S.

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

For all other services

For help with all other services, call the number on your digital AAA Membership Card.



Cancellation Policy

We reserve the right to impose surcharges and/or Road Service limitations, downgrades of a Membership type or cancellation of a Membership at our discretion, without prior notification. An individual may only have one AAA Membership.

Reasons for cancellation include but are not limited to verbally or physically abusive behavior, material misrepresentation, excessive Road Service usage, or substantial breach of contractual duties or conditions. AAA advocates for the safety of our members, employees and service providers as our top priority. If we cancel, we will provide written notice. You are permitted up to one Road Service call every three months. We may determine that Road Service usage is excessive. In making such determinations, we consider the cost associated with Road Service calls, call frequency over multiple Membership periods, and other factors. In the event that you require more than one road service call every three months of membership, you may be required to pay a fee for Service and/or tows back to the closest responding facility; tows to other destinations will be at prevailing rates for towing Road Service.

AAA will also give you at least 60 days' notice if your membership will be renewed with a change in benefits. If AAA does not give you at least 60 days' notice of such changes, your membership will be renewed on the same terms. If you ask to cancel, your membership will expire without renewal at the end of the current term, but no dues will be refunded. All policies are subject to change without notice. Your monthly subscription FLEX membership may also be cancelled for non-payment due to a non-functioning credit card. FLEX members cancelled for non-payment will not be allowed to rejoin AAA through a subscription membership.



Upgrade today for greater towing miles and valuable benefits.

Benefits

Premier FLEX or Premier RV FLEX

Roadside Assistance*	
Towing**	Tows up to 100 Miles, Including 1 Tow up to 200 Miles per 12-Month Period
Jump Start/Battery Boost	Yes
Mobile Battery Service	Yes
Flat Tire Service**	Yes
Vehicle Locksmith Service	Up to \$150 in Parts and Labor
Extrication/Winching**	2 Service Vehicles and 2 Service Techs
Car Travel Interruption	Up to \$1,500
TripTiks®, Maps and Travel Guides	Yes
Fuel Delivery	Yes, Free
Passport Photos	Unlimited Free Sets per Year
Travel Accident Insurance for AAA Travel at no charge	Yes, up to \$500,000

Benefits

Plus FLEX or Plus RV FLEX

Roadside Assistance*	
Towing**	Tows up to 100 Miles Each
Jump Start/Battery Boost	Yes
Mobile Battery Service	Yes
Flat Tire Service**	Yes
Vehicle Locksmith Service	Up to \$100 in Parts and Labor
Extrication/Winching**	2 Service Vehicles and 2 Service Techs
Car Travel Interruption	Up to \$1,000
TripTiks®, Maps and Travel Guides	Yes
Fuel Delivery	Yes, Free
Passport Photos	2 Free Sets per Year
Travel Accident Insurance for AAA Travel at no charge	Yes, up to \$300,000

Benefits

Classic FLEX

Roadside Assistance*	
Towing	Tows up to 5 Miles Each (Tows up to Ten Miles Each for Nebraska FLEX Members)
Jump Start/Battery Boost	Yes
Mobile Battery Service	Yes
Flat Tire Service	Yes
Vehicle Locksmith Service	Up to \$50 in Parts and Labor
Extrication/Winching	1 Service Vehicle and 1 Service Tech
Car Travel Interruption	Up to \$600
TripTiks®, Maps and Travel Guides	Yes
Fuel Delivery	You Pay for Fuel
Passport Photos	Nominal Fee
Travel Accident Insurance for AAA Travel at no charge	Yes, up to \$100,000

*FLEX members are entitled to one road service call every 3 months.

**Plus RV FLEX and Premier RV FLEX vehicles identified on page 29, are subject to the \$500 per incident and \$1000 per household limits.

Recreational Vehicle and Trailer Assistance

Members joining after 10/29/2021 who want coverage for RVs must purchase the Optional RV Assistance Plan. Recreational Vehicle (RV) and Trailer Assistance is optional coverage that adds additional eligible vehicles to your household's current service calls at an additional cost to your Plus FLEX or Premier FLEX membership. Covered vehicles include motorhomes, pickup trucks with campers, motorcycles and travel trailers. The trailer towing benefit covers a variety of trailers including boat, personal watercraft, motorcycle, ATV, utility, snowmobile, and unoccupied livestock trailers. This coverage is not available with Classic FLEX.





*Peace of mind on every level,
everywhere you go.*



*For all AAA services, call the number
on your digital membership card.*

 Visit AAA.com

