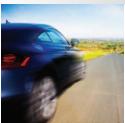


AAA Premier:

Enjoy the very best AAA North Jersey has to offer.





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	AAA BASIC	AAA PLUS	AAA PREMIER
TOWING	Up to 3 miles or back to responding facility	Up to 100 miles	Up to 200 miles absolutely free!* (one 200-mile tow per member)
DEDICATED AAA PREMIER TOLL-FREE NUMBER	N/A	N/A	Included
TIRE CHANGE / BATTERY SERVICE	Free installat	Free installation of spare tire, free battery boost; towing provision applies if vehicle won't start	on applies if vehicle won't start
FUEL DELIVERY	Free delivery; pump price for fuel	Free delivery and emergency supply of fuel	Free delivery and emergency supply of fuel
VEHICLE EXTRICATION	One truck and one driver	Two frucks and two drivers	Two frucks and two drivers
THEFT REWARD PROTECTION	Up to \$500	Up to \$2,000	Up to \$2,000
LOCKOUT SERVICE	Vehicle only - limited	Vehicle only - Up to \$100	Vehicle - up to \$100 / Home - Up to \$150
EXCLUSIVE TRAVEL STORE MERCHANDISE SAVINGS	Special Member Pricing	Special Member Pricing	Save an extra 10%
HERTZ #1 GOLD CLUB MEMBERSHIP	\$60	09\$	Free
FREE EMERGENCY CAR RENTAL*	N/A	N/A	Included*
TRIP INTERRUPTION PROTECTION	Up to \$300	Up to \$600	Up to \$1,200
WAIVED TRAVEL SERVICE FEE	N/A	N/A	Included
FREE PASSPORT PHOTO	N/A	1 set per member/per year**	2 sets per member/per year**
TRAVEL ACCIDENT INSURANCE	N/A	N/A	Included
* One day rental car reimbursement in the event of a breakdown & tow. No specific vendor, up to \$50. ** Tax not included	vn & tow. No specific vendor, up to \$		Certain conditions, restrictions and limitations apply. See Guide to Member Benefits and information in this AAA Premier Welcome Brochure for complete details.

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Welcome to a Higher Level of Member Benefits!

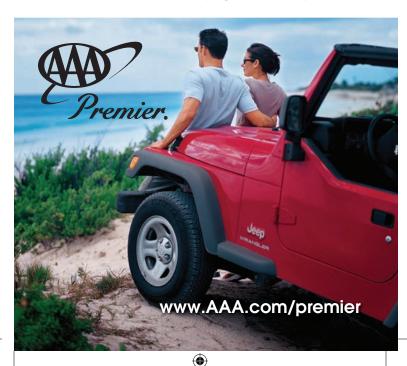
As a AAA Premier Member, you now have access to AAA's most comprehensive package of travel and roadside assistance benefits. Your AAA Premier Membership status entitles you to more personalized travel services, special savings and exclusive discounts. It also entitles you to expanded roadside assistance benefits. These additional benefits are provided to you, the AAA Premier Member, as a means of offering even greater flexibility within your AAA membership.

Your AAA Premier Membership card and key tag will immediately identify you as a member of an elite group of AAA members qualified to carry this card. This AAA Premier Benefit Guide provides you with greater detail about AAA Premier services.

If you would like additional information about how AAA can assist and service you, contact your local AAA North Jersey branch office.

We congratulate you on your choice to become a AAA Premier Member and thank you for the opportunity to serve you in the years ahead.

AAA Premier services are intended for personal use only.









AAA Premier Services and Benefits

Extended Roadside Assistance

To obtain Premier Roadside Assistance, call the toll-free number on the front of your membership card. With AAA Premier, each member is entitled to one (1) tow of up to 200 driving miles from the point of breakdown. This 200 mile tow is one of the six allowable service calls per Premier membership year. The other five calls can be up to 100 driving miles from the point of breakdown.

- All roadside assistance benefits, including the 200 mile tow, cannot be used for recreational vehicles or motorcycles.
- If any of the service calls, including the 200 mile tow, are not used during a membership year, they cannot be accumulated and carried over to the next membership year.
- For any towing distances beyond the allowable mileage limits, the member is responsible for the excess mileage based on current AAA towing rates.
- For members upgrading from Basic Membership to Premier Membership, there is a ten-day waiting period before the coverage goes into effect. For the current Plus member upgrading to Premier Membership, there is no waiting period for the coverage to become effective.



One Day Complimentary Rental Car* (in conjunction with a tow)

If your vehicle requires towing, and you are stranded without transportation, just ask AAA for help. Your AAA Roadside Assistance counselor can put you in touch with the nearest rental car provider. Each AAA Premier member is entitled to reimbursement of one full day rental car fee up to a maximum of \$50.00 when the tow is one of the six allowable Roadside Assistance calls during your Premier membership year. Should you need a rental car for more than one day, Hertz offers a free "second-day" on a minimum two-day rental.

*Certain restrictions and limitations apply. Please see Covered Services and Limitations section of this brochure for complete benefit details.

Free Passport Photos

Each member is entitled to 2 sets of passport photos per year at no charge* at your local branch offices.

*tax not included













Save 10% at AAA Club Stores*

AAA Club Stores, located in branch offices, have high quality products that every traveler needs - including travel guides, maps, car accessories and games and activities for kids. Enjoy a 10% discount off regular "member only" prices by simply showing your AAA Premier membership card to Member Services.

* The 10% AAA Premier membership discount is not valid when paying AAA membership dues or purchasing travel arrangements, AAA TraveyMoney® products, attraction tickets or gift certificates. Premier discount cannot be combined with other coupons or discount offers. Ask Member Services for details.

Waived Travel Service Fees

AAA Travel Agents can arrange every detail of your next trip. They are ready to assist you in the selection of a vacation destination and will make a recommendation tailored to your individual interest and needs. Book your travel arrangements through our local AAA Travel Agency and we will waive the service fees normally associated with airline ticketing.

Special Savings From Hertz

Hertz Car Rental offers special discounts for Premier members. Visit AAA.com/Premier for details on:

- Free # 1 Gold Club Membership (save \$60). Enroll on-line at AAA.com/Premier.
- 2nd Day free on two-day emergency car rental
- Discounts on everyday Hertz car rentals. Save \$10 \$50. (See AAA.com/Premier for Hertz Promotion Codes)



Home Lockout Service up to \$150

As a AAA Premier member, if you become locked out of your primary residence; you can call our dedicatd AAA Premier phone number and arrange for our locksmith to gain access to your home. Alternatively, you are eligible for reimbursement up to \$150 for locksmith services to pick or drill the lock to gain access to your home from the outside. Home lockout service is reserved for a AAA Premier member's primary residence only and excludes all other buildings or locked areas.

The service provides reimbursement up to \$150 toward the cost of rekeying, changing locks or making a new key only when the lock must be drilled to gain entry to the home or if keys are lost or stolen. Any charges in excess of \$150, as well as all charges associated with any other residential locksmith services, are at the expense of the AAA Premier member. Home lockout service is limited to one usage per AAA Premier household per membership year.

Home lockout service is not transferable to any other person. The AAA Premier member must be present at the time of service. Identification and proof of residence is required. AAA does not warrant or guarantee the services, rates or arrival time of the service provider.

Trip Interruption Protection*

Covered person must be at least 100 driving miles from home when incident occurs. AAA Premier Trip Interruption Coverage benefits provide members greater peace of mind when driving 100 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 \$1200 for covered out-of-pocket expenses, including meals and Accommodations; and/or Substitute Transportation to continue your trip.

^{*}Certain restrictions and limitations may apply. Please see the AAA Premier Membership Covered Services and Limitations section of this brochure for complete benefit details.





Travel Accident Insurance*

As a Premier member, you will receive up to \$300,000 of Travel Accident Insurance coverage automatically when your trip is arranged and purchased through your AAA North Jersey Travel Agency. This program (when transportation is purchased through AAA North Jersey Travel Agency) covers accidental loss of life, limbs, sight, speech or hearing while traveling in a common carrier or a private passenger automobile directly to or from a terminal, station or airport, immediately before or after scheduled arrival or departure and while traveling in a rental car arranged through AAA North Jersey along with any airline or common carrier transportation.

*Exclusions may apply. This information is descriptive only. Actual coverage is subject to the language of the policies as issued (Policy #6477-01-32). For a full description of coverage and claims information, contact your local AAA North Jersey Travel Agency.









While the additional benefits of AAA Premier Membership provide higher levels of coverage and service, they are subject to certain exclusions and limitations. Please take time to read through the following information so you have a complete understanding of your benefits and conditions for using them.

ONE DAY COMPLIMENTARY RENTAL CAR

The need for a rental vehicle must be the result of a towing service call. The AAA Premier Member has up to 48 hours from the time of the tow to call AAA Premier Services and make arrangements to secure a rental car. AAA Premier Members are responsible for subsequent days rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions, and other restrictions apply. Reimbursement requests, up to a maximum value of \$50 must be accompanied by the original receipt and be submitted within 60 days of the towing incident. All reimbursement requests are subject to review.

HERTZ #1 CLUB GOLD

Premier members are eligible for one year of free membership in Hertz #1 Club Gold. To enroll, go to www.AAA.com/Premier and click on the Enroll Now link at the bottom of the page. #1 Club Gold benefits not available at all airports.

HERTZ CAR RENTAL DISCOUNTS*

Premier members are eligible for discounts on car rentals:

- \$10 off daily rentals
- \$15 off weekend rentals
- \$20 off weekly rentals
- \$50 off monthly rentals

(See www.AAA.comlPremier for Hertz Promotion Codes.)

Important Rental Information: AAAICAA CDP # and applicable PC # must be included in reservation. Offer applies to any car class reserved in advance for rental at participating Hertz locations in U.S., Canada and Puerto Rico, and subject to availability. Offer may be used only with a AAAICAA CDP#, has no cash value and may not be used with any other coupons, discount or promotion. Hertz age, driver and credit qualifications and daily, weekend; weekly and monthly rate requirements for renting location apply. Car must be returned to that location. Taxes, tax reimbursement, fees and optional service charges, such as refueling, are not subject to discount. Discounts apply to time and mileage only. Offer value in local currency upon redemption.

2ND DAY FREE ON A TOW-RELATED HERTZ RENTAL

Premier members can receive a free second day on a minimum two-day Hertz rental when they call AAA Emergency Roadside Assistance for a tow. Ask your AAA dispatcher for details.

This benefit applies to the rental of a compact through full-size vehicle (car class B-F) at participating Hertz locations in the US and Canada, subject to availability. Standard rental qualifications apply (such as: Hertz age, driver and credit qualifications, etc). The car must be returned to the location of rental. Taxes, fees, optional service charges such as refueling, are not subject to discount and are the responsibility, of the renter. No coupons or promotions apply.

TRIP INTERRUPTION COVERAGE*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$1,200 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.









- 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;
- Unexpected illness or injury requiring the Covered Person to receive treatment by a Physician who advises delay of the trip;
- 4. Natural disasters: or
- 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 andlor expenses due to:

- 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;
- An accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not a Covered Person;
- 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 andlor sea travel:
- 14. Carrier-caused delays;
- 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, Lamborgbini, Lotus, Maserati, and Rolls-Royce.

DEFINITIONS

AAA Premier Member means a AAA North Jersey Premier Member, or AAA Premier 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 one hundred (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, forty-five (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 or grandchildren; step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

Illness means a sickess, 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.

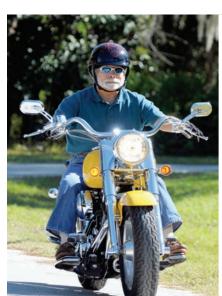
Physician means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.

Primary Residence means the AAA Premier Member's billing address which is recognized by AAA North Jersey and which must be in the United States.

Substitute Transportation means any form of common carrier transportation (ie., 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.

Travel Accident Insurance is underwritten by Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. Exclusions may apply. Policy #6477-01-32. For A full description of coverage and claims Information, contact your local AAA North Jersey Travel Agency.











Local AAA North Jersey offices to serve you:

Fair Lawn, NJ 23-16 Broadway 201-703-2000

Oradell, NJ 505 Kinderkamack Rd. 418 Hamburg Tpk. 201-261-7900

Secaucus, NJ 700 Plaza Drive 201-902-1393

Wayne, NJ 973-956-2200