

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

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

What is not Covered

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

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

- In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.
- Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a Vehicle comparable or lesser class. Rentals of expenses or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, and Rolls-Royce.
- Substitute Transportation expense on common carrier transportation will be reimbursed for economy fare only.
- Trip Interruption & Vehicle Return coverage's are in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

Vehicle Return Coverage*

What is Covered

Coverage applies to the insured Person and any covered Traveler during each Eligible Trip within the Policy Territory, when the Insured Person is either a driver or passenger in the Motor Vehicle used for the Eligible Trip. The benefit will provide reimbursement for payment for the cost of transporting the motor vehicle to the Insured Person's place of Primary Residence, up to \$500.00 for:

1. The Insured Person or Covered Traveler; or
2. Driver of the Motor Vehicle, if other than the Insured Person or Covered Traveler.

Conditions of Coverage

The following conditions apply to this coverage part:

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

Limitations of Coverage

Coverage is not provided if:

1. The Motor Vehicle is a rental or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.
3. Only expenses incurred in the first ninety-six (96) hours from the initial interruption of the Eligible Trip are 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 Northampton County. The terms and conditions of the Master Policy agree with the terms outlined in this guide of coverage.
- Trip Interruption Coverage and Vehicle Return Coverage's are underwritten by BCS Insurance Company, and administered by AGA Service Company.
- The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. We 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 US within 60 days from the date of loss or as soon after the date as is reasonably possible.**

- Members should contact AGA Service Company at **877-648-5729**. Claim forms will be mailed, faxed or e-mailed to the member.

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

• General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of accident/theft (i.e. original 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).

*****Insurance coverage is underwritten by BCS Insurance Company under Form No. Policy 53.20.(0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For full description of the terms, conditions, and exclusions, please visit your Northampton Membership Website and select Terms & Conditions Under MEMBERSHIP LEVELS AND BENEFITS.**



**AAA Premier phone number:
610-258-2371**

Offices to Serve You

**3914 Hecktown Rd.
Easton, PA 18045**



**AAA Premier Membership:
Welcome to a Higher Level of
Member Benefits!**

www.AAA.com



As a AAA Premier Member, you now have access to a variety of enhanced services and benefits. AAA Premier, the elite Platinum Card membership plan, delivers even more value and peace of mind, both at home and on the road.

The following are detailed descriptions of the AAA Premier services and benefits. A complete listing of all other AAA benefits are listed in the AAA Member Handbook.



200 Mile Tow

With AAA Premier, each household is eligible for one 200 mile tow from the point of breakdown, as one of the four allowable service calls per membership year; and up to 100 driving miles from the point of breakdown on the remaining allowable calls.*

**Some conditions apply. Additional calls are subject to a service charge. Service may be provided by independent businesses. AAA Premier Emergency Road Service is subject to the conditions in the AAA Northampton County Member Handbook. AAA Premier Emergency Road Service may not be used for commercial purposes or as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA Northampton County reserves the right to terminate or not renew AAA Premier service in the event of the aforementioned. AAA Premier towing may be subject to delay.*

Complimentary One-Day Car Rental

Reimbursement of one day car rental (up to full size vehicle) per household, once per membership year at no expense for the member. Coverage applies when the member's car is inoperable in conjunction with a non-collision covered towing event. Standard rental qualifications apply and surcharges, optional service charges such as refueling are the renter's responsibility.



24-Hour Global Travel and Emergency Assistance**

If you have an emergency while traveling 100 miles or more from your primary residence - in the United States or internationally - you may call for emergency travel and medical assistance 24 hours a day, 7 days a week.

**Within the U.S. and Canada,
call toll free 1-877-648-5729**
Outside the U.S., call collect 1-804-281-5798

Assistance includes:

This service provides access to such things as:

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

Worldwide 24-Hour Concierge**

AAA Premier members can receive Concierge assistance while on a leisure trip almost anywhere in the world.

Within the U.S. and Canada, call toll free 1-877-648-5729
Outside the U.S., call collect 1-804-281-5798

Destination information

- Including highlights and sights, shopping, museums, local cultural events, exhibitions, shows and festivals, airports, mass transportation, ATM locations, weather forecasts, local customs and duty requirements, current exchange rates, local visa and passport requirements

- Travel referrals and reservations including hotels, bed & breakfasts, flights, rental cars, limo & car services
- Restaurant and spa recommendations and services
- Event tickets including sporting events, concerts, theater arrangements
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

*** Emergency Travel and Medical Assistance and Concierge Services apply only to planned trips 100 miles or more from home (AAA Premier member's primary residence), which includes at least one overnight stay and are not more than 45 consecutive days in duration. The services are available to AAA Premier members, as well as their spouses and unmarried dependent children ages 21 and under who are traveling with the AAA Premier member. The member must purchase the AAA Premier service prior to the travel departure date, in order to use these services. The information, referral, arrangement, ticketing and reservation services for Emergency Travel and Medical Assistance and Concierge Services are provided without charge, and the AAA Premier member is responsible for all other associated costs, including all fees, expenses and other amounts charged by outside entities. Emergency Travel and Medical Assistance and Concierge Services are provided by AGA Service Company, an independent contractor. Certain restrictions and limitations may apply. Benefits and service provider are subject to change without notice.*

Save 50% on Service Fees for Airline or Rail Tickets

When you, as a AAA Premier member, purchase airline or rail tickets through any AAA Northampton County office, we automatically reduce our service fee by 50%. Only the AAA Premier members traveling, and whose names appear on the airline or rail tickets, are eligible for this benefit.

Travel Store Discount

With AAA Premier you receive an extra 10% discount, in addition to the standard AAA member discount, every time you shop the AAA Travel Store in the AAA Northampton County for luggage, totes, books, travel and auto accessories and more.

Trip Interruption & Vehicle Return Group Insurance Benefits

AAA Premier Trip Interruption and Vehicle Return benefits provide members greater peace of mind when trips of 100 driving miles or more from home. If your trip is delayed due to an accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters or severe weather, you can be reimbursed up to \$1500 for covered out-of-pocket expenses, including meals and accommodations; AND for Substitute Transportation to continue your trip. And you can be reimbursed up to \$500 to help you get your car back home if an unexpected covered illness or injury prevents you from completing your trip.

- The AAA Northampton County AAA Premier Trip Interruption and Vehicle return group insurance benefits are provided to all AAA Premier Members as long as the master Policy with BCS Insurance Company remains in force.

The benefits are subject to the following conditions and exclusions:

- “AAA Premier Member” means an AAA Member, AAA Premier adult associate of AAA Premier dependent associate in good standing.
- “Accommodations” means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.
- “Covered Person” means an AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same vehicle during covered travel.
- “Covered Travel” means a planned leisure automobile trip in the Covered Person's Vehicle which has taken the Covered Person at least 100 driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States, Canada, or Mexico; and which does not exceed and was not planned to exceed 45 consecutive days.

Please note: the Covered Person 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.

- “Immediate Family Member” means the AAA Premier Member's spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is an AAA Premier dependent associate is also considered an Immediate Family Member.
- “Physician” means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.
- “Primary Residence” means the AAA Premier Member's billing address which is recognized by AAA Northampton County, and which must be in the United States.
- “Substitute Transportation” means any form of common carrier transportation (i.e., licensed for the transportation of fare paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.
- “Vehicle” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

Trip Interruption Coverage*

What is Covered

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. The benefit will provide reimbursement for out of pocket expenses incurred by the Insured Person or Covered Traveler up to \$1500.00 for:

1. The cost of additional Accommodations and meal expenses; AND (if applicable),
2. The cost of substitute transportation to continue the Eligible Trip.