



AAA Membership Benefits Guide



Northwest Ohio

Emergency Road Service

Northwest Ohio Area - (419) 843-1222

Outside Area - (800) AAA-HELP

(Available 24-hours-a-day)

AAA Member Services

Northwest Ohio Area - (419) 843-1234

Outside Area - (800) 428-0060

AAA Premier Member Services

Inside U.S. - (800) 390-1431

Outside U.S. - (804) 673-1521

AAA Branch Offices

& Car Care Plus Facilities

Visit any one of our locations

(see list on back cover)

Access Online

AAA.com

WELCOME TO AAA

- 1 Welcome to AAA
- 2-3 Benefit Level Breakdown
- 4-5 Membership Level Information

EMERGENCY ROAD SERVICE AND AUTOMOTIVE SERVICES

- 6 If Your Vehicle Breaks Down
- 7 24-Hour Emergency Road Service
- 8 Emergency Check Acceptance and Cashing
Legal Fee Reimbursement
Mobile Battery Service
Trip Guard
Guaranteed Arrest Bond
Theft Reward
AAA Approved Auto Repair/Auto Body
- 9-11 Car Care Plus Auto Maintenance and Repair
Emergency Road Service Guidelines
- 11 Premier Member Only Benefits:
Home Lockout, Accident Assistance,
Emergency Transportation Services, Extra Call

TRAVEL SERVICES

- 12 Personal Travel Planning
TripTik® Travel Planners and AAA Maps
TourBook® Guides
Rental Car Reservations and Discounts

- 13 Hotel Reservations and Discounts
Cruises, Tours and Vacation Packages
Group Vacations and International Travel
AAA Vacations®, Passport Photos
International Driving Permits
Travel Money Products
Travel Store Merchandise Discounts
- 14 Travel Insurance and Travel Accident Insurance
- 14-15 Premier Member Only Benefits: Trip Interruption,
Vehicle Return, Travel Assistance

INSURANCE AND FINANCIAL SERVICES

- 16 AAA Insurance Agency
Auto, Home & Renters, Commercial,
RV, Boat & Motorcycle, Life
- 17-18 Specialty Products
\$500 Medical Expense Endorsement
Personal Accident Insurance (PAI)
AAA Credit Card, AAA Money Market and
CD Accounts, Annuities and Gift Cards
- 19-23 PAI Certificate

OTHER MEMBER SERVICES

- 24-25 Club Publication, AAA Website, Notary Service
Referral Program, Refund Policy, Helpful Links,
Driver Advocacy
- 26 Show Your Card & Save® Discounts



“WE PROVIDE PROTECTION,
CONVENIENCE AND
SAVINGS, WHETHER YOU
ARE CLOSE TO HOME
OR TRAVELING ABROAD”

Welcome to AAA

Dear Member,

As a AAA member, you belong to one of the largest membership organizations in the world. We provide service to over 53 million members at over 1,100 offices throughout the U.S. and Canada. Serving members since 1902, our commitment to our members is the same today as it was then, to provide high quality, relevant services with personalized care.

A AAA membership is an excellent value. It pays to belong! As a AAA member you have programs available to you that include: automotive repair centers and emergency road services; complete domestic and international travel planning; quality auto/home/life insurance and other financial services; plus our Show Your Card & Save® discount program. We provide protection, convenience and savings, whether you are close to home or traveling abroad.

This AAA Membership Benefits Guide is intended to help you take full advantage of your membership. Please read it over and call us if you have any questions. Keep it handy for easy future reference. Thank you for allowing us to serve you.

Sincerely,




A handwritten signature in blue ink that reads 'Edgar V. Avila'.

Edgar V. Avila
President/CEO

WELCOME TO AAA



MEMBERSHIP BENEFIT LEVEL HIGHLIGHTS

	Service Calls	Towing Mileage	Emergency Fuel Delivery	Extrication Service	Toll-free Number	Lock & Key Service	TripTik® Routings, TourBook® Guides, AAA Maps	Passport Photos
 <p>CLASSIC[^]</p>	4 free service calls per member/ per year	3 miles free per call or back to the station that comes to your rescue	Free delivery of emergency supply of fuel, member pays for fuel	Standard towing equipment, includes one service vehicle and one driver	24-hour toll-free number (800) AAA-HELP	Up to \$50 reimbursement	Free, U.S. and Canada	Special member pricing
 <p>PLUS/ PLUS RV^{**^+}</p>	4 free service calls per member/ per year	100 miles free per call	Free delivery and no charge for emergency supply of fuel	Standard towing equipment, includes two service vehicles and two drivers at no extra cost	24-hour toll-free number (800) AAA-HELP	Up to \$100 reimbursement	Free, U.S. and Canada	Free, up to three sets per membership year, at AAA Northwest Ohio Branch Offices
 <p>PREMIER/ PREMIER RV^{**^+}</p>	5 free service calls per member/ per year	100 miles free per call, plus one extended tow up to 200 miles per membership year	Free delivery and no charge for emergency supply of fuel	Standard towing equipment, includes two service vehicles and two drivers at no extra cost	Dedicated AAA Premier Member 24-hour toll-free number (800) 390-1431	Up to \$150 reimbursement	Free, U.S. and Canada	Free, up to three sets per membership year, at AAA Northwest Ohio Branch Offices

* Plus RV offers all the benefits of Plus for your motorcycle, pickup truck with camper, travel trailers or RV. ** Premier RV offers all the benefits of Premier for your motorcycle, pickup truck with camper, travel trailers or RV.
+ There is a 7-day waiting period for Plus or Premier enhanced services. Classic level service will be provided during this period. If you upgrade to Plus/Premier, the 100 or 200 mile tow benefit becomes effective 7-days after we process

Reference the appropriate section in this benefits

Trip Guard / Interruption Protection	Travel Accident Insurance	Theft Reward	Home Lockout Service	Exclusive Discounts	Hertz Benefits	Travel Assistance	Concierge Service	Vehicle Return
Trip Guard - up to \$300 reimbursement	————	\$1,000	————	Member discounts on Travel, Insurance, at Car Care Plus and worldwide with the Show Your Card & Save® program	Free Hertz #1 Club Gold membership and special AAA member rates	————	————	————
Trip Guard - up to \$600 reimbursement	\$100,000 if booked through AAA Northwest Ohio	\$2,000	————	Member discounts on Travel, Insurance, at Car Care Plus and worldwide with the Show Your Card & Save® program	Free Hertz #1 Club Gold membership and special AAA member rates	————	————	————
Trip Interruption - up to \$1,500 reimbursement	\$200,000 if booked through AAA Northwest Ohio	\$3,000	Up to \$100 reimbursement, once per membership year	Member discounts on Travel, Insurance, at Car Care Plus and worldwide with the Show Your Card & Save® program	Free Hertz #1 Club Gold membership, a savings certificate and a free rental in conjunction with a tow	Medical and legal referrals, emergency messages, lost tickets and baggage, emergency airline/hotel reservations, cash and money transfers	Make restaurant reservations, purchase event tickets, set a tee time or simply have a special request filled	Up to \$500 reimbursement for member's vehicle to be returned home if a car trip cannot be completed due to illness or injury

^ Student Membership is available at each level and includes Safe Tow, Safe Ride and Bike Assistance in northwest Ohio. Reference the Student Membership Benefits Guide for complete details.
 s your request.

guide for complete details on the services listed above.

MEMBERSHIP LEVELS

For highlights on your member benefits, see pages 2-3.



AAA Classic Membership

Classic members receive standard benefits such as roadside assistance, member discounts, and access to AAA Insurance and vacation planning. Eligible vehicles include most passenger cars, trucks, SUVs and vans.



Student Membership (age 17-25)

Student Members receive the benefits of the level of membership purchased at a reduced rate. In addition to the standard benefits of the membership level, student members also receive: Safe Tow, Bike Assistance and Safe Ride. See Student Membership Benefits Guide for more information.



AAA Plus® Membership

AAA Plus membership gives you even more peace of mind, convenience and savings. You'll receive additional benefits, including 100 miles of towing, plus all the benefits already included with AAA Classic membership.

AAA Plus® RV Membership

AAA Plus RV membership extends AAA Plus roadside assistance to motor homes, travel trailers, pickup trucks with campers, fifth-wheel trailers, and motorcycles.

Note: Premier and Plus benefits are available seven days after payment is received.

Associate Membership*

Entitles other household members to the same AAA benefits and services as the primary member, at a reduced fee.

* A qualifying associate is a spouse or child under the age of 25, who resides in the same household. All members of the same household will have the same membership level.



AAA Premier® Membership

As a Premier member, you enjoy special benefits and added advantages ranging from AAA's highest level of coverage for roadside assistance to personal concierge service, available 24/7 when 100 miles from home

AAA Premier® RV Membership

AAA Premier RV membership extends AAA Premier roadside assistance to motor homes, travel trailers, pickup trucks with campers, fifth-wheel trailers and motorcycles.

Gift Membership

You can give the peace of mind and year round savings of AAA to a loved one or friend. AAA is the perfect gift for a birthday, graduation, Christmas, or any other special occasion. Gift memberships may be purchased by calling (419) 843-1234, online at AAA.com/membership or at any AAA branch.

Automatic Renewal

To ensure that your AAA services are never interrupted, you are encouraged to enroll in Automatic Renewal. Not only will you receive a one-time \$5 savings, you will also receive one extra service call when your membership renews the following year! Using your AAA Member Rewards Visa® for Automatic Renewal will earn you triple rewards points on the renewal. You can also use any other Visa®, MasterCard®, American Express® or Discover® to enroll. Once enrolled, you will receive notification 45 days before your dues will be automatically charged to your credit card. Call (419) 843-1234 or visit us online at AAA.com/membership to take advantage of this benefit.

Member Renewal Policy

The Primary Member must authorize renewal or cardholder changes, including additions or deletions, and is responsible for the account. Members receive a renewal notice by mail. You may renew the Membership online at AAA.com/membership, at any AAA branch, by calling (419) 843-1234, or by mail. Renewal within 30-days of your expiration date extends Membership for 12-months from the original expiration date. Renewal after that point extends Membership for 12-months from the renewal and a new

expiration date will be assigned.

Group Membership

AAA Group Membership offers employers a discounted rate with a payroll deduction option for their employees and their eligible family members. Group members receive all the benefits and services available exclusively to AAA members. Call (419) 843-1234 or visit AAA.com/group for more information.

Your AAA Membership Card Is Your Key to Service

Please present your AAA membership card for all AAA services. A driver's license or other form of matching picture identification must also be presented for 24-Hour Emergency Road Service; otherwise, charges will apply at commercial rates. Service is available nationwide only to the person named on the membership card. AAA memberships are not transferable, and membership service is not provided to non-members. Other members of your household who want 24-Hour Emergency Road Service must have their own membership card, in their own name, to obtain service. To add family members at reduced costs, visit your local AAA branch, AAA.com and log in to your account, or call 419-843-1234. Membership dues are

billed annually, in advance of your expiration date, and must be paid to keep your membership valid after expiration. Dues are reviewed annually and are subject to change.

REMEMBER: All benefits of your membership follow you the member, NOT your car. So, no matter if you are in a rental car or a passenger in someone else's car, your AAA membership has you covered.

Note: To protect the membership at large, AAA northwest Ohio reserves the right to alter, add, or eliminate present services or dues, and cancel any membership for abuse of services (including use of a membership card by a non-member) at any time without notice. Additional personal identification may be requested when Emergency Road Service or other Club services are requested. Additionally, in some instances due to severe weather conditions, AAA northwest Ohio holds the right to reduce services temporarily in order to maintain the highest degree of safety for members.

If you are a Plus RV or Premier RV member, when reviewing the following pages, you are entitled to the same benefits as your respective level (either Plus or Premier)

EMERGENCY ROAD SERVICE AND AUTOMOTIVE SERVICES



IF YOUR VEHICLE BREAKS DOWN

1. Pull off the road.

Exit onto the far right shoulder and remain with the vehicle, unless the area is unsafe. Do not risk personal injury by attempting to push it to a safe location. Make note of your surroundings, landmarks, buildings and road signs.

2. Alert other motorists.

Turn on emergency flashers, use flares or raise your vehicle's hood.

3. Call 1-800-AAA-HELP (222-4357).

In the Toledo area, call AAA Northwest Ohio at (419) 843-1222. If you are in another location, either within Ohio or while traveling through another state, simply call (800) AAA-HELP (1-800-222-4357). Your call will automatically be routed to the AAA dispatch center nearest your location. Always call AAA first. Do not call a local garage for assistance unless AAA service is unavailable. Cellular phone users may incur charges when calling AAA for help. These charges are non-refundable.

When placing a call, please have the following information available to give to the service counselor:

- Your membership number
- The license plate number and a description of your vehicle

- An accurate description of your location
- A telephone number at your location
- Nature of the trouble

The service representative sent to help you will need to see both your membership card and your driver's license before rendering service. Presentation of a driver's license is a safety measure that protects your card from unauthorized use if it is lost or stolen. Members can also request emergency road service on the Internet. Go to AAA.com and click on the Road ServiceOnline® link. Simply fill out the online form and AAA will be on the way.

4. Remain with the vehicle.

AAA Northwest Ohio requires the member to be with the vehicle when providing service. If you are unable to remain with the vehicle due to safety concerns, alternative arrangements can be made.

5. Remain calm and cooperative.

When help arrives, verify that the vehicle and driver offering assistance are the same as you requested. Do not attempt assistance unless asked. It's your responsibility to understand what services your roadside assistance will cover.

6. Canceling requested service.

If your vehicle is started before the service representative arrives, please call immediately to cancel your request. This is important, as each service call is entered into your membership record and will count toward your annual limit of allotted service calls.

7. Your service experience.

Calls placed to our 24-hour call centers are recorded to ensure the quality of service and to assist in addressing any member concerns. Your feedback is important to us.

Service Hints

1. Be sure to carry your membership card at all times when motoring. Without this evidence of current membership, you will be expected to pay for service rendered at commercial rates. You will be required to be with your vehicle to receive AAA services.

2. Look for the AAA Emergency Road Service emblem. Accept service only from trucks displaying this emblem. Many firms not under contract to the club will tell you that "we do lots of towing (or service) for the auto club, and they will reimburse you for my charges." This, or a similar statement, is not true! If you accept service from one of these cruising truck drivers, the maximum refund you can expect will be the amount your club's emergency service would have paid the contract garage in that area. This is particularly true in cases of freeway breakdowns.

EMERGENCY ROAD SERVICE AND AUTOMOTIVE SERVICES

AAA membership benefits are for individuals and are non-transferable. Members receive service in any eligible vehicle (4-wheeled, motor driven car or truck; Service will not be available to vehicles equipped with oversized wheels and/or tires.) as a driver or passenger, even a rental car. **Please note:** A non-refundable \$75 Immediate Service Fee is charged if roadside assistance is requested the same day a New member joins. This includes a new primary or associate member or a canceled member renewing one year or more past their expiration date. Regardless of the membership level purchased, any same day services provided will be at the Classic Membership level.

24-hour Emergency Roadside Service

Seven days-a-week, 24 hours-a-day, AAA's extensive Emergency Roadside Service network is ready to assist you. With over 43,000 vehicles and more than 5,000 dispatchers in North America, AAA is there when you need help. Your membership follows you, whether you are driving or riding as a passenger in your own car, or whether you are driving or riding in someone else's car, even a rental.

With your AAA membership, you can

receive an allotted number of service calls per member. For each call, you can receive Emergency Roadside Service for the following:

- **Mechanical first aid:** If you choose, trained repair technicians can attempt to get you back on the go with minor mechanical repairs at the roadside.
- **Battery boost:** We will test your battery, and with a quick boost we can jump a dead battery and get you started and back on the go.
- **Tire service:** Let us install your inflated spare tire.
- **Towing:** If we cannot get your vehicle back on the road, we will use the right towing equipment to take it to a repair facility you choose.
- **Emergency fuel delivery:** If you run out of gas, we will deliver enough fuel at current pump prices to get you to the nearest service station.
Classic - Member pays for fuel
Plus / Premier - No charge for fuel
- **Car lockout service:** If you lock your keys in your car, we will unlock it for you. If we are unable to unlock the vehicle, we will reimburse you for the cost of a locksmith.
Classic - Up to \$50 reimbursement
Plus - Up to \$100 reimbursement
Premier - Up to \$150 reimbursement
- **Extrication and Winching:** If your car is stuck in snow, mud or otherwise requires extrication, we will provide standard towing equipment to get you unstuck. If necessary,

we can also provide additional equipment to extricate the vehicle at AAA member preferred commercial rates. Plus and Premier memberships provide coverage to include the delivery of services by a second service vehicle and operator for one (1) hour at the scene.

Note: the AAAPlus/Premier benefit does not limit the time on the scene for the second truck and driver. By not limiting the time (one hour), as allowed by program standards, you are exceeding the standard that may result in additional expense to the club. Not a compliance issue.

Emergency Repair Check/Credit Card Acceptance

Your personal check, credit card or debit card, for emergency repairs is accepted at independent, AAA-contracted facilities across the country for up to \$250. You just present a valid AAA card and identification in the same name.

Emergency Check Cashing

Get emergency cash up to \$100 with your personal check and proper photo ID at any AAA office when traveling.

Legal Fee Reimbursement

AAA pays for legal defense when you plead not guilty in court to a traffic charge.* You choose your attorney. After the trial, provide a paid receipt for the attorney bill and a copy of the citation.

Classic - Up to \$500 reimbursement
Plus / Premier - Extends reimbursement up to \$1,500

Mobile Battery Service

In many cases, a mechanical breakdown is caused by a dead battery. Based on your preferences when you call for service, AAA can send a Mobile Battery Service truck to test, jump-start, or even replace your battery. If you need a new battery, you can purchase a premium AAA battery that meets or exceeds original specifications for your vehicle and carries a 3-year, free replacement warranty. A qualified technician will have your new battery installed in just a few minutes, right at the point of breakdown, saving you the time and frustration of having your car towed.

Trip Guard

AAA reimburses you for personal emergency expenses related to an accident that interrupts your trip and leaves you stranded 100 or more miles from home. You are covered for 72-hours, until you reach home or your destination, or until your vehicle is repaired or located, whichever comes first. This benefit pays for one type of expense: 1) food and lodging while you wait for your vehicle; or 2) car rental to reach your home or destination; or 3) commercial transportation to reach your home or destination. Just provide

original receipts and a police report.*
Classic - Up to \$300 reimbursement
Plus - Up to \$600 reimbursement
Premier - See Trip Interruption coverage on page 14

Guaranteed Arrest Bond

Your AAA card can be used instead of cash bail up to \$1,000 if you're arrested for a minor traffic violation.*

Theft Reward

AAA will pay for information leading to the arrest and conviction of a thief who steals any AAA member's car.
Classic - \$1,000 reward
Plus - \$2,000 reward
Premier - \$3,000 reward

* Legal Fee Reimbursement, Trip Guarantee and Guaranteed Arrest Bond do not apply when you are charged with violations involving driving while under the influence of intoxicating liquors, drugs or narcotics, failure to appear for violations, driving on a suspended/revoked driver's license, hit and run, failure to present evidence of insurance, illegal use or falsification of license or registration, engaging in a felony, attempting to elude/eluding police, or while driving a vehicle used for commercial purposes. The bail bond card can be accepted against an arrest bond up to \$1,000 or to secure a bail bond up to \$5,000 from Ohio Casualty for any motor vehicle law violation EXCEPT those charges listed above.

AAA Approved Auto Repair/Auto Body

On the road, look for the sign of approval, click AAA.com, or call AAA for listings of approved auto repair and auto body facilities. AAA inspects and approves auto repair and auto body facilities nationwide to guarantee your satisfaction.

AAA members receive discounts on service and repairs at these locations, and in the event of a dispute, AAA will arbitrate on the member's behalf to resolve the issue. When your vehicle cannot be made operable upon providing service listed in this brochure, AAA northwest Ohio will assist you in finding the nearest open place of repair. If a repair facility cannot be located, AAA northwest Ohio will assist you with lodging or alternate transportation.

Car Care Plus - Full-Service Auto Maintenance and Repair

AAA Car Care Plus invites you to visit any of our facilities for all of your automotive needs.

Reasons to use AAA Car Care Plus:

- Owned and Operated by AAA
- ASE Certified Technicians
- State of the Art Technology
- Complimentary Shuttle Service
- Knowledgeable and Friendly Service
- 24-Month, 24,000 Mile Warranty
- 10% off service bill, up to \$100 discount per visit

Visit AAA.com/carcare for a list of locations, print coupons and schedule an appointment.

EMERGENCY ROAD SERVICE GUIDELINES

Purpose of Service

1. Emergency road service is available 24-

hours-a-day, 7-days-a-week and is intended to assist a member whose vehicle has become unavoidably disabled due to malfunction, accident or vandalism and cannot, under its own power, be safely driven to a place of repair or safety. Service includes one truck, one service representative and one round trip per emergency. This emergency service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. The club always attempts to provide prompt assistance, but circumstances beyond our control may cause a delay in service. Emergency Road Service is limited to making the vehicle operable at roadside, if possible, or towing it to a repair facility. Only one service call per breakdown is permitted. The following provisions define the scope and extent of AAA Northwest Ohio's emergency road service. When in an area served by a AAA affiliate other than AAA Northwest Ohio, the affiliate's service regulations will apply. Rules and rates may vary throughout the country. Please take the time to study these provisions so that you are familiar with your club's service and its limitations before an emergency arises.

Who May Obtain Service

2. Service is available to any primary member or associate member of AAA Northwest Ohio who presents proper ID and a valid membership card or dues receipt in his/her name at the time the service is rendered. Service is provided to the member even if he/she is a passenger in a vehicle that qualifies for service (see paragraph 6). Vehicle must have current license plates.

3. When a valid membership identification is not presented at the time of service, the member may be required to pay the independent contract station the commercial rate for services rendered. A receipt in the

name of the individual being serviced must be presented to the club for adjustment consideration (see page 11 paragraph 18).

4. Each member is entitled to four service calls per membership year. Use of this service is carefully monitored by the club. After the fourth service call is used, no further service calls will be authorized under your membership benefits. Service can still be provided after four calls, but the member will be charged for services. Other membership benefits are still available. Some situations require more than one type of service to be provided, for example, changing a tire before the vehicle can be towed, etc. In these instances, one Emergency Road Service call per service provided will be applied to the member's service usage for the current year.

Who Provides a Service/Responsibility

5. Services are normally provided by independent businesses (not employees or agents of the Club) under contract with AAA Northwest Ohio to provide emergency road service as described herein. While the Club is not responsible for the acts or omissions of these independent contractors, the Club will assist members in resolving incidents that may arise as a result of damage or unsatisfactory service. Any damages resulting from the service rendered must be reported to the Club within 24-hours, and prior to any further repairs being made.

The member is expected to be with the vehicle at the time service is rendered. AAA Northwest Ohio and its contract facilities cannot be expected to assume the responsibility and potential liabilities for servicing an unattended vehicle. In extenuating circumstances, exceptions to this policy can be made if pre-approved by the Club.

Types of Vehicles Eligible for AAA Classic/ AAA Plus/AAA Plus RV/ Premier Service

6. The club shall provide service to the following:

- Properly licensed four-wheeled motor vehicles of the passenger, pleasure or recreational type, if services can be safely delivered.
- Motor homes, pickup trucks with campers, travel trailers, motorcycles and fifth wheel travel trailers are eligible for service under AAA Plus RV/Premier RV
- Rented passenger vehicles are eligible for service. Commercial vehicles are eligible for service with the exclusion of heavy duty vehicles, taxi cabs, limousines and buses.

SERVICES PROVIDED

7. Mechanical First Aid

This service includes minor adjustments that may safely be made by the contractor's service driver to place it in an operable condition, enabling it to be safely driven to a place of repair. The reliability of such adjustments cannot be guaranteed, and members are advised to immediately proceed to a place of repair and to consult a service technician.

8. Battery Service

An attempt is made to start the vehicle with a booster battery or other available means. Battery charging is not a service provided. AAA Northwest Ohio offers national brand batteries at affordable prices in the metro Toledo area. In selected areas, when a AAA member calls for assistance or submits a request online and the problem is believed to be battery related, a mobile battery replacement vehicle may be dispatched. A trained specialist will test the battery and the vehicle charging system at no cost to the member. If the battery needs to be replaced, the member can request to purchase one, and the specialist will install one on the spot.

Battery Replacement Service vehicles carry batteries that will properly fit approximately 90 percent of all cars; SUV's and light trucks.

9. Towing

Emergency service towing involves towing a properly licensed vehicle that is disabled or was involved in an accident (see page 11 paragraph 6) that cannot be started and/or placed in a safe operating condition. Vehicles at repair shops or impound facilities are not eligible for service.

Classic - The contract station rendering the service, AAA Car Care Plus Facility or any point within three (3) miles from the point of breakdown. Basic service requests for tows to other locations are charged to the member at the current AAA preferred rate. Rates are subject to vary throughout the country for each mile over the three (3) mile limit. These charges are not refundable.

Plus - Extends benefits (one tow per disablement) by providing up to 100 miles of towing in any direction from the point of disablement to a destination of the member's choice.

Premier - Provides up to 100 miles of towing and one towing benefit up to 200 miles in any direction from the point of disablement to a destination of the member's choice.

In fairness to all AAA Northwest Ohio members, the Club reserves the right to refuse service, impose a surcharge, or cancel the membership of a member that has used over the maximum allowed calls per membership year. AAA cannot be expected to render service repeatedly on a vehicle in need of repairs.

The AAA Towing and Service Manual contains manufacturer-recommended towing procedures that are followed when providing this service.

10. Tire Service

In case of a flat tire, the member's inflated spare tire is installed on the vehicle. If no inflated spare is available, the member may have the vehicle towed in accordance with the towing provisions. AAA Plus RV/Premier RV extends tire service to recreational vehicles. Tire service does not include tire repairs. Dual wheeled, unloaded (bed empty of payload) pickups are provided all services except tire service. Loaded pickups are not provided any tire service due to weight restrictions.

11. Fuel Delivery

An emergency supply of fuel is delivered, enabling the member to reach the nearest service station. Specific brands/octane cannot be guaranteed. If necessary, towing to a facility where fuel is available is provided, in accordance with club policy.

Classic - The member is charged for fuel at current pump prices.

Plus / Premier - At no additional cost, a sufficient amount of fuel is delivered to enable the member to reach the nearest service station. If this service fails to make the vehicle operable, the extended towing benefit will apply.

12. Lockout Service

If your keys are locked inside the vehicle, service is sent in an attempt to gain access. If your keys are lost, broken or the service provider cannot gain access to your vehicle, locksmith service or reimbursement is provided. In cases where the vehicle cannot be made operable, towing service is provided in accordance with AAA Northwest Ohio towing provisions (see paragraph 9).

Classic - Up to \$50 reimbursement.

Plus - Extends this service to provide for reimbursement up to a total of \$100.

Premier - Extends this service to provide for reimbursement up to a total of \$150.

13. Extrication/Winching

When your vehicle is stuck, it is extricated/winchd if it can be reached safely from a firm surface, driveway, etc. If special equipment, extra manpower or vehicles are required, the associated cost may be at your expense.

Classic – Delivery of services by one truck and one operator for up to one (1) hour at the scene of disablement.

Plus / Premier - Coverage to include the delivery of services by a second truck and operator. If the vehicle is unable to be operated after extrication, the extended towing benefit will apply.

Services Not Covered Under AAA Northwest Ohio Membership

14. Service will not be rendered when the disabled vehicle cannot be safely reached and properly serviced without damage to either vehicle.

16. The following services are not covered:

- A. Vehicles located in an area not regularly traveled by private passenger vehicles (such as: open fields, beaches, creek beds, snow filled lanes or driveways).
- B. The installation or removal of tire chains.
- C. Shoveling snow from around the vehicle or clearing a road or driveway.
- D. Storage or impound charges (police directed tow for violation of law or ordinance).
- E. Freight charges or special trips for the delivery of parts.
- F. Cost of shop labor or parts, including tire repair (round trips for tire repair).
- G. The removal of accessories/after market parts, i.e., ground effect kits, oversize

rims or tires.

H. Vehicles for hire (i.e. taxi, bus, limousine). The club does not guarantee the availability of repairs.

Extreme Conditions

17. The club always attempts to provide prompt assistance, but circumstances beyond our control may cause a delay in service. Heavy demands for service during unusual conditions are sometimes unavoidable. Extreme weather conditions — snow, rain, ice, heat, wind, fog, etc.— result in service requests far beyond the normal and create extraordinary traffic which may slow service response. During these times, the club reserves the right to render service on a priority basis, providing service to vehicles on streets and highways first. As equipment becomes available, service will be provided to vehicles at home or parked off the street. Extended distance towing may be subject to delay, as the independent contract stations are required to maintain sufficient equipment and personnel to provide an acceptable level of service in their primary areas of responsibility.

Reimbursement/Adjustment

18. If you have followed the procedure outlined to obtain emergency road service, and AAA service is not available or AAA contractor access is restricted (toll roads, limited access highways), the club will provide reimbursement for covered service at the prevailing commercial rate for the region. Reimbursement on restricted access roads may be limited to the cost of towing the vehicle to the nearest exit or responding garage, at the member's discretion. A valid original receipt in the name of the member, a completed application for reimbursement and an outline of services rendered must be presented to any AAA Northwest Ohio office within 60-days of the date of service.

Reimbursement will be counted as a membership record benefit call. The reimbursement benefit will apply to all emergency road services except lock and key service, which is covered under the Lock and Key Service Benefit.

When service was available, but obtained from a non-contract station, reimbursement is limited to the amount the club would have paid a contract station to render the service.

Amendments

The Club reserves the right to change these service policies and procedures without notice.

PREMIER MEMBER ONLY BENEFITS

Home Lockout Service

If you lock yourself out of the house, we will reimburse you up to \$100 for locksmith services to gain entry. Once per year, per AAA Premier member household, AAA will cover the cost of a locksmith and/or the cost of replacing the locks if they are damaged to gain entry into the house.

Accident Assistance

In the event of an accident, we offer you complimentary assistance contacting family members, finding hotel accommodations and locating restaurants.

Extra Service Call

Premiermembers receive one extra service call every membership year. That's a total of 5 calls, one of which can be a 200 mile tow.

TRAVEL SERVICES



TRAVEL SERVICES

AAA is the largest leisure travel agency in North America, famous for our many products that make driving vacations easier. Printed or online, AAA maps, TripTik® Travel Planners and TourBook® Guides are among the products that you get free with your membership. For generations, these tools have helped members avoid road construction, find the right hotels, see the best sights, and save the most money on their vacations.

Your AAA membership enables you to get discounts on all types of domestic and international travel. You can take advantage of our ongoing preferred relationships with hotel, cruise, tour, car and travel vendors. From the simplest hotel reservations to the getaway of a lifetime, AAA travel counselors can help you get the most value out of your vacation budget.

Personal Travel Planning

Trained travel professionals can help you plan your route, recommend sightseeing, book car rentals, hotel and motel accommodations and prepare a custom travel package for every driving trip. AAA travel professionals can search for the lowest available airfare and best flight times based on your travel plans. AAA Travel professionals can also arrange worldwide rail reservations and luxury and adventure travel opportunities.

TripTik® Travel Planners and AAA Maps

AAA members can request free TripTik® Travel Planners and AAA city, state and regional maps. When you request a TripTik® Travel Planner, AAA will create the route online and print it for you. It will detail construction, driving conditions, restaurants, lodging and fuel stops along the way. These are available at any of our convenient locations. Request your TripTik Travel Planner at least 7-10 days in advance of your trip to ensure the most accurate information. You can print your own TripTik® Travel Planners and order maps anytime at AAA.com/TripTik.

TourBook® Guides

AAA TourBook® Guides are unlike any other travel publication. Separated into states and regions, the guides list and rank AAA-approved hotels, restaurants, points of interest. Ranked by the AAA Diamond Ratings system, hotel and restaurant facilities are rigorously inspected each year. Each entry includes the address, phone number, amenities, AAA Diamond rating and prices. Using the guides, you can pre-shop for guaranteed and special member-only rates. AAA TourBook® Guides are also available at AAA.com for viewing on your e-reader. International TourBook® Guides are available for purchase.

Rental Car Reservations and Discounts

AAA can make car rental reservations for you in advance at any car rental company anywhere in the world. If you choose Hertz car rental, your membership allows you great member discounts even when you make your own rental car reservations. **Classic / Plus** - Free Hertz #1 Club Gold membership.

Premier - Free Hertz #1 Gold Club membership, plus a savings certificate and a one day free rental in conjunction with a tow.

Hotel Reservations and Discounts

AAA inspects and ranks thousands of hotel properties through our AAA Diamond ratings system published in the AAA TourBook® Guides. We also arrange preferred AAA member rates and accommodations at the most desirable hotels, motels and resorts in the U.S. and around the world. Independent research has even shown that 69% of the time, AAA members save the most on hotel reservations at AAA.com compared to other online hotel booking sites.

Cruises, Tours and Vacation Packages

AAA has exclusive partner relationships with preferred, top-quality cruise and tour suppliers to offer independent travel at group discount rates. You can take advantage of discounts, special amenities, special departures and enhanced travel

opportunities. In many cases, your AAA membership gives you access to travel opportunities not available through any other travel agency.

Group Vacations

The AAA Group Vacations department offers a wide variety of AAA escorted tours, cruises and motorcoach tours. Relax and enjoy a care-free vacation around the state, country or around the world. Visit AAA.com/groupstours for a complete list of Group Vacation departures and Travel Shows.

AAA Vacations®

Offering exciting itineraries include engaging experiences and values not found anywhere else in the marketplace. AAA Vacations® provide 24/7 member care and our best price guarantee. Plus, as a AAA member, you'll save even more. In most cases, AAA Vacations are combinable with AAA member benefits, plus many other discounts and benefits.

International Travel

Since we plan international travel all the time, we can help you navigate the sometimes difficult world of international vacation planning. Expert AAA travel counselors can help you at any stage of your international vacation planning, from hotel accommodations to exciting tours, cruises and excursions around the world.

Passport Photos

AAA members can receive official U.S. passport photos at any of their local AAA branches. It only takes a few minutes to process the photos and get you prepared for your next international travel destination.

Classic - Special member pricing available at AAA Northwest Ohio branches only.

Plus / Premier - Three sets per year, free of charge at AAA Northwest Ohio branches only.

International Driving Permits

AAA is an authorized source in the U.S. for International Driving Permits (IDPs). Visit any AAA branch for details.

AAA Travel Money Products

AAA offers members a complete line of travel money products to make your travels easier, safer and more economical. AAA members can get preferred rates on the following travel money products:

- AAA Visa TravelMoney® Cards
- AAA Visa & American Express Gift Cards
- American Express **GlobalTravel**® Cards
- American Express Travelers Cheques
- Wells Fargo Foreign Currency, TipPaks & Buy Back

Ask your AAA Travel Counselor about any of these Travel Money products or visit AAA.com/financial for details.

Travel Store Merchandise Discounts

The AAA Travel Store at each AAA branch carries a wide selection of travel-related merchandise carefully selected to enhance the member's travel experience. AAA members enjoy savings on books, bags, luggage and other travel products purchased at a AAA branch.

Travel Insurance

AAA offers trip cancellation, lost baggage and health insurance to safeguard your vacation. We highly recommend travel insurance to protect your travel investments because often your own health coverage is not accepted outside of the U.S.

Travel Accident Insurance

Plus - Members receive \$100,000 accidental death and dismemberment coverage when tickets are purchased from AAA Northwest Ohio for travel aboard ship, train, airplane or bus.*

Premier - Extends this coverage to \$200,000, if booked through AAA Northwest Ohio.*

*Additional coverage of \$100,000 is provided when your ticket is charged to your AAA Member Rewards Visa®.

PREMIER MEMBER ONLY BENEFITS

Trip Interruption & Vehicle Return Group Insurance Benefits

Trip Interruption and Vehicle Return benefits provide members greater peace of mind when on trips of 100 driving miles or more from home. If your trip is delayed due to an Accident, mechanical breakdown, car theft, unexpected Illness or Injury, natural disasters or severe weather, you can be reimbursed up to \$1,500 for covered out-of-pocket expenses, including meals and Accommodations; and/or Substitute Transportation to continue your trip. You can be reimbursed up to \$500 to help get your car back home if an unexpected Illness or Injury prevents you from completing your trip.

The AAA Northwest Ohio AAA Premier Trip Interruption and Vehicle Return Group Insurance Benefits and Assistance Services 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:

TRIP INTERRUPTION COVERAGE*

What is Covered - Covered Persons on covered travel are reimbursed up to \$1,500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses and/or the cost of Substitute Transportation to continue the trip, incurred as

a result of overnight covered trip delay. Only expenses for the first 96-hours from the initial delay are eligible for coverage. The coverage only extends to covered travel in the United States and Canada.

The covered reasons for delay are:

1. Vehicle disablement due to mechanical failure (excluding tire trouble) or an Accident that renders the Vehicle inoperable, at least overnight
2. Theft of a Vehicle
3. Unexpected Illness or Injury requiring the Covered Person to receive treatment by a Physician who advises delay of the trip;
4. Natural disasters
5. Severe storms or unusual weather phenomena validated by National Weather Service records.

What is Not Covered - Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness, delays and/or expenses due to:

1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections)
2. Tire trouble
3. Intentionally self-inflicted harm, including suicide
4. Normal pregnancy or childbirth
5. Mental or nervous health disorders
6. Alcohol or substance abuse, or related illnesses
7. An Accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not covered
8. Personal property which is damaged or destroyed
9. Any liability for injuries or property damage
10. The commission or attempted commission of an illegal act
11. The cost of repairs to the Vehicle
12. Cost of fuel expenses

13. Air and/or sea travel
14. Carrier-caused delays
15. Participation in professional athletic events or motor competition (including training)
16. The cost of meals, Accommodations and Substitute Transportation resulting from delays caused by routine maintenance or minor repairs to the Vehicle

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, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati and Rolls-Royce.

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

VEHICLE RETURN COVERAGE*

What is Covered - Covered Persons on Covered Travel are reimbursed up to \$500 for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected Illness or Injury prevents completion of the Covered Travel. The Vehicle must be

operable. Transportation must be performed by an accredited professional transport company.

What is Not Covered - In addition to the exclusions listed under the Trip Interruption Coverage, Vehicle Return benefits will not be payable if the vehicle is a rental vehicle or a vehicle with an original lease term of less than one year OR if the transportation of the Vehicle could have been performed by a Covered Person or by a Traveling Companion of a Covered Person.

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.**

Travel Assistance

Make your vacation more memorable or get help with common travel problems:

[Concierge](#)

- Restaurant and spa recommendations and services
- Event tickets
- Pre-trip assistance and tour information
- Flower/gift arrangements
- Business services
- Golf tee-time information

[24-Hour Global Travel Emergency Assistance](#)

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

The Premier Membership includes access to concierge and emergency assistance services which are service benefits, not financial benefits. Any costs associated with services are paid by the member.

HOW TO FILE A CLAIM

Please gather the information below if you have a covered loss during your Covered Travel, as it will be requested when you file a claim upon returning home. All claims must be reported to Us within 60-days from the date of loss or as soon after 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 AGA Service Company written proof of loss, including any required information necessary to support the claim, to Us within 90-days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General Documentation:

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

*Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. AGA Service Company is the licensed producer and administrator for this plan.

INSURANCE AND FINANCIAL SERVICES

INSURANCE

Since 1942, AAA has offered members high-quality protection, service and value through our full-service insurance agency. AAA offers insurance coverage for your auto, home and more with companies rated highly by A.M. Best. Member and special discounts are available, plus prompt, nationwide claim service.

Licensed AAA Insurance Agents can review your current policies and provide free, no-obligation rate quotes. Or, you can get quotes for auto, home or life insurance online at AAA.com/insurance.

Auto

AAA Insurance represents several of the best auto carriers in the industry. We can compare rates across all our partner carriers to find the coverage and price that best fits your needs and budget.

Most of our partners offer discounted rates for qualified AAA members, and your AAA Insurance agent can alert you to other discounts that could save you even more. As an independent agency, AAA Insurance makes it easier to find the best coverage when your situation changes. If you need to add a young driver to your policy or decide to buy a pricey sports car, your agent can compare costs and recommend whether you should switch to a different carrier.

Home and Renters

Whether you own or rent, insurance to protect your home and its contents is a must. Your AAA Insurance Agent can guide you through the process of determining how much insurance you need to rebuild your home, replace your possessions and protect your assets. Plus, your agent can help you take advantage of a variety of discounts available, such as savings when you combine auto and home policies under one insurer.

Commercial

AAA knows how important your business is to you. Protect your business with a full spectrum of commercial products including property, general liability, commercial auto, workers compensation, commercial bonds and commercial umbrellas. Whether you own an office building or a coffee shop, we offer the right combination of coverage to meet your needs.

RV, Boat and Motorcycle

Motorcycles, boats, recreational vehicles, all-terrain vehicles, snowmobiles, travel trailers and collectible cars all need specialized policies. By representing a number of the major specialty companies, AAA insurance is able to provide the specialized coverage needed at the most competitive rates.



Life

Adequate life coverage is essential to protecting your family's assets and lifestyle. It's always a good idea to evaluate your coverage every few years and any time you experience a major life event such as marriage, divorce or the birth of a child. A Life Insurance Specialist can walk you through a needs assessment process and advise you about the products that best fit your situation and financial goals.

Specialty Products

AAA offers a variety of additional insurance products, including:

- Foreign Travel Medical
- Critical Illness
- Travel Accident
- Trip Protection
- Short-term Medical
- Long-term Care
- Wedding
- Pet Health Coverage

For more information on any insurance product, ask your AAA Insurance agent, visit your local AAA branch, call (419) 843-1240 or check out AAA.com/insurance.

\$500 Medical Expense Rider

For \$5 per member, you can add \$500 of medical expense rider to your membership. This increased coverage is optional, and you select the members to cover. Call (419) 843-1234 or visit a local AAA branch for details on the Medical Expense Rider or to file a claim.

Personal Accident Insurance (PAI)

Included in your AAA membership is AAA Personal Accident Insurance (PAI). PAI covers members up to \$10,000 for accidental death, and up to \$2,500 for accident-related hospitalization. Eligible dependents have accidental death coverage. As a member, you are automatically covered by this benefit. PAI pays in the event of specified accidents, no matter what other coverage you already have. (See pages 19-23 for coverage details)



The free AAA Insurance iPhone and Android app guides you through the steps to take after an accident, summons roadside assistance and helps you file a claim. Learn more at AAA.com/mobile.

FINANCIAL SERVICES

AAA Member Rewards Visa® Credit Card

A value-packed credit card that allows you to earn points on every purchase and then to redeem them for cash, travel, merchandise and unique adventures. Best of all, there are no tiers and no limits on points!

Earn points with these everyday purchases:

- **TRIPLE** points on qualifying AAA and travel purchases*
- **DOUBLE** points on gas, grocery and drug store purchases*
- **ONE POINT PER \$1** spent everywhere else*

This impressive rewards program includes things like AAA Vouchers for purchases at AAA branches (including AAA travel) as well as for repairs, tires and bodywork at AAA-Approved Auto Repair facilities and AAA Car Care Plus locations. Or, cash in your points for top-of-the-line merchandise and gift cards redeemable at more than 100 national retailers and restaurants.

For information about the rates, fees, other costs and benefits associated with the use of this card, please stop by any AAA branch or visit AAA.com/creditcard.

* Earn 1 point per dollar of new net retail purchase transactions (qualifying purchases less credits, returns, and adjustments)

charged to the card each billing cycle. Earn 2 points per dollar for purchases made with the card at any eligible gas, grocery or pharmacy retail merchant categories as designated by us. Earn 3 points per dollar for purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchant categories as designated by us.

† You will qualify for 2,500 bonus points if you use your new account to make at least one purchase transaction that posts to your account within 90 days of the account open date. Limit (1) 2,500 bonus points credit per new account. Allow 8-12 weeks from qualifying for the bonus points to post to your account. This credit card program is issued and administered by FIA Card Services, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a trademark of American Automobile Association, Inc. ©2012 Bank of America Corporation

AAA Cash Rewards MasterCard

Members earn one point for each net retail dollar in purchases on the card. Every time a cardholder spends \$2,500 they are eligible to redeem their points for \$25. Members may also allow their points to accumulate with no cap on the cash back amount. There is no limit to the number of points that can be earned and the points can be carried over from year-to-year until they expire. In addition, the Cash Rewards Card offers an array of outstanding benefits such as low introductory Annual Percentage Rate (APR)†, 24-hour account access, 0% fraud liability and much more.

† For more information on rates, fees, other costs and benefits associated with the use of this credit card or to apply, contact us today at AAA.com/CreditCard or call 1-866-665-3581.

This credit card program is issued and administered by FIA Card Services, N.A. and the Cash Rewards designs are registered trademarks of FIA Card Services, N.A.

AAA Deposit Program: Money Market and CD Accounts

Members save more with the AAA Deposit Program. Benefits include:

- Preferred Member Rates on 12, 24 and 60-month CDs/IRA CDs, with competitive rates on additional CD terms, IRA CD's, Money Market and Online Savings Accounts
- No minimum required to open a CD, IRA CD or Money Market account (Money Market Accounts require a minimum balance of \$1,500 after 60 days)
- Online Savings Account where you can fund your account electronically from any existing checking or savings account (\$500 minimum deposit is required to open)
- Quick account set-up online, by phone, or via mail
- Easy and secure online account management tools
- FDIC-insured up to \$250,000 per deposit, per ownership category

Discover the AAA difference in high-yield savings accounts. Call 1-888-728-3230 or go online to AAA.com/Deposits for more information.

Deposit accounts offer through Discover Bank, Member FDIC

Annuities

Annuities are becoming increasingly popular for retirement planning as a means of providing an income stream during the golden years. They offer a way to save money on a tax-deferred basis and are customizable to fit your financial goals.

One of our Life & Annuities Specialist from AAA Insurance can help you plan the best way to structure your annuity.

* Life insurance underwritten and annuities offered by our affiliate, AAA Life Insurance Company, Livonia, MI.

AAA Travel Money and Gift Cards

AAA offers members a complete line of travel money products to make your travels easier, safer and more economical. See page 13 for a list of our current offerings, ask your AAA Travel Counselor about Travel Money products or visit AAA.com/financial for details.

PERSONAL ACCIDENT INSURANCE CERTIFICATE

THIS DESCRIPTION OF COVERAGE SUMMARIZES YOUR PARTICIPATION IN AN ACCIDENTAL INJURY AND DEATH GROUP POLICY AND IS NOT AUTOMOBILE LIABILITY INSURANCE COVERAGE

AAA LIFE INSURANCE COMPANY Livonia, MI (Stock Company)

The AAA Northwest Ohio Club (herein called the Club) has contracted with AAA Life Insurance Company (herein called the Company) to issue Group Policy No. AAA 00122 (herein called the Policy), which provides insurance for members of the Club. This coverage insures against loss resulting directly and independently of all other causes from accidental bodily injuries occurring while said Policy is in force (herein called Such Injury), subject to the provisions, conditions and limitations of said Policy, and sustained by the Member in the manner described in this Description of Coverage.

SECTION ONE—SCHEDULE OF SPECIFIC LOSSES AND INDEMNITIES

If Such Injury sustained by the Member in the manner described in Parts 1, 2, 3, 4, 5, 6 or 7 of Page 2 shall result in any one of the specific losses set forth below, on or before the thirtieth (30th) day following the date of accident, the Company will pay for such loss, as follows:

	Railroad Accidents	Steamboat, Taxicab, Bus, Automobile, Truck, Pedestrian, Airplane, Hunting, Golf, Boating, Swimming and Other Specified Accidents		
	Column 1	Column 2 First Year Member	Column 3 Second Year Member	Column 4 Third (or more) Year Member
FOR LOSS OF				
Life	\$10,000.00	\$1,000.00	\$1,250.00	\$1,500.00
Two Limbs or Two Eyes	\$10,000.00	\$1,000.00	\$1,250.00	\$1,500.00
One Limb and One Eye	\$10,000.00	\$1,000.00	\$1,250.00	\$1,500.00
One Limb or One Eye	\$5,000.00	\$500.00	\$ 625.00	\$750.00

Provided: (1) loss of limb shall mean the complete severance at or above the wrist or ankle joint; loss of eye or eyes shall mean the total and irrecoverable loss of sight thereof; (2) only one of the above sums (the greatest) shall be payable for injuries resulting from any one accident; (3) in event of payment for specific loss no indemnity will be paid under Section Two.

Accumulations: The indemnities specified in Column 2 below shall be increased as follows: (1) to the indemnities provided in Column 3 above after this or a similar Description of Coverage has been in force one full year. (2) to the indemnities provided in Column 4 above after this or a similar Description of Coverage has been in force two full years.

SECTION TWO—OTHER BENEFITS

(1) HOSPITAL BENEFITS: If the Member, because of Such Injury sustained in a manner specified in Parts 1, 2, 3, 4, 5 or 6 of Page 2 hereof shall be confined in a hospital as a resident inpatient within thirty (30) days from the date of the accident, the Company, provided no benefits are claimed under SECTION ONE hereof, will pay the Member during the period of such confinement at the rate of Seventy-five Dollars (\$75.00) per week for a period not exceeding ten (10) consecutive weeks.

(2) HOSPITAL SERVICES: The Company will pay the expenses actually incurred by the Member for the following hospital services:

An Amount Not Exceeding

Anesthesia.....	\$15.00
Blood Transfusion.....	15.00
Rental of Wheel Chair.....	15.00
Oxygen.....	15.00

(3) AMBULANCE FEE: If as a result of Such Injury the Member shall require the services of an ambulance for transportation to the hospital, the Company will pay the Member for the expenses actually incurred for the cost of such service, not to exceed Fifteen Dollars (\$15.00).

PART 1—RAILROAD ACCIDENTS

If Such Injury shall be sustained:

By the wrecking, while in passenger service, of any railroad passenger car (including such cars drawn by electric, gasoline or Diesel locomotives), in which the Member is riding as a fare-paying or pass-holding passenger, in a place regularly provided for the sole use of passengers; the Company will pay the applicable indemnity set opposite such loss referred to in Column I of Section One or as provided in Section Two hereof.

PART 2—STEAMBOAT AND STEAMSHIP ACCIDENTS

If Such Injury shall be sustained:

By the wrecking, while in passenger service, of any lawfully registered passenger steamboat or steamship (including such vessels operated by electric or Diesel engine), operating on a regular schedule of departures and arrivals, between regularly established and officially recognized passenger ports, in which the Member is riding as a fare-paying or pass-holding passenger in a place regularly provided for the sole use of passengers; the Company will pay the indemnity set opposite such loss referred to in Column 2 of Section One or as provided in Section Two hereof.

PART 3—TAXICAB, STREETCAR, ELEVATED, SUBWAY, AND MOTORBUS

ACCIDENTS

If Such Injury shall be sustained:

(a) By the wrecking while in passenger service, of any electric elevated, subway, or street railway passenger car, in which the Member is riding as a fare-paying or pass-holding passenger in a place regularly provided for the sole use of passengers; or

(b) By the wrecking, while in officially authorized passenger service, of any taxicab or public bus, lawfully registered and licensed as such, and which is being operated at the time of such wrecking by a licensed driver, operated for public hire, and in which the Member is riding as a fare-paying passenger: the Company will pay the applicable indemnity set opposite such loss referred to in Column 2 of Section One or as provided in Section Two hereof.

PART 4—AUTOMOBILE AND PEDESTRIAN ACCIDENTS

If Such Injury shall be sustained:

(a) By the wrecking of any automobile or automobile truck being used for commercial or pleasure purposes, lawfully registered and licensed as such, or of any animal-drawn vehicle, in which the Member is riding as driver or passenger (excluding drivers of taxicabs, buses and trackless trolley coaches and excluding drivers or riders in police cars, ambulances or other emergency vehicles); or

(b) By being struck on an open public street or highway by any automobile or animal-drawn vehicle (excluding injuries received while on a railroad right-of-way except on an established open public crossing thereof, or injuries received while working in or on a public street or highway or railroad right-of-way); the Company will pay the applicable indemnity set opposite such loss referred to in Column 2 of Section One or as provided in Section Two hereof.

PART 5—AIRPLANE, PASSENGER ELEVATOR, BURNING BUILDING AND OTHER NAMED ACCIDENTS

If Such Injury shall be sustained:

(a) By the wrecking of an aircraft in which the member is riding as a fare-paying and not a pilot or crew member, provided such aircraft

is being operated on a regularly scheduled flight by: (1) a scheduled airline of the United States registry holding a Certificate of Public Convenience and Necessity issued by the Civil Aeronautics Board of the United States, (2) a scheduled airline of foreign registry holding a certificate, license or similar authorization for scheduled air transportation by the governmental authorities having jurisdiction for civil aviation in the country of registry; or

(b) By the wrecking of any enclosed public elevator (elevators in mines excepted) which is entered from a public lobby, for the sole use of carrying the public, and within which the Member is riding as a passenger; or

(c) By the burning of any church, public library, municipal administration building, school building, or theatre in which the Member shall be at the beginning of such fire and is burned by such fire or suffocated by the smoke there from; or

(d) By the collapse of the outer walls of a building while the Member is therein (except a building in process of construction, repair or demolition); or

(e) By being struck by lightning; or

(1) By a cyclone, hurricane or tornado, as defined by the National Weather Service: the Company will pay the applicable indemnity set opposite such loss referred to in Column 2 of Section One or as provided in Section Two hereof.

PART 6—HUNTING, GOLF, ICE SKATING, SKIING, BOATING AND SWIMMING ACCIDENTS

If Such Injury shall be sustained:

(a) By being accidentally shot while engaged in the sport of hunting in the field; or

(b) By being struck by a golf ball or golf club while playing on a golf course; or

(c) While ice skating or skiing (including water skiing); or

(d) By the wrecking of a private pleasure boat; or

(e) By accidental drowning while swimming at a public or private bathing beach or pool during the time a professional lifeguard is on

duty; the Company will pay the applicable indemnity set opposite such loss referred to in Column 2 of Section One or as provided in Section Two hereof.

PART 7—MOTEL, HOTEL, RESORT, AND LODGING HOUSE ACCIDENTS

The Company will pay the indemnity specified in Column 2 of SECTION ONE of the Policy in the event Such Injury shall be sustained: By accident while residing as a bona fide registered guest in any motel, hotel, resort or lodging house which, at the time of the accident, is currently an American Automobile Association official appointment, providing Such Injury resulting in death is received while on the owned premises of such motel, hotel, resort or lodging house.

DEFINITIONS AND EXCEPTIONS

The Policy does not cover Such Injury sustained: (a) by war or any act of war (declared or undeclared); (b) suffered while engaged in military or naval service of any country at war (declared or undeclared); (c) while in, on or operating any submarine or any vehicle of aerial navigation except as provided in (a) of Part 5; (d) while riding a motorcycle or bicycle, or while riding within or driving any all-terrain vehicle; (e) while riding or driving in races or while testing any automotive vehicle on tracks, speedways or proving grounds; (f) while driving under the influence of, or affected by, or resulting directly or indirectly from intoxicants or narcotics; (g) while doing any act in violation of criminal law; (h) while riding in, on or driving any police or emergency automobile or any automobile fire apparatus: (i) caused by suicide, self-destruction or self-inflicted injury or any attempt thereat, while either sane or insane; (j) caused by carbon monoxide; (k) which results in hernia; (l) resulting in death, disability or other loss caused or contributed to, directly or indirectly by preexisting disease, infirmity, deformity or physical impairment; or (m) caused by accidental shooting except as covered under Part 6 (a).

If Such Injury sustained outside the District of Columbia, the states of the United States of America, the Dominion of Canada or Mexico in a manner provided in Part I shall result in any of the specific losses set out in Section One, payment for such loss shall be limited to the appropriate indemnity shown only in Column 2 of Section One. This limitation will not affect pay-

ment of benefits under Section Two nor will it affect benefits for injuries incurred inside the District of Columbia, the states of the United States of America, the Dominion of Canada or Mexico.

"Automobile" or "Automobile Truck" as used in the Policy means a four-wheel land motor vehicle designed for use principally upon public roads.

"Wrecking" as used in the Policy means injury to the conveyance or vehicle which necessitates repair in order to place the conveyance or vehicle in as good condition subsequent to as before the accident.

"Riding" as used in the Policy does not extend to nor cover the Member while on the steps, platform or running board of any conveyance or vehicle. Nor does it cover while boarding or alighting from, slamming the door on a hand or foot or falling out of any conveyance or vehicle.

"Hospital" as used in the Policy means an institution which is constituted and operated, pursuant to law, to provide for compensation, medical and surgical treatment for bodily injury and sickness under the care of physicians and surgeons on an inpatient basis and with continuous twenty-four (24) hour nursing service by registered graduate nurses. The term "Hospital" shall not include an institution which is, other than incidentally, a place for rest, a place for the aged, a place for drug addicts, a place for alcoholics, a nursing home, an out-patient clinic, an institution for which no charge is made to the patient, or an instrumentality of the United States government or other government body.

"Member" is a person whose name appears in good standing in the active files of the Club.

If more than one Membership is issued to one person, the amount of liability under the Policy shall be limited to the amount payable under the Membership bearing the earliest effective date and any premium paid to the Company for excessive coverage shall be refunded.

POLICY PROVISIONS

Notice of Claim: Written notice of claim must be given to the Company within twenty (20) days after the occurrence or commencement of any loss covered by the Policy, or as soon thereafter as is reasonably possible.

Notice given by or on behalf of the Member or the beneficiary to the Company, or to any authorized agent of the Company, with information sufficient to identify the Member shall be deemed notice to the Company.

Claim Forms: The Company, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss, if such forms are not furnished within fifteen (15) days after the

giving of such notice the claimant shall be deemed to have complied with the requirements of the Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.

Proof of Loss: Written proof of loss must be furnished to the Company at its said office in case of claim for loss under Section Two within ninety (90) days after the termination of the period for which the Company is liable and in case of claim for any other loss within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

Time of Payment of Claims: Indemnities payable under the Policy for any loss other than a loss under Section Two will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss under Section Two will be paid monthly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

Beneficiaries: indemnity for loss of life of the Member is payable according to the beneficiary designation by me Member on the Description of Coverage issued to the Member. In the event the Member shall have made no beneficiary designation thereon if the beneficiary so designated does not survive the Member or in the event the Member's Description of Coverage cannot be found and the certification by person or persons otherwise entitled by the terms of this paragraph to the receipt of the proceeds is received by the Company or AAA Northwest Ohio Club stating that diligent search has been made for the Description of Coverage and it has not been found, indemnity for the loss of life hereunder shall be paid in accordance with the following beneficiary designations.

(a) To the surviving spouse of the Member, if any, providing such spouse was living with the Member at the time of his death, or

(b) In the event Paragraph (a) is not applicable, to the then living lawful children of the Member, including stepchildren and adopted children, if any; or

(c) In the event neither Paragraph (a) nor Paragraph (b) is applicable, equally to the Member's parents or parent then living; or

(d) In the event none of the above are applicable, to the Estate of the Member.

All other indemnities are payable to the Member. Any payment made by the Company in good faith pursuant to this provision, shall fully discharge any and all liability of the Company to the extent of such payment.

Physical Examination and Autopsy: The Company at its own expense shall have the right and opportunity to examine the person of the Member when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by law.

Legal Actions: No action at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

Change of Beneficiary: The right to change of beneficiary is reserved to the Member and the consent of the beneficiary or beneficiaries shall not be requisite to surrender or assignment of the Policy or to any change of beneficiary or beneficiaries, or to any other changes in the Policy.

Continuation of Insurance

- (a) Payment of membership dues in the Club by renewal date automatically renews the insurance granted by the Policy.
- (b) Termination of membership in the Club shall, without further action on the part of the Club or the Company, terminate the insurance granted under the Policy.
- (c) In the event of termination of the Group Policy by the Policyholder, insurance coverage shall continue, subject to paragraph (a) above, until the anniversary date of the membership in the Club next following the effective date of such termination.

Reinstatement: In the event a Member fails to renew his membership prior to the expiration date thereby causing this insurance to lapse, and if said Member within seventy-five (75) days immediately following said expiration date, renews his membership, this insurance shall be reinstated effective the date of membership renewal to cover only such loss or injury sustained after the date of reinstatement.

In witness whereof, the Company has caused this description of coverage to be signed by its President & Secretary.



President



Secretary

Underwritten by:



Livonia, Michigan
(A Stock Company)

IMPORTANT NOTICE

Your accumulating benefits as provided under section one applying to parts 2, 3, 4, 5, 6, and 7.

- 1st year of membership - face value
- 2nd consecutive year - plus 25% of face value
- 3rd consecutive year - and subsequent years - plus 50% of face value

In case of accidental injury, fatal or otherwise, notice, as required by this document, including date, place and other details of the accident, may be given to AAA NORTHWEST OHIO, Toledo, Ohio, who will furnish all assistance required in presenting a claim.

PAYMENT OF BENEFITS FOR ANY LOSS UNDER THE POLICY WILL NOT BE REDUCED BECAUSE OF ANY OTHER INSURANCE YOU MAY HAVE.

OTHER MEMBER BENEFITS

Club Publication

As part of your AAA membership, you will receive six issues of our club publication, *AAA Now!* each year. This colorful, informative publication features automotive and travel-related subjects, member benefits and offers that are specially selected for AAA members. *AAA Now!* will keep you informed of the best deals and opportunities to use your AAA membership card to its fullest! For the digital version visit AAANowonline.com.

AAA e-Update

Distributed exclusively by email monthly, the AAA Member e-Update keeps you informed of the latest happenings at AAA. Creative feature stories, new programs, "e-Update Only" special offers and great contest giveaways are just the beginning of what you'll find. We also offer other newsletters like e-Discounts, e-Automotive and the e-Traveler. To sign up for our e-newsletters go to AAA.com/enews.

Driver's License Notifications

AAA reminds you when its time to renew if you provide us with your driver's license expiration date.

AAA Website

AAA has built an online office just for you at AAA.com and it's open 24-hours-a-day, 365-days-a-year!

- Plan & book vacations at member-only rates
- Print instant online TripTik Travel Planners

- Get eTourBook Guides for your tablet or eReader
- Order traditional maps, Triptik Travel Planners and TourBooks for pickup from one of our 7-branch locations
- Find discounts at more than 164,000 AAA Member Discounts partners world wide
- Download the AAA Mobile app for iPhone or Android
- Get a free insurance quote
- Open an account with preferred member rates on 12, 24, and 60-month CD's/IRA CD's with competitive rates on Money Market and Online Savings Accounts
- Get an instant quote on a new AAA battery
- Find branch office hours, addresses and directions
- Locate AAA Owned and Operated or AAA Approved Auto Repair shops
- Schedule an appointment at a AAA Care Care Plus location
- Sign up for enewsletters to stay up-to-date on member benefits and special offers
- Sign up for a free online account to access online shopping discounts, request road side assistance online, and more
- Use your online account to manage your Membership, renew online, upgrade, change your address or sign up for Automatic Renewal



Helpful AAA Links

Internet TripTik: AAA.com/triptik

Membership: AAA.com/membership

Car Care Plus: AAA.com/carcare

Insurance quotes: AAA.com/insurance

Mobile apps: AAA.com/mobile

Online savings: AAA.com/specialoffers

E-newsletter sign-up: AAA.com/enews

All things travel: AAA.com/travel

Rent a car: AAA.com/hertz

Book a hotel: AAA.com/hotel

Teen driving: teendriving.AAA.com

Senior driving: seniordriving.AAA.com



[Facebook.com/aaanwohio](https://www.facebook.com/aaanwohio)



[Twitter.com/AAA_NWOhio](https://twitter.com/AAA_NWOhio)

AAA Booster Club

At AAA, we realize that our members are our biggest advocates. That's why our member referral program will reward you for every friend you refer who joins AAA Northwest Ohio. Call (419) 843-1234, visit your local AAA branch, or visit AAA.com/refer for more details or to make a referral.

Today's Traveling Women

Our travel club for women, offers tours, cruises, and getaways. Whether you're traveling with girlfriends or looking to make new friends, Today's Traveling Women offers group travel opportunities with unique experiences down the road, across the country, and around the world. For more

information, please visit AAA.com/TTW.

Key Cards

Members receive key chain cards with their renewal bills or when they join AAA Northwest Ohio. They can be used to obtain services at any AAA Northwest Ohio branch. Also includes a free lost key return service. Key cards include the phone number for Roadside Assistance for your convenience. Members must carry their full-size AAA membership card to receive discounts at most Show Your Card & Save® participating businesses.

Membership card on Apple's Passbook

To add the AAA card to Passbook, members with the AAA Mobile app on their iPhone can tap the "Add to Passbook" badge. Members will find much of the same valuable information currently available on their plastic cards.

Refund Policy

If, at any time during the first 30-days of your new membership you decide AAA isn't right for you, simply cancel. We'll refund the unused portion of your paid membership dues (your total payment, minus the cost for any services used). Refunds are issued on a pro-rated basis for deceased members. Duplicate memberships will be given a full refund. Finally, AAA reserves the right to immediately cancel a membership without refund for inappropriate use or abuse of membership privileges. All policies are subject to change without notice.

Driver Advocacy

Your AAA membership goes beyond all the personal benefits you get. Your membership also supports many traffic safety and government affairs programs that benefit everyone on the road.

- AAA clubs support the AAA Foundation for Traffic Safety research and education programs. School Safety Patrol, DIP (the mature driver improvement education program), school and individual grants for teen driving safety initiatives and pedestrian safety are ongoing AAA club programs that enhance safety in the communities we serve.
- Since 1902, AAA has supported drivers' interests. AAA monitors local, state and federal legislative activities and lobbies for motorists' rights at all levels.
- AAA also monitors road construction, gasoline prices, and automobile safety information and provides this information back to our members through club publications and websites, and through popular media outlets across the U.S.

Notary Service

AAA members receive free notary service at any AAA Northwest Ohio branch.

Discounts

AAA membership means more than hotel discounts and roadside assistance. Did you know AAA can get you discounts on shopping, dining, entertainment and more? AAA members who use their card for discounts typically save more than \$102 a year. Your AAA membership could pay for itself, so use your card for all it's worth.

Attraction Tickets : AAA offers exclusive member savings of up to 35% on tickets to over 100 of the most popular theme parks and attractions including Walt Disney World Resort, Universal Orlando Resort, Busch Gardens, SeaWorld, Legoland Florida, Six Flags, Toledo Zoo, Imagination Station, Cedar Point, Kings Island, movie tickets and many more.

Prescription Savings: Save an average of 24% with your free AAA Prescription Savings card. This free program saves you money on prescriptions not covered by insurance or Medicare Part D plan. It covers everyone in your family- even pets. The back of your membership card is your prescription savings card. For more information call 1-866-AAA SAVE (1-866-222-7283) this is not insurance. Discounts are only available at participating pharmacies.

Hertz® Car Rentals: AAA members save up to 20% on domestic or up to 25% on international Hertz car rentals for leisure or business travel. Each rental includes free use of one child, infant or toddler booster seat, and a 50 percent discount off the cost of SIRIUS XM Radio®. Advance reservations required and subject to availability. There is no charge for additional drivers who are AAA members meeting standard rental qualifications. Your Hertz/AAA CDP ID# is 000164. Reservations can be made at your local AAA branch or online at AAA.com/hertz.

In addition to the partner examples listed below you can call (866) AAA-SAVE or go to AAA.com/discounts for details and assistance with all the participating partners. Offers are subject to change without notice. Restrictions may apply.



It pays to belong to AAA!



MemberDeals

Start saving even more with your AAA card! MemberDeals brings you exclusive limited time discounts to your inbox weekly. Members can save more than 50% off great local and online deals. Save big on everything from activities, dining, shopping and services. Sign up at AAA.com/discounts. You might get to check something off your bucket list, sky diving, and save 50%!

AAA Mobile

Designed for both iPhone and Android devices, this app will keep you connected to your valuable member benefits. AAA mobile provides easy access to colormaps, directions, travel planning an exclusive member discounts. You can also access AAA's legendary road service right from your mobile device, so requesting roadside assistance, getting battery quotes or locating an Approved Auto Repair is effortless. For more information or to download AAA Mobile, visit AAA.com/mobile.

Definitions for Trip Interruption and Vehicle Return Benefits

“AAA Premier Member” means a Northwest Ohio AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

“Accident” means an unexpected, unintended, unforeseeable event causing injury or property damage.

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

“Covered Person” means a AAA Premier Member whose primary residence is in the United States and his/her immediate family members traveling in the same vehicle during covered travel.

“Covered Travel” means a planned leisure automobile trip in the covered person’s vehicle, which has taken the covered person at least 100 driving miles from his or her primary residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, 45 consecutive days. **Please note:** the covered person must be at least 100 driving miles from the AAA Premier Member’s primary residence when the incident occurs in order to be eligible for the benefits.

“Family Member” means your spouse, parent, child(ren) (including children who are or are in the process of becoming adopted) sibling, grandparent, grandchild(ren), step-parent, step-child, step-sibling, in-laws (parent, son, daughter, brother or sister), aunt, uncle, niece, or nephew.

“Illness” means a sickness, infirmity or disease that causes a loss that begins during covered travel.

“Immediate Family Member” means the AAA Premier Member’s spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is an AAA Premier dependent

associate is also considered an immediate family member.

“Injury” means bodily injury caused by an accident, directly and independently of all other causes and sustained during covered travel. Benefits for injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

“Physician” means a person who is licensed and legally entitled to practice medicine and who is not a covered person or an immediate family member of, nor related to, a covered person.

“Primary Residence” means the AAA Premier Member’s billing address, which is recognized by AAA Northwest Ohio and must be in the United States.

“Substitute Transportation” means any form of common carrier transportation (i.e. licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the vehicle. Expensive or exotic automobiles are excluded under this definition.

“Vehicle” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the covered person is either driving or riding as a passenger. Moving vans are excluded.

“We, Us, or Our” refers to BCS Insurance Company and its agents.



My AAA Membership Number is:

My Membership Level:

CLASSIC 
PLUS 
PREMIER 

PLUS RV 
PREMIER RV 

• **Associate:**

• **Associate:**

• **Associate:**

• **Associate:**

My Local Branch:

My AAA Insurance Agent:

Phone:

Fax:

Email:

My AAA Travel Agent is:

Phone:

Fax:

Email:

MyAAA Account Login on AAA.com:

Email:

Password:

AAA is more than road service...



TRAVEL

From exotic getaways to long weekends away, AAA Travel can help you plan your next vacation. Leave the hassle to us, all you have to do is sit back and relax!

- Foreign/Domestic Tours & Cruises
- Group Travel
- Luxury & Adventure Travel
- Plane & Train Tickets
- Hotel/Motel Reservations

Contact a AAA Travel Agent to start planning your next trip today!



INSURANCE

Are you protected? AAA Insurance can help you find a policy that fits your needs and your budget. With very competitive rates and member discounts, AAA is the right choice.

- Auto & Home
- Life & Long Term Care
- Boat & Recreational Vehicle
- Condo/Renters
- Annuities

Contact a AAA Insurance Agent for your free, no-obligation quote today!



CAR CARE PLUS

AAA's owned and operated auto maintenance and repair facilities, Car Care Plus, have three convenient locations to handle all your automotive needs.

- Manufacturer Maintenance
- Lube, Oil & Filter
- Diagnostics & Major Repairs
- Maintenance Flushes
- Brakes, Steering & Suspension

Contact a AAA Car Care Plus facility to schedule an appointment today!





7150 West Central Avenue
Toledo, Ohio 43617
(419) 843-1234
AAA.com

We respect your privacy.

AAA's policy is not to rent or sell our member's/customer's information to anyone outside the AAA family of businesses and partners. We work toward making every experience with AAA valuable for you. That's why we provide you with offers we believe you would appreciate receiving. These offers might include travel programs, special promotions of valuable products, or special member-only savings. However, we understand that you may prefer not to receive these savings opportunities or offers. If you do not wish to receive such offers, please call our office to be removed from the list. Note, you will continue to receive our bi-monthly publication. For a complete copy of our Privacy Policy, visit AAA.com.



HOURS OF OPERATION

Main Office

Monday-Friday • 8:30 am to 5:30 pm
Saturday • 9:00 am to 1:00 pm

Branch Offices

Monday-Friday • 9:00 am to 5:30 pm
Saturday • Vary by location

Car Care Plus Facilities

Monday-Friday • 7:30 am to 6:00 pm
Saturday • 8:00 am to 4:00 pm

SERVICE AREA

AAA Northwest Ohio serves the following eight counties: Lucas, Wood, Fulton, Paulding, Ottawa, Henry, Williams and Defiance.

AAA NORTHWEST OHIO OFFICES TO SERVE YOU

Main Office

7150 West Central Avenue
Toledo, OH 43617
(419) 843-1200

North Towne

308 New Towne Square Drive
Toledo, OH 43612
(419) 470-5665

Perrysburg

26611 North Dixie Highway
Perrysburg, OH 43551
(419) 872-5000

South

5606 Airport Highway
Toledo, OH 43615
(419) 897-4455

Defiance

1007 North Clinton Street
Defiance, OH 43512
(419) 782-3876

Port Clinton

2870-B East Harbor Road
Port Clinton, OH 43452
(419) 732-2161

AAA CAR CARE PLUS AUTO MAINTENANCE & REPAIR FACILITIES

North Towne

308 New Towne Square
Toledo, OH 43612
(419) 470-5665

South

5606 Airport Highway
Toledo, OH 43615
(419) 897-4455

Central

6158 West Central Avenue
Toledo, OH 43615
(419) 724-1490

AAA.com