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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 upgrade is processed, and receipt of the full payment due. A $35 non-refundable service fee may apply each time you use Roadside Assistance on the same day you become a member.

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.

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. Returned checks and returned electronic payments may be re-presented electronically for payment. Each returned check and returned electronic payment is subject to a returned payment fee. For returned electronic payments, this fee may be debited electronically.

AAA Primary and Associate Memberships

The first membership in your household is the Primary Membership. An 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 21 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.

Membership Renewal

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

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We 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.

Membership Cancellation Policy

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

AAA Auto Pay - Annual Payments

By enrolling in the AAA Auto Pay program, your AAA membership will automatically renew annually unless you contact us to cancel. Each year, we’ll send a statement of your current services and renewal dues amount. Unless you contact us to make changes to or cancel AAA Auto Pay, we will automatically renew your Membership and debit the dues approximately 10 to 15 days prior to expiration from your debit/credit card account on file or approximately the business day before expiration from your checking account on file. If you are paying your membership on an annual basis and elect to enroll in monthly payments, you may be issued a new membership number.

Monthly Payment Plan

The Monthly Payment Plan for an annual AAA membership requires authorization of automated monthly payments charged to a credit or debit card. Upon joining, and approximately 1 month prior to expiration of the annual membership, notice will be sent to you including the monthly payment amount and monthly payment dates. If the month ends before your payment date, your payment date will be the last day of the month. Your payment will be processed up to four (4) days after your payment date.

If you add or delete associate members or change member benefit options and the monthly payment amount changes, your new payment amount will be effective within 2 monthly billing cycles. If the change results in reduction of your monthly payment amount, both a charge and refund may appear on your next card statement. New associates or benefit level updates will be effective immediately upon processing, subject to wait periods for roadside assistance benefits. 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 to be effective at the end of the current payment month. Monthly payments are non-refundable.

If we are unable to process your monthly payment, you will need to re-authorize monthly automated payments and make the past due payment at least three (3) days prior to your next scheduled monthly payment or your membership will be canceled. If you provided your phone number, we may contact you in the event of a payment failure with your Plan. Discounts on membership dues and promotional offers will not apply when enrolling in, during, or changing from the Membership Monthly Payment Plan. New membership is required if you change to or from the monthly payment plan.

Additional Terms for Automatic Payments

If your credit or debit card account issuing financial institution participates in the Card Account Updater program, we may receive updated credit or debit card account number and/or expiration date for the card information you have previously provided us. Unless you opt of the service with your bankcard issuer, we will update our files and use the new information when we bill you under either payment plan (whether annually or monthly). We won’t receive updated information if your account has been closed.

You may update your account number and/or expiration date, change your membership options or cancel automatic payments at any time by going to AAA.com/myaccount, contacting us at 1.800.765.0766 or visiting your local branch.
ROADSIDE ASSISTANCE

Call: 800.765.0766 • Click: AAA.com • Visit: Your Local AAA Texas Branch

Types of Service

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

A SAFETY MESSAGE

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

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

YOUR AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE

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

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

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

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

ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS

Each AAA Texas cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements per membership year at no charge, subject to the service limitations and conditions in this guide. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA Texas may require immediate payment of a service charge by credit or debit card for “Classic” benefit level service before providing Roadside Assistance on the fifth or subsequent service request in a membership year. Additional charges for Roadside Assistance services beyond the “Classic” benefit level, such as towing beyond 7 miles, the cost of emergency fuel, excess vehicle locksmith services, and services such as towing, extrication/winchning and tire change service for RVs and motorcycles, will be payable by the member directly to the independent service provider at the time of service to such service provider’s applicable rates. If the member is unable to provide a valid credit or debit card to AAA Texas at the time of service request or the charge is not approved by the credit or debit card company, AAA Texas may send service on a “Cash on Delivery” (COD) basis, meaning all charges payable by the member will be paid directly to the independent service provider at the time of service at such service provider’s applicable rates. If a cardholder has an unpaid service charge balance and contacts AAA Texas for Roadside Assistance service, AAA Texas may require immediate payment of both the unpaid balance and the service charge for the current service call before providing service. The nonpayment of a service charge may result in cancellation of membership.

TYPES OF SERVICE

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

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

• BATTERY JUMP START
  If your vehicle’s battery is dead, the independent service driver will jump-start your vehicle if possible. If it cannot be started, towing will be provided under the towing benefit.

• AAA BATTERY SERVICE
  AAA Battery Service is a mobile battery testing and replacement service. In areas where the service is available, a AAA Battery Service technician will test and assess the vehicle’s battery and electrical system. If the existing battery fails the test and the member would like to have the battery replaced, the member can purchase a AAA battery. The technician will install a new battery, if available, that meets or exceeds the vehicle’s original specifications. All batteries come with a 5-year limited warranty with a 3-year free replacement period valid in the U.S. and Canada. AAA Battery Service is generally provided by independent service providers and is only available in select areas, during select

Collecting Your Contact Information

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

Non-Solicitation Request

If you do not want offers from us or our affiliates, please contact your local AAA Texas branch or write to AAA Texas, Attention: Membership Privacy, PO Box 25001 Mail Stop A112, Santa Ana, CA 92799-5001 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File. Your request will take effect within 60 days of your receipt. During this time, you may receive mailings that were already in progress. However, you will continue to receive Texas Journey magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

Call: 800.765.0766 • Click: AAA.com • Visit: Your Local AAA Texas Branch
**ACCIDENT ASSIST**

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

**ACCIDENT ASSIST**

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

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

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

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

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

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

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

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

The following services are not provided under the membership benefit:

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

REIMBURSEMENT
If it is necessary for a member to pay for covered membership service at commercial rates, the member must request an itemized receipt listing the member’s name, vehicle and services rendered by the service provider. For reimbursement consideration, the member must present or send the original receipt and an explanation of the circumstances to any AAA Texas branch within 60 days of the date of service. A reimbursement counts as a Roadside Assistance service call. (See Allowable Roadside Assistance Service Calls.)

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

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

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

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

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

TRAVEL

Travel Guides
North America TourBook® guides, TripTik® Travel Planner and selected maps are available free of charge to members. Some restrictions may apply. Members receive 20% off the cover price on all retail publications. AAA Plus members receive 50% off the listed cover price for select European travel guides. AAA Premier members receive these same select European travel guides for free. These travel guides are limited to one (1) free per lifetime per AAA Premier cardholder, per membership year. Both AAA Plus and AAA Premier members receive free international maps published by AAA.

Travel Agency
Full service leisure travel agency benefits are available from AAA Travel, with member-only benefits on select cruise or land vacations. A processing fee may apply to airline or rail reservations for Classic and AAA Plus members. There are no airline and rail ticket processing fees for AAA Premier members when tickets are purchased through AAA Travel.

International driving permits and discounted passport photos are also available at AAA Texas branches. AAA Premier members receive one (1) free set of passport photos per household per membership year, only available at AAA Texas branches.

Travel Insurance
Members can purchase travel insurance for vacations as well as Mexico Automobile Insurance for driving into Mexico. Travel insurance is provided by Allianz Global Assistance, underwritten by BCS Insurance Company or Jefferson Insurance Company. Mexico Automobile Insurance is provided by Grupo Nacional Provincial, S.A. Contact your local AAA branch for more information.

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

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

24 HOUR TRAVEL ASSISTANCE® for AAA Premier members includes:
• Emergency message center
• Lost ticket and document replacement arrangements
• Lost baggage assistance
• Emergency airline and hotel reservation
• Legal referrals
• Money transfers, including emergency cash transfer arrangements
• Assistance translation services
• Prescription replacement arrangements
• Medical provider referrals, appointments and admission arrangements
• Medical case monitoring and liaison service
• Emergency medical transportation arrangements
• Emergency visitation arrangements

CONCIERGE SERVICE* for AAA Premier members includes:
• Destination information
• Travel referrals and reservations
**Guaranteed Savings Certificate for new cars shows the Estimated Dealer Price and Guaranteed Savings off MSRP for your selected vehicle.** Estimated Dealer Price is an estimate of the pricing from *rebate form, visit AAA.com or contact your local AAA Texas branch. 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 AAA Premier members may receive up to a $45 rebate off the current full price of a Vehicle Inspection Program service. Price and AAA Premier electronic system and more. See participating AAA Approved Auto Repair facilities for details and scope of vehicle inspection.

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

AAA Premier members may request up to three reports per membership year be mailed to their primary residence. AAA Premier members can also call the toll-free number listed on the back of their membership card for a free new car buying consultation.

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

**CARFAX Vehicle History Reports**

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

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

AAA Approved Auto Repair

When you go to a 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. Each facility has agreed to accept the decision of AAA Texas if a member has concerns regarding the service. AAA Texas members can get a free 40-point maintenance inspection with any paid service upon request. Most passenger cars and light trucks are eligible. Members also save 10% on regularly priced parts and labor, up to $50, upon requesting the discount at all AAA Approved Auto Repair facilities. Cannot be combined with any other discount or coupon.

Valid AAA membership card must be presented at the AAA Approved Auto Repair facility at the time of service. Other restrictions may apply. See facility for details.

**Automotive Expert Consultation**

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

**Vehicle Inspection Program**

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

AAA Premier members may receive up to a $45 rebate off the current full price of a Vehicle Inspection Program service. Price and AAA Premier member rebate subject to change without notice. Limit of one (1) Vehicle Inspection rebate per AAA Premier cardholder 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.
As a member of AAA Texas, you'll automatically receive Texas Journey policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Identity theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). Refer to the actual without notice. For more information, including terms and conditions, visit AAA.com/peaceofmind.

ProtectMyID Essential and ProtectMyID Deluxe are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in either products are provided in addition to any precautions you should reasonably be expected to take yourself, including protecting your account numbers, passwords, social security number and other personally identifying information. ProtectMyID Essential and ProtectMyID Deluxe cannot stop, prevent, or guarantee protection against incidents of identity theft, or guarantee satisfactory resolution.

AAA Members pay $3.75 for the Process & Handling Fee, Non-members pay $4.75.

AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance coverage is provided by AAA Texas’ affiliate insurers: Auto Club County Mutual Insurance Company for auto and by Auto Club Indemnity Company for home/condo/renters 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 licensed in all states, except NY. The Motor Club and/or its affiliates act as agents for their affiliate insurers, including AAA Life. Each listed insurer has sole financial responsibility for its own products.
AAA Accident Assist
Auto insurance through AAA comes 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.

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

Immediately after the accident, AAA:
- Arranges a rental vehicle for those with rental coverage
- Completes your claim notice at your convenience

If your car is repaired at a AAA Member Preferred Repairs Program shop, AAA:
- Saves you time by scheduling a repair without you having to wait for an adjuster
- Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other limited coverage with Auto Club County Mutual Insurance Company, roadside assistance service is provided under your membership, not your insurance policy, and is subject to membership restrictions. Repairs, rentals and other benefits are subject to policy coverages and limits. Calling AAA Texas for AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The lifetime warranty from a AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

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

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

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

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

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

Actual Cash Value – means purchase price less depreciation.

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

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

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

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

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

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

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

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

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

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

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

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

Medical Escort – means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.
When/Where/To Whom Coverage Applies

VEHICLE RETURN COVERAGE*

10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

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

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

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

VEHICLE RETURN COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to $500, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Only expenses for the first 96 hours from the initial delay are eligible for coverage.

What is Covered

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

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

EXCLUSIONS

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

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

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

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

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only. Trip Interruption coverage is in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.
The following conditions apply to this coverage part:
1. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person’s condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so; and
3. The Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage
Coverage is not provided if:
1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Roadside Assistance and Mobile Phone Location Information.**

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

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

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

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

**Solicitation and Marketing.** If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Texas, Attention: Membership Privacy, PO Box 25001 Mail Stop A112, Santa Ana, CA 92799-5001 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File. Your request will take effect within 60 days of 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.

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

**This Notice is provided on behalf of:** AAA Texas LLC, Auto Club Services LLC, Automobile Club of Southern California, and ACSC Management Services Inc.

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**AAA Texas—Privacy Notice**

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713.834.3310

**Houston—Copperfield**
8508 Highway 6 North
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713.284.6630

**Houston—Fort Bend**
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**Houston—Galleria Area**
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*Only insurance services are available at this branch.
Vehicle Registration Renewals at this location.