- "Primary Residence" means the AAA Premier Member's billing address which is recognized by AAA Northampton County, and which must be in the United States.
- "Substitute Transportation" means any form of common carrier transportation (i.e., licensed for the transportation of fare paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.
- "Vehicle" means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

Trip Interruption Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$1,500.00 per trip for out-of-pocket expenses for a) the cost of reasonable additional Accommodations and meal expenses **OR** b) 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 Unites States and Canada.

- The covered reasons for delay are:
- 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 and/or 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 of childbirth;
- 5. Mental or nervous health disorders;
- 6. Alcohol or substance abuse, or related illness;
- 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 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 comparable or lesser class. Rentals of expenses or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, and Rolls-Royce.
- Substitute Transportation expense on common carrier transportation will be reimbursed for economy fare only.
- Trip Interruption & Vehicle Return coverage's are in excess of other insurance or indemnity covering the losses covered under this program. Expenses after 96 hours from the initial delay are not covered.

■ Vehicle Return Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$500.00 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 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.

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

General Program Provisions

- This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place.
- All information in this document is subject to the terms and conditions
 of the Master Policy, a copy of which is in the possession of AAA
 Northampton County. The terms and conditions of the Master Policy
 agree with the terms outlined in this guide of coverage.

- Trip Interruption Coverage and Vehicle Return Coverage's are underwritten by BCS Insurance Company, and administered by World Access Service Corp.
- The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. World Access will not unreasonably apply this provision to avoid claims hereunder.

How to file a Claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. All claims must be reported to World Access within 60 days from the date of loss or as soon after the date as is reasonably possible.

 Members should contact World Access at 877-648-5729. Claim forms will be mailed, faxed or e-mailed to the member.

Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to World Access 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:

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

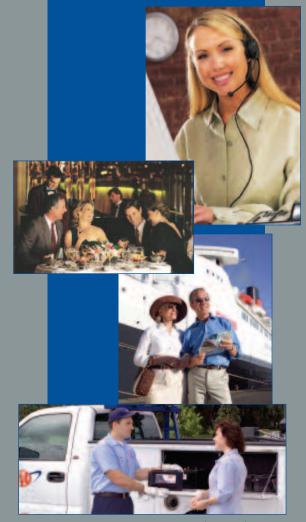
*Insurance coverage's are provided under a Master Policy issued by BCS Insurance Company.



3914 Hecktown Rd. Easton, PA 18045 610-258-2371

NH6009

Premier.



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

www.AAA.com

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

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



200 Mile Tow

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

*Some conditions apply. Additional calls are subject to a service charge.

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

■ Complimentary One-Day Car Rental

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

Complimentary Home Lockout Service

AAA will reimburse up to \$100 per household, once per membership year, for commerical locksmith services to gain access to a member's primary residence from the outside (with proof of primary residence).

*Please submit reimbursement requests to club's Emergency Road Service Department within sixy (60) days of the date of service. Claim forms are available at the AAA Northampton County office, or can be mailed upon request. A PAID original receipt in the member's name must accompany the completed form to be eligible for consideration.

24-Hour Global Travel and Emergency Assistance**

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

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

Assistance includes:

- Emergency Medical Assistance and Transport
- · Medical Consulting and Monitoring
- Emergency Message Center
- Lost Luggage Service
- Pre-Trip Information
- Travel Document and Ticket Replacement
- Legal Referrals

Fee-waived Hertz #1 Club Gold Membership

Hertz offers AAA Premier members a one-year free membership in its' renter frequency program, Hertz #1 Club Gold. In more than 22 countries at 42 major airports, AAA Premier members will receive the convenience provided by Hertz #1 Club Gold of never repeating required personal information and rental preferences at time of reservation and by-passing the rental counter at the rental destination. Visit AAA.com to sign up.



Worldwide 24-Hour Concierge**

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

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

AAA Premier Member Testimonial

I was visiting Chicago and tried to get tickets to a Chicago Cub's bome game through Ticketmaster. I was told the game was sold out, I contacted the Concierge services through my AAA Premier membership. To my surprise, they were able to provide me with several ticket options. The game and the seats were great!

Tom, AAA Premier member from Bethlebem, PA

Destination information

- Event Tickets
- Restaurant Recommendations and Reservations
- Floral Delivery
- Limousine Reservations
- Golf Information and Reservations
- Specialty Research

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

Save 50% on Service Fees for Airline or Rail Tickets

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

Travel Store Discount

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

Trip Interruption & Vehicle Return Group Insurance Benefits

AAA Premier Trip Interruption and Vehicle Return benefits provide members greater peace of mind when trips of 100 driving miles or more from home. If your trip is delayed due to an accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters or severe weather, you can be reimbursed up to \$1,500.00 (per household once per membership year) for covered out-of-pocket expenses, including meals and accommodations; OR for Substitute Transportation to continue your trip. And you can be reimbursed up to \$500.00 to help you get your car back home if an unexpected illness or injury prevents you from completing your trip.

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

The benefits are subject to the following conditions and exclusions:

- "AAA Premier Member" means an AAA Member, AAA Premier adult associate of AAA Premier dependent associate in good standing.
- "Accommodations" means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.
- "Covered Person" means an AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same vehicle during covered travel.
- "Covered Travel" means a planned leisure automobile trip in the
 Covered Person's Vehicle which has taken the Covered Person at least
 100 driving miles from his or her Primary Residence when the
 incident occurs; which was intended to include at least one overnight
 stay within the United States 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.

- "Immediate Family Member" means the AAA Premier Member's spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is an AAA Premier dependent associate is also considered an Immediate Family Member.
- "Physician" means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.