MEMBER GUIDE

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AAA.com
MEMBERSHIP INFORMATION

This Member Guide describes your AAA Texas member benefits. All members are entitled to receive Classic benefits. Members who have paid the AAA Plus® or AAA Premier® dues are entitled to receive the AAA Plus or AAA Premier benefits, as applicable. Extended Roadside Assistance services for AAA Plus®, AAA Plus® RV, AAA Premier® or AAA Premier® RV benefit levels, where available, are effective seven (7) 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.

AAA Premier benefits that are available immediately after purchase include the following: Personal Notary, CARFAX Vehicle History Report, Air and Rail processing fee waiver, Automotive Consultation, Car Buying Consultation, Vehicle Pricing Report benefit, and Vehicle Inspection Program rebate.

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 Texas may cancel the membership, and seek payment of any costs incurred as a result of such misuse.

AAA Texas Membership

All applications and renewals are subject to approval and acceptance by AAA Texas. If at any time during the year you decide that AAA is not for you, we will give you a pro-rated refund of the 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.

AAA Primary and Associate Memberships

The first membership in your household is the Primary Membership. An Adult Associate must be at least 21 years old and reside in your household. There is a limit of one Adult Associate per household. Dependent Associates must be under 26 years old and either live in your household or be full-time students away at school. Birth dates must be provided for Dependent Associates; there is no minimum age limit. 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 Texas incurred as a result of misuse of AAA Texas benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

Annual Dues Option

AAA Texas memberships paid annually are valid for one year (excluding special offers and promotions). The day and month and, in most cases, year that your membership expires appears on your membership card. 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 Texas 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.

By enrolling in AAA Auto Pay for the annual dues option, your AAA membership dues will be on automatic payment and your membership will renew automatically for one year unless you contact us 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 debit/credit card account on file or about one business day before your expiration date from your checking account on file. Returned checks and electronic payments may be re-presented for payment. Each returned payment is subject to a returned payment fee, which may be debited electronically. For fee amount, visit AAA.com/servicefee. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership. You may cancel AAA Auto Pay or update your credit or debit card account number and/or expiration date at any time by calling us at 1.800.765.0766, going online at AAA.com/myaccount or visiting your local branch. You may cancel your membership at any time by contacting us at 1.800.765.0766 or visiting your local branch.

Monthly Dues Option

The monthly dues option for AAA membership requires the authorization of automatic payments charged to a credit or debit card (“Monthly Auto Pay”). You will receive notice of your monthly dues and scheduled payment date upon joining, annually thereafter, and when you make changes to your membership. Your payment will be processed up to four (4) days after: (1) your scheduled payment date or (2) if your payment date is not contained in a given month, the last day of the month. Your membership will automatically renew each month until you cancel it. You may cancel your membership at any time, without future dues payment obligations, by contacting us at 1.800.765.0766 or visiting your local branch at least three (3) days prior to your next scheduled payment date. There is no requirement to keep your membership for a full membership year or any number of months. You must cancel your membership at least three (3) days prior to your next scheduled payment date to avoid renewal for an additional month. Monthly dues payments are non-refundable. If we are unable to process your monthly payment, your membership benefits will be suspended and you will need to re-authorize your Monthly Auto Pay enrollment and make the past due payment at least three (3) days prior to your next scheduled payment date or your membership will automatically cancel and you will be billed for any roadside assistance services used after your missed payment. You can make changes to or cancel Auto Pay online at AAA.com/myaccount, by phone at 1.800.765.0766, or by visiting your local branch.

If you add or remove associate members or change your member benefit level, it may take up to two billing cycles for the new amount to be charged. If the change results in an increase in your monthly dues, we may process an additional charge for the amount of any effective increase that was not previously charged. If the change results in a reduction of your monthly dues, both a charge and refund may appear on your next credit or debit card statement. New associates or benefit level upgrades will be effective immediately upon processing, subject to applicable wait periods. If you remove an associate, reduce your benefit level or cancel your membership, those changes must be made at least three (3) days prior to your next scheduled payment date to be effective at the start of the next month.

Additional Terms for AAA Auto Pay – Annual Dues or Automatic Payments – Monthly Dues Option

You agree that we may contact you at the phone number on file via a prerecorded voice message, auto-dialer, or text message in the event your automatic payment fails for any reason or in other circumstances related to your automatic payments or your membership. If your card issuing financial institution participates in the Card Account Updater program, we may receive an updated card account number and/or expiration date.
When requesting Roadside Assistance, it is very important to give an accurate location for you and your vehicle. If you are unsure of the vehicle's location, the service vehicle may not be able to properly respond to your request. Be prepared to provide:

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

A SAFETY MESSAGE
If you are concerned for your safety or for the safety of others, tell the AAA Texas service representative or the independent service provider. The company may provide a tow truck or a rental vehicle to avoid potential safety issues.

To receive Roadside Assistance, you must present your AAA membership card or dues receipt and a matching valid driver's license or other state or federally issued photo identification to the independent service provider when the service vehicle arrives. You must provide a driver's license for identification if you are the driver.

If you are a AAA Premier member whose car is being towed and who needs a rental car in Texas, we will arrange for you to get a midsize class or equivalent rental car for one (1) day, at no charge, from a AAA Texas preferred rental car provider. Rental must be arranged by AAA Texas. Each AAA Premier member is entitled to one (1) complimentary one-day midsize class or equivalent rental car per membership year. The AAA Premier membership year at no charge, subject to the service limitations and conditions in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Texas may require immediate payment of a service charge by credit or debit card for Classic members. AAA Texas may send a vehicle to your location in the event of the breakdown on allowable service calls for Classic members and up to 100 driving miles from the point of breakdown on allowable service calls for AAA Plus. Members will be responsible for all other costs of service above that amount. AAA Plus Members may use any of their four allowable calls for RV or Motorcycle service, subject to limits described in this Section. A member who is in an automobile collision, the independent service provider, when requested, will take possession of the vehicle and hold it until executing instructions from the member. Any storage fees will be the responsibility of the member.

AAA Battery Service is generally provided by independent service providers and is only available in select areas, during select hours. Batteries are warranted for the original specifications. All batteries come with a 6-year limited warranty with a 3-year free replacement period valid in the U.S. and Canada.

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be provided by the rental car provider arranged through AAA Texas by calling the AAA Roadside Service number on the back of the membership card or card canvasser. AAA Premier members are not responsible for subsequent days' rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees or taxes.

Once the one-day complimentary rental car benefit has been used, AAA Premier members are entitled to the AAA discounted rental car rates and complimentary rental car benefit due to any other reason. The complimentary one-car-class upgrade may not be used in combination with the one-day complimentary rental car benefit.

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

Members who obtain a rental vehicle from a AAA preferred rental provider can receive assistance to get to a rental location. Assistance includes having a vehicle delivered to the member the next day or pickup and drop off to the nearest rental location or up to a 150 reimbursement for taxi fare. Assistance expenses will be determined based on the distance out or, if the rental is a one (1) day rental only, and the rental expenses do not exceed the taxicab fare. The AAA Texas preferred rental provider will return the reimbursement by mail to the member on the condition that member supplies the receipt and proof of breakdown to receive the reimbursement.

The AAA Premier services are as described in this guide are generally provided by independent businesses under contract to AAA Texas (not employees or agents of AAA Texas, the American Automobile Association or any AAA clubs). These businesses are selected for their ability to provide Roadside Assistance. We cannot guarantee they will have parts or be able to provide repairs.

While responsible for injury, loss, damage or unsatisfactory workmanship caused by the acts or omissions of any independent service provider remains with the independent service provider. Towing and extrication and winching service for motorcycles is subject to availability and may not be provided by independent service provider. Member complaints should be received as soon as possible and before additional repairs are made Failure to do so may limit our ability to provide timely assistance.

ELIGIBLE VEHICLES
The following motor vehicles are eligible for service, provided they qualify for highway registration and are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being served:

• Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication and winching service for motorcycles is subject to availability and may not be provided by independent service provider.
• Recreational trailers including camping trailers, fifth wheel trailers, and utility trailers carrying recreational vehicles or designated recreational equipment or must be empty to be eligible for service.
• ATV trailers, boat trailers, and personal watercraft trailers must be carrying their designated recreational equipment to be eligible for service.
• Shoveling snow from around a vehicle or clearing a road or driveway.

The following services are not provided under the membership benefit:

• Installation of automotive parts that are not provided by an independent service provider.
• Towing, extrication/winching and tire change service for RVs and towing and extrication and winching service for motorcycles, unless the service can be safely performed with equipment available from the independent service provider, including slings, wheel-lift devices, car carriers (flatbeds) and daily wages.
• Recreational Vehicles (RVs) are eligible for service with the exception of towing extrication/winching and tire change service. Towing, extrication/ winching and tire change service for RVs is available under AAA Plus and AAA Premier benefits. RVs include motor homes, camper vans, cab-over campers, and recreational trailers including camping trailers, fifth wheel trailers, and utility trailers carrying recreational vehicles or equipment (excludes commercial and house (twin/stick) campers). RV trailers, boat trailers, and personal watercraft trailers may be carrying their designated recreational equipment to be eligible for service. This equipment must be empty to be eligible for service.

• Shoveling snow from around a vehicle or clearing a road or driveway.

ACADEMY ASSIST
AAA Premier members can call AAA Premier services from within the U.S. to receive driving directions and assistance. Whenever possible, members will pull over to a safe location when making a call to use this service.

INDEPENDENT SERVICE PROVIDERS
Roadside Assistance services as described in this guide are generally provided by independent businesses under contract to AAA Texas (not employees or agents of AAA Texas, the American Automobile Association or any AAA clubs). These businesses are selected for their ability to provide Roadside Assistance. We cannot guarantee they will have parts or be able to provide repairs.

Call: 800.765.0766  •  Click: AAA.com  •  Visit: Your Local AAA Texas Branch
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AAA Premiere® members receive one (1) free CARFAX Vehicle History Report per membership year by calling the AAA Premiere Member Services phone number located on the back of the AAA Premiere membership card. Subsequent CARFAX Vehicle History Reports are available to AAA Premier members at a 40% discount when ordered at AAA.com.

AAA Approved Auto Repair
When you go to an AAA Approved Auto Repair facility, all repairs, both parts and labor are guaranteed by the facility for 24 months or 24,000 miles, whichever comes first under normal operating conditions, unless otherwise stated in writing. Members also save 10% on regularly-priced parts and labor up to $100, upon requesting the discount at an AAA Approved Auto Repair Facility. Plus, members can get the most accurate MSRP Maintenance inspection with any paid service. Upon request. Most passenger cars and light trucks are eligible. Members also receive AAA Texas support to help resolve disputes arising from a repair or repair facility, at an AAA Approved Auto Repair facility.

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

Automatic Vehicle Control
Members can bring their vehicle to a participating AAA Approved Auto Repair facility for a comprehensive 8-point inspection using procedures and standards developed by the facility’s technicians. One car per membership year. For a fee, the facility’s technicians will thoroughly inspect the engine, transmission, suspension, drive axles, electronic system and more. See participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection.

AAA Premier members may receive up to a 146 rebate off the current full price of a Vehicle Inspection Program service. Price and AAA Premier member rebate subject to change without notice and does not apply to required state inspections. Limit of one (1) Vehicle Inspection rebate per AAA Premier car per membership year. Rebate may not be combined with any other offer or discount. Other restrictions apply. For additional terms and conditions and to obtain a mail-in rebate form, visit AAA.com or contact your local AAA Texas branch.

AAA Auto Buying Service
The AAA Auto Buying Service provides an easy-to-use, stress-free car buying experience. Choose from a network of Certified Dealers to purchase your next new or pre-owned vehicle. The AAA Auto Buying Service consists of the AAA credit card, CashPak which is comprised of small denominations of selection foreign currency so you can have cash in your hand when you land, and the pre-Paid Travel Visa® Travel Money Card for use as a debit card at ATMs. If your travel plans change, you can change the amount of foreign currency you can purchase them from our recommended vendor by visiting AAA.com under foreign currency. AAA Credit Cards are issued and administered by Bank of America N.A. See the section below titled “AAA Credit Card” for more details. The Travel MoneyVisa Cards are issued by MetalMark™ pursuant to a license from Visa U.S.A. Inc. Tropel Travelers Currency Inc., is the supplier of all foreign currency including prepackaged foreign currency known as CashPak™.

AAA members can receive a new concept known as the Travel Wallet. The idea behind Travel Wallet is to make sure you have payment alternatives when making a purchase while traveling. Travel Wallet consists of the AAA credit card, CashPak which is comprised of small denominations of selection foreign currency so you can have cash in your hand when you land, and the pre-Paid Travel Visa® Travel Money Card for use as a debit card or at ATMs. If your travel plans change, you can change the amount of foreign currency you can purchase them from our recommended vendor by visiting AAA.com under foreign currency. AAA Credit Cards are issued and administered by Bank of America N.A. See the section below titled “AAA Credit Card” for more details. The Travel MoneyVisa Cards are issued by MetalMark™ pursuant to a license from Visa U.S.A. Inc. Tropel Travelers Currency Inc., is the supplier of all foreign currency including prepackaged foreign currency known as CashPak™.

AAA Members pay $3.75 for the Process & Handling Fee, Non-members pay $4.75. If you are a new resident, you must register at the County Tax Office in person. Registration renewal service is provided at select AAA Texas branches under authorization from local county officials. You must visit a branch in the same county in which your car is registered for a list of participating AAA Texas branches, see the branch office list at the back of this guide.

AAA Discounts & Rewards®
Your AAA membership unlocks thousands of discounts on everyday purchases. So before you head out for a day of shopping, plan that family outing or take the kids out for dinner and a movie be sure to check out all of the special AAA member discounts waiting for you at AAA.com/discounts. Discounts, products and vendors are subject to change at any time without notice. Restrictions apply for all terms and conditions and to view current discounts, visit AAA.com/discounts.

Identity Theft Protection
Each AAA member age 18 or older can receive FREE identity theft monitoring with ProtectMyID® Essential. This free benefit includes: free daily email alerts based on a detailed hours of forensic monitoring of social security number, account numbers, passwords, and other personally identifying information. A detailed forensic investigation of any suspected identity theft and resolution of the incident. The cost to enroll is $4.95 per year. There is a 30 day free trial period offered once in a lifetime per member. After the free trial period, the membership will automatically renew each year at the rate of $4.95 per year. This offer is non-refundable. Membership benefits may vary and are subject to change. Service may not be available in all jurisdictions.

AAA Premier® members with ProtectMyID® Essential receive the additional benefit of $10,000 in identity theft insurance at no extra charge. AAA also offers two additional levels of protection to help you take control of your identity both at a discounted monthly rate. AAA Premier members save an additional 10%.

ProtectMyID® Deluxe enhances the ProtectMyID® Essential service by offering $1 million Identity Theft Insurance for all enrolled members, daily monitoring of all of your social security number, credit card accounts, email accounts, and other personally identifying information. Any costs associated with these services are paid by the member.

AAA members receive a 10% discount on identity theft services. Any costs associated with these services are paid by the member. *AGA Service Company (dba Allianz Global Assistance) is the provider and administrator for these benefits. For a full description of terms, conditions, and exclusions please visit AAA.com/Preemier.

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AAA Members can research their next new or pre-owned car at AAA.com/Auto. You can also view research tools, including comprehensive vehicles reports. Your AAA membership unlocks thousands of discounts on everyday purchases. So before you head out for a day of shopping, plan that family outing or take the kids out for dinner and a movie be sure to check out all of the special AAA member discounts waiting for you at AAA.com/discounts.

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

carry them.

Motor Vehicle or Rental Car which prevents the vehicle from being driven.

completing your trip.

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

of-pocket expenses, including meals and Accommodations; and/or for Substitute Transportation to continue your trip.

For members with liability-only or other limited coverage with Auto Club County Mutual Insurance Company, roadside assistance service is provided

• Completes your claim notice at your convenience

• Tows your vehicle to a repair shop in our AAA Member Preferred Repairs Program, or the repair shop of your choice

• Sends a AAA Roadside Assistance Service Provider vehicle

handle your needs from the scene of an accident by placing one phone call to AAA at 888 .322 .2674 .

and watercraft. AAA Texas acts as an agent. Life insurance is underwritten and annuities are provided by AAA Life Insurance Company, Livonia, MI.

AAA personal lines provided by AAA Texas’ affiliate insurers: Auto Club County Mutual Insurance Company for auto and by Auto Club Indemnity Company for home/condo/renters

branch . Or visit us online at AAA .com.

Notary service is generally available at all AAA Texas branches. Monday through Friday only during normal business hours. For personal transactions

pay $6 per signature for all transactions. The above fees are for notarizations obtained at a AAA Texas branch only and are subject to change

with no notice. Certain restrictions apply

AAA Member Rewards Visa® Credit Card

AAA Premier members who are insured through AAA come with a complete accident recovery program called AAA Accident Assist. The AAA Accident Assist program can handle your needs from the scene of an accident by placing one phone call to AAA at 888 .322 .2674.

INSURANCE

Get a free quote on auto, homeowners, condominium, renters, personal umbrella, watercraft and life insurance by calling or visiting a AAA Texas branch.

On visit us online at AAA .com or call 800 .765 .0766 .

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 who are residents of the United States or the District of Columbia. The term AAA-branded services include AAA’s affiliated insurance companies: AAA Texas and AAA South, which are separate legal entities. Auto Club Group Mutual Insurance Company also sells or underwrites AAA insurance products. The term AAA-branded services includes the AAA-branded credit card, AAA Members-only insurance programs, AAA-branded rental car rates, and AAA-branded travel services.

Notary Service

Notary Service is generally available at all AAA Texas branches. Monday through Friday only during normal business hours. For personal transactions

without notice. Certain restrictions apply

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

but within the US, Mexico and Canada.

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

Member Rewards Visa Credit Card

AAA’s mobile app includes features such as member discounts, AAA’s TripTik® feature, roadside assistance, vehicle maintenance reminders, AAA’s accident

• Gives you a lifetime warranty on workmanship for the repair

• Completes your claim notice at your convenience

• Sends a AAA Roadside Assistance Service Provider vehicle

handle your needs from the scene of an accident by placing one phone call to AAA at 888 .322 .2674 .

and watercraft. AAA Texas acts as an agent. Life insurance is underwritten and annuities are provided by AAA Life Insurance Company, Livonia, MI. AAA Life is covered in all states, except for The

This credit card program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International

For information about rates, fees, other expenses and associated benefits associated with the use of this credit card, or to apply, visit your AAA branch or

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

Hospitals: AAA provides 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 ill and sick persons by or under supervision of physicians; Has organized departments of medicine and major surgery; Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and is not other than incidentally: (a) a skilled nursing facility, nursing home, custodial care home, health research institution; or a place which provides health care for injured, sick and disabled persons on a temporary basis; (b) a place for the treatment of mental illness; (c) a place for the treatment of alcoholism or drug abuse; (d) a place for the provision of hospice care; or (e) a place for the treatment of pulmonary tuberculosis.

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

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

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

Policy Territory – means For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.

Policyholder – means a person who is related to an Insured Person, an Insured Person’s spouse, civil union partner or domestic partner, parent, or sibling.

Policy Territory – means the area within which the Policy provides coverage, and includes any extensions, as determined in accordance with the policy

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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 his license. The attending physician may not be (a) an Insured Person; (b) a person who is related to an Insured Person, an Insured Person’s spouse, civil union partner or domestic partner, parent, or sibling.

Research exerts an influence, including but not limited to wind storm, rain, snow, sleet, hail, lightning, drought, or sand storm, earthquake, tornado, flood, landslides, and volcanic eruption.

Service Tracker through the Auto Club App is subject to availability and may not work correctly if either the vehicle or the Service Provider vehicle is

Baggage – means luggage, personal effects, documents and other articles used to carry them.

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

Covered Traveler – means a person who is an Immediate Family Member and is traveling with You. Covered Traveler must be at least 100 miles driving from the AAA Member’s Primary Residency when the accident occurs in order to be eligible for the benefits.

Notary is generally available at all AAA Texas branches. Monday through Friday only during normal business hours. For personal transactions

without notice. Certain restrictions apply

AAA Member Rewards Visa® Credit Card

AAA’s mobile app includes features such as member discounts, AAA’s TripTik® feature, roadside assistance, vehicle maintenance reminders, AAA’s accident

AA Insurance Agents are generally required to obtain AAA insurance. AAA insurance is a collection of AAA-branded products, services and programs available to qualified AAA members who are residents of the United States or the District of Columbia. The term AAA-branded services include AAA’s affiliated insurance companies: AAA Texas and AAA South, which are separate legal entities. Auto Club Group Mutual Insurance Company also sells or underwrites AAA insurance products. The term AAA-branded services includes the AAA-branded credit card, AAA Members-only insurance programs, AAA-branded rental car rates, and AAA-branded travel services.

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AAA Member Rewards Visa® Credit Card

AAA’s mobile app includes features such as member discounts, AAA’s TripTik® feature, roadside assistance, vehicle maintenance reminders, AAA’s accident

AA Insurance Agents are generally required to obtain AAA insurance. AAA insurance is a collection of AAA-branded products, services and programs available to qualified AAA members who are residents of the United States or the District of Columbia. The term AAA-branded services include AAA’s affiliated insurance companies: AAA Texas and AAA South, which are separate legal entities. Auto Club Group Mutual Insurance Company also sells or underwrites AAA insurance products. The term AAA-branded services includes the AAA-branded credit card, AAA Members-only insurance programs, AAA-branded rental car rates, and AAA-branded travel services.
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 thereto;
2. War (whether declared or undeclared), acts of war, military hostilities, civil war, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training); All extreme sports and activities including but not limited to contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, canoeing, skiing, snowboarding, or any skiing off or outside marked trails;
4. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
5. Operating or learning to operate any aircraft as pilot or crew;
6. Nuclear reaction, radiation or radioactive contamination;
7. Epidemic;
8. Pollution or threat of pollutant release;
9. Any unlawful acts committed by You or a Covered Traveler, or
10. Any expected or reasonably foreseeable events.

In cases where the Covered Vehicle is a Vehicle for 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 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 Roll Royce.

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

VEHICLE RETURN COVERAGE* When/Where/To Whom Coverage Applies
Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to $550, when the Insured Person is either a driver or passenger in the Insured Person’s or Covered Traveler’s Motor Vehicle used for the Eligible Trip.

The following conditions apply to this coverage part:
1. If the Vehicle Return is due to illness or injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person’s condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so and the Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage Coverage is not provided if:
1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year;
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 either the Insured Person or Covered Traveler;
3. Vehicle Return coverage is in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.

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

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Texas. The information in this guide is subject to change without notice.

This Privacy Notice describes how we handle your personal information as a motor club and the steps taken to protect your privacy. A separate privacy notice regarding the collection, use, and disclosure of personal information collected through the AAAMobile application, insurance, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

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

For communications and marketing purposes, we may share your contact information with affiliates (by 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 provide your information to our partners or to third parties if we do not control them or are not affiliated with them (we may provide this information to companies that provide services on our behalf). We may collect your phone number and geolocation information through the AAAMobile application.

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

Roadside Assistance and Mobile Phone Location Information.
Location Information Collection. When you call for Broadside 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 granted, we request a variety of your information (including your mobile phone number, your name, your address, and your email address) to obtain your location by using the GPS or cellular location services of your mobile phone provider (collectively “Mobile Location Information”).

Mobile Location Information is used by your geolocation to identify the location to provide Broadside Assistance, and for: (1) internal analytics, including mileage calculations,(2) quality-assurance initiatives and member surveys,(3) Approved Auto Repair (AAR) facilities when a referral is requested, (4) monitoring of claims at any third party repair facilities for compliance with repair guidelines, and (5) marketing of products and services.

Location Information We Share. We may share your geolocation with our authorized independent service provider, FAS, our affiliated company, and our affiliates for their event and service management purposes.

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

Non-Solicitation Request. If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Texas, Attention: Membership Privacy Policy Box 505686 Irving, TX 75065-0686 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File.

Your request will take effect within 60 days of our receipt. During this time, you may receive mailings that were already in progress. You will continue to receive Texas Journey magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

This Privacy Notice is provided on behalf of AAA Texas LLC, Auto Club Service LLC, Automobile Club of Southern California, and ACSC Management Services Inc. Visit us at www.AAA.com.