



AAA Premier
Welcome to a Higher Level of Member Benefits!

Welcome to a Higher Level of Member Benefits!

As an 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 roadside 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 is intended to provide you with greater detail about AAA Central Penn's Premier services.

If you would like additional information about how AAA can assist and service you, visit any of our AAA Central Penn offices, or call the toll-free Premier Services phone number printed on the front of your membership card.

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



AAA Services intended for personal use only.

See why AAA Premier Membership is the highest level of benefits offered! All membership levels include AAA's trusted benefits like battery boost, flat tire change, plus free travel materials like TripTik® routings and TourBook® guides, but with AAA Premier, you get much, much more!

	AAA Classic	AAA Plus	AAA Plus RV	AAA Premier	AAA Premier RV
AAA Premier Toll-Free Number	N/A	N/A	N/A	Included	Included
Towing	Up to 5 miles or back to the responding facility	Up to 100 miles*	Up to 100 miles*	Up to 200 miles absolutely free! **	Up to 200 miles absolutely free! **
Tire Change/Battery Service	Free installation of spare tire, Free battery boost; towing provision 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	Free delivery and emergency supply of fuel	Free delivery and emergency supply of fuel
Vehicle Extrication	One Truck and one driver	Two Trucks and two drivers	Two Trucks and two drivers	Two Trucks and two drivers	Two Trucks and two drivers
Vehicle Lockout	Up to \$50 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle	Up to \$100 of locksmith service to gain entry into the vehicle or to replace the key that operates the vehicle
Home Lockout Reimbursement	N/A	N/A	N/A	Up to \$100 reimbursement to gain access to member's primary residence***	Up to \$100 reimbursement to gain access to member's primary residence***
Exclusive Travel Store Savings †	Discounts available on Merchandise	Bigger Discounts available Save Up to an additional 10% off the Classic Member price	Bigger Discounts available Save Up to an additional 10% off the Classic Member price	Biggest Discount available Save up to an additional 10% off the Plus Member price	Biggest Discount available Save up to an additional 10% off the Plus Member price
Hertz #1 Gold Club Membership (a \$60 value)	Included	Included	Included	Included	Included
Free Emergency Car Rental****	N/A	N/A	N/A	Included	Included
Trip Interruption Protection	Up to \$200 (collision only)++	Up to \$600 (collision only)++	Up to \$800 (collision only)++	Up to \$1,500++	Up to \$1,500+++
Vehicle Return Protection	N/A	N/A	N/A	Up to \$500++	Up to \$500+++
Concierge Services	N/A	N/A	N/A	Included	Included
Travel Emergency & Medical Assistance	N/A	N/A	N/A	Included	Included

* Extended Towing benefits effective for AAA Plus and AAA Plus RV Members (7) days after membership dues are received.

** Extended Towing benefits effective for AAA Premier and AAA Premier RV Members (10) days after membership dues are received. One 200 mile tow is available per household per membership year.

***Benefit available per household, once per membership year in commercial locksmith services to gain access to member's primary residence from the outside with proof of primary residence.

† Discounts on merchandise available ONLY at AAA Central Penn branch offices.

**** Reimbursement of one day car rental (up to full size vehicle) per household, per membership year. Coverage applies when member's car is inoperable in conjunction with a non-collision covered towing event. Standard rental qualifications apply and surcharges and optional service charges are the renter's responsibility.

AAA RV coverage, when added to an existing AAA Plus® or AAA Premier® membership extends the benefits of the membership to include motor-homes, pickup trucks with campers, travel trailers, motorcycles and 5th wheel travel trailers. Only the Primary member needs to purchase RV coverage, as the coverage is extended to all Associate members within the membership at no additional per member charge.

‡‡ Benefit provided by AAA Central Penn

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a full description of terms, conditions, and exclusions see Appendix.

††† For RV's meeting the 2 axle definition of vehicle as it appears at the back of this handbook, Insurance coverage is underwritten by BCS Insurance Company under Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a full description of terms, conditions, and exclusions see Appendix For RV's with more than 2 axles, coverage is underwritten by AAA Central Penn.

Certain conditions, restrictions and limitations apply. See information located at the end of this AAA Premier Handbook for complete details.

AAA Premier Convenience with Toll-Free Telephone Numbers

As an AAA Premier Member, you have toll-free access to all AAA Central Penn products and services. AAA Roadside assistance, Worldwide Concierge Service and Emergency Travel and Medical Assistance are available 24 hours a day, 365 days a year by calling the toll-free number printed on the front of your membership card.

AAA Premier Emergency Roadside Assistance Toll-Free Telephone Number is:

1-800-222-4357

AAA Premier Concierge Service Toll-Free Telephone Number is:

1-888-799-2833

Traditional AAA Premier Member Services are also available Monday – Friday 8 a.m. – 7 p.m.; 8 a.m. – 4 p.m. Saturdays/Holidays, and 10 a.m. – 4 p.m. Sundays.

Traditional AAA Premier Member Services Toll-Free Telephone Number is:

1-800-717-4222

Extended Roadside Assistance*

To obtain Premier Roadside Assistance, call the toll-free number on the front of your membership card.‡ When you call for AAA Premier Roadside Assistance, our goal is always to keep you on the go, but should you need towing AAA Premier Membership has you covered. With AAA Premier, each household 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 four allowable service calls per membership year. The other three service calls can be up to 100 driving miles from the point of breakdown.

- All roadside assistance benefits apply to your existing covered vehicles. Roadside assistance, including the 200-mile tow, cannot be used for recreational vehicles or motorcycles unless the member also maintains AAA RV membership coverage.
- If any of the service calls, including the 200-mile tow, are not used during a membership year, they can not be accumulated and carried over to the next membership year.
- As a AAA Premier Member, you may “save” your free 200-mile tow at any time during the membership year by paying the current AAA towing rates per mile on tows over 100 miles. For example, if your vehicle breaks down and needs to be towed 115 miles, it may make sense to pay the additional per mile charge for the 15 miles beyond the first 100 miles and “save” your 200-mile tow for future use during the membership year.
- For towing distances beyond the allowable mileage limits, the member is responsible for the excess mileage based on current AAA towing rates.

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

‡A ten-day waiting period from receipt of payment of membership dues applies to the extended Roadside Assistance benefits for all the newly enrolled Premier Members. A three-day waiting period from receipt of payment of membership dues applies to extended Roadside Assistance benefits for all existing Plus members who upgrade to Premier.



Service is for Members Only

Like your drivers license, AAA Premier Membership applies to the individual member, not the vehicle. You can also protect your loved ones who reside in the same household by purchasing an Associate Membership. Associate Members enjoy the AAA Premier benefits when the Primary Member is signed up for AAA Premier Coverage. To receive Roadside Assistance the AAA Premier Member must be with the vehicle at the time the disablement occurs.

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 call-taker can put you in touch with the nearest rental car provider. With AAA Premier, each AAA Premier household is entitled to reimbursement of one full-day rental car fee, (up to a full size vehicle), when the tow is one of the four allowable Roadside Assistance calls during the 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 Handbook for complete benefit details.*

Hertz #1 Club Gold Membership

AAA Premier Members receive a one (1) year free membership in the Hertz #1 Club Gold (valued at \$60).

AAA Premier Members can activate their free Hertz #1 Club Gold benefits at:

www.AAA.com/premier





TRAVEL ASSISTANCE - Concierge Services*

Within the U.S. and Canada, call toll-free

1-888-799-2833

Outside the U.S., call collect

1-804-281-5741

Services are available only during 'covered travel'.

To obtain 24-Hour Worldwide Concierge Service inside the United States, call the toll-free phone number on the front of your membership card. Outside the United States, call collect using the phone number listed above. As an AAA Premier Member, you have instant access to a host of travel services when traveling domestically or internationally. By calling the toll-free AAA Premier Services telephone number, you can obtain information such as:

- Restaurant and spa recommendations and services
- Event tickets
- Tour information

- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability)

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

24 Hour Global Travel Emergency Assistance*

Within the U.S. and Canada, call toll-free

1-888-799-2833

Outside the U.S., call collect

1-804-281-5741

Services are available only during 'covered travel'.

To obtain Emergency Travel and Medical Assistance inside the United States, call the toll-free phone number on the front of your membership card. Outside the United States, call collect using the phone number listed above.

As an AAA Premier Member, you can rest easy every time you are traveling domestically or on an international vacation. If you have an emergency while 100 miles or more from your primary residence – within the United States or internationally – you may call for Emergency Travel and Medical Assistance 24 hours a day, 365 days a year.

This service provides access to such things as:

- Medical Referrals
- Emergency Message Center
- Lost Ticket and Baggage Assistance
- Emergency Airline and Hotel Reservation
- Legal referrals
- Money transfers

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

**Certain restrictions and limitations may apply. Please see Covered Services section in this handbook for complete benefit details.*

TRAVEL INSURANCE

Trip Interruption*, Vehicle Return* and Baggage Coverage*

Covered person must be at least 100 driving miles from home when incident occurs.

AAA Premier Trip Interruption, Vehicle Return and Baggage 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 \$1500 for covered out-of-pocket expenses, including meals and accommodations; and/or Substitute Transportation to continue your trip. And you can be reimbursed up to \$500 to help you get your car back home if an unexpected Illness or Injury prevents you from completing your trip. There's up to \$250 of coverage if your Baggage is lost, damaged or stolen while on your trip.

**Certain restrictions and limitations may apply. For a full description of terms, conditions, and exclusions see Appendix.*



Savings at AAA Central Penn Branch Office Travel Stores*

Our AAA Travel Stores are filled with products every traveler needs including luggage, travel guides and maps, car and travel accessories, and special products for children and pets on the go. Enjoy saving up to 20% off all of your retail merchandise purchases any day...every day! Simply show your AAA Central Penn Premier card to the cashier to receive this exclusive discount.

**The AAA Premier Merchandise Discount is not valid when paying AAA Membership Dues or purchasing AAA Travel Money Products, Entertainment Books, Attraction Tickets, Gift Certificates or Gift Cards. Discount is only available at AAA Central Penn Stores.*

Home Lockout Service Reimbursement

Finding out you've locked yourself out of your house is never fun, but with AAA Premier Membership you have the peace of mind to know that reimbursement is available if you do. AAA Central Penn Premier Members are eligible for reimbursement up to \$100 per household, once per membership year in commercial locksmith services, when used to gain access to their primary residence from the outside with proof of primary residence.

Home Lockout Reimbursement forms are available by contacting AAA Central Penn at 717-657-2244.



AAA Premier Membership Covered Services and Limitations

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.

When Does AAA Service Not Apply?

Roadside Assistance is designed to help AAA Premier Members when the vehicle they are driving or riding in becomes disabled as a result of unavoidable circumstances, and is limited to making the vehicle operable if possible, or towing it to a place of repair.

Limits of Service

Many Emergency Road Service stations are independent businesses and not employees of AAA. Responsibility for loss, damage or unsatisfactory workmanship remains with the Emergency Road Service Station providing the service. The club will assist by mediating unresolved issues. Members are responsible for the fees involved with any parts, labor to install parts, or render non-covered services such as charging a battery, and the cost of any subsequent trips to the vehicle.

While AAA Emergency Road Service is the most liberal and broadest coverage anywhere, services not covered or reimbursable by AAA include the following:

- During severe weather and extended storms, members at risk will be prioritized. When all available AAA contractors and manpower is required to aid members whose vehicles are disabled on streets and highways, the Club reserves the right to suspend service to members whose vehicles are in safe places or who are requesting a long distance tow. Services into areas not regularly traveled, such as sand, vacant lots, beaches, construction sites, open fields, creek beds, boat ramps, logging or forest service roads, or places dangerous for service vehicles to reach. If the road is blocked, or the vehicle is submerged or partially covered necessitating digging-out, service will be delivered only after the way is cleared.
- Shoveling a vehicle out of snow banks and parking spots or clearing driveways. Service vehicles will not enter a snow-filled road or driveway.
- Service will not be rendered to a vehicle that is illegally parked, abandoned, immobilized by inspection or license laws, vehicles to be junked or to/from a place of dead storage. Service on taxicabs, limousines, buses, motorcycles & mopeds, or any vehicle not properly registered for highway use.
- Towing of vehicles carrying a load that could pose a safety hazard due to either excessive weight or potential shifting of the load are not eligible for service involving lifting of the vehicle (i.e. tire changing, towing or extrications.)

- Additional expense incurred to service vehicles that have been significantly altered will be the responsibility of the member.

Excessive Service

Members are allotted (4) four road service calls per membership year. After the fourth call, the Club has the option of referring service (member calling and paying contractor for the call) or billing the actual cost for the fifth and each succeeding call. AAA is not a substitute for normal maintenance or vehicle care. Improper use or what is deemed excessive use of Emergency Road Service compared to the normal member usage may result in non-renewal of membership, suspension of Emergency Road Service privileges or a surcharge. (Note – normal member usage may be less than the allotted 4 service calls per year.)

Reimbursement Service

If you have followed the procedures outlined to obtain Emergency Roadside Assistance, and AAA service is not available, you may obtain service, pay for it and submit a claim form with the original itemized receipted bill in the member's name to the Club within thirty days of service. Reimbursement for covered services will be based on the prevailing commercial rate for the region where the vehicle became disabled. In instances where the AAA contractor access is legally restricted (toll roads, limited access highways, etc.) offer your AAA membership card in lieu of payment. If it is not accepted, reimbursement services will be provided. No reimbursements' will be made when the fourth call limit is exceeded.

Note: In areas where AAA service is available and members use non AAA services, reimbursement for covered services will be limited to the amount the Club would have paid our contractor to provide the same service.

For a reimbursement form, contact:

AAA Central Penn

Attention: Emergency Road Service Department

2301 Paxton Church Road

Harrisburg, PA 17110

Telephone: 888-222-3575

Email: AAARoadside@aaacp.com

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. # 1 Club Gold benefits are not available at all airports.

TRAVEL INSURANCE AND ASSISTANCE SERVICES

AAA Central Penn Premier Trip Interruption, Vehicle Return and Baggage Coverage benefits are provided to all AAA Premier Members. Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a full description of terms, conditions, and exclusions see Appendix.



These benefits are subject to the following conditions and exclusions:

TRIP INTERRUPTION COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

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

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

The benefit will provide reimbursement for out of pocket expenses incurred by the Insured Person or Covered Traveler up to the limit specified in the Schedule of Benefits for:

1. The cost of additional Accommodations and meal expenses; AND (if applicable),
2. The cost of substitute transportation to continue the Eligible Trip.

Conditions of Coverage

The following conditions apply to this coverage part:

1. Overnight interruption of the Eligible Trip is required.
2. If the Trip Interruption is due to Illness or Injury of the Insured Person or Covered Traveler, a Physician must recommend that the person interrupt the Eligible Trip due to the severity of the person's condition.
3. If the Trip Interruption is due to Illness, Injury or death of the Insured Person's Family Member or an adult with whom the Insured Person resides who is not traveling with the Insured Person, the Illness or Injury must be life threatening, require hospitalization, or he or she must require the Insured Person's care.

Limitations of Coverage

Only expenses incurred in the first ninety-six (96) hours from the initial interruption of the Eligible Trip are covered.

Exclusions

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

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

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

Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a Vehicle of comparable or lesser class. Rentals of expensive or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, 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.

BAGGAGE COVERAGE*

When/Where/To Whom Coverage Applies

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when You are either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

We will provide benefits for Baggage that is lost, damaged or stolen, up to the limit specified in the Schedule of Benefits.

The benefit will provide payment for the value of the Baggage, which is equal to the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Conditions of Coverage

For this coverage part, You or a Covered Traveler must take reasonable steps to keep Baggage safe and intact; to recover it; and, to notify the appropriate authorities within 24 hours of the covered loss.

Limitations of Coverage

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

1. Intentional loss of or damage to Baggage;
2. Defective materials or workmanship; or
3. Ordinary wear and tear

Property or losses not covered includes:

1. Animals;
2. Cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
3. Bicycles, skis, and snowboards;
4. Eye glasses, sunglasses, and contact lenses;
5. Hearing aids, artificial teeth and limbs;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, perfumes, cosmetics, and perishables;
8. Tickets, passports, deeds, and other documents;
9. Money, credit cards, debit cards, securities, bullion, and stamps;
10. Rugs and carpets;
11. Property for business or trade; and

12. Baggage when it is shipped as freight, shipped prior to the date of the Eligible Trip, left in or on a car trailer, or left in an unlocked car.

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.

GENERAL PROGRAM PROVISIONS

This guide to benefits and services 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 contained in the section titled document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Central Penn. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

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

TRAVEL ASSISTANCE

While on your Covered Travel 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/reservations (subject to availability)

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 for your AAA Premier Membership

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. All claims must be reported to Allianz Global Assistance within 60 days from the date of loss or as soon after that as is reasonably possible. To report a loss and start a claim, call 1-888-799-2833.

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

General Documentation:

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

Benefits[†] Limit	Schedule of Coverage
Trip Interruption	\$1,500
Vehicle Return	\$500
Baggage Coverage	\$250
Concierge	Included

† Benefits are per trip.

HOW TO FILE A CLAIM WITH AAA CENTRAL PENN

For RV's with more than 2 axles and those benefits underwritten by AAA Central Penn (as per the chart at the front of this handbook), 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 AAA Central Penn 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 written proof of loss, including any required information necessary to support the claim, to AAA Central Penn within 60 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 6 months from the time proof is otherwise required.

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of Accident/theft (i.e. 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).

Benefits[†] Limit	Schedule of Coverage
Trip Interruption	\$1,500
Vehicle Return	\$500

† Benefits are per trip.

DEFINITIONS

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

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

Actual Cash Value – means purchase price less depreciation.

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

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

Covered Traveler – means a person who is an Immediate Family Member and is traveling with You.

Eligible Trip – means a Trip which:

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

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

Hospital – means a provider that is a short-term, acute, general Hospital that:

1. Is a duly licensed institution;
2. In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;

3. Has organized departments of medicine and major surgery;
4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

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

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

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

Insured Person – means a person:

1. Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits;
2. For whom premium has been paid; and
3. While covered under the Policy.

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

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

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

Motor Vehicle – means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include:

1. Motorcycles (except as noted below);

2. Trucks (except for pickup trucks and vans);
3. Trailers;
4. Motorbikes and all-terrain vehicles;
5. Off-road vehicles;
6. Vehicles that don't have to be licensed;
7. Vehicles that are used for commercial or livery purposes, including limousines; or
8. Other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

Natural Disaster – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

Personal Effects – means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

Physician – means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

Policy Territory – means

1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.
2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.

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

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

Rental Car – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include:

1. Motorcycles, Motorbikes and all-terrain vehicles;
2. Trucks;
3. Campers, trailers and recreational vehicles;
4. Off-road vehicles;
5. Vehicles that don't have to be licensed;
6. Vehicles that are used for commercial or livery purposes, including limousines; or
7. Other conveyances.

Severe Weather – means

1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
2. A "state of emergency" due to weather is declared by the federal, state or local government.

Trip – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.

We, Us, Our – means, or refers to, Allianz Global Assistance.

You, Your, Yours – means, or refers to, the Insured Person.

*****Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a full description of terms, conditions, and exclusions see Appendix.**



**Summary Description for Group Travel Policy Number AAAME00195
Policyholder: AAA Central Penn**

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

Who is eligible for coverage? All active Primary and Associate AAA Members are eligible for the Travel Insurance benefits and assistance coverage (the Master Policy) as summarized in this Summary Description. Eligible Members do not need to purchase travel through the AAA Travel Agency to be entitled to Travel Insurance Benefits. Such persons for whom premium has been paid by AAA are considered Insured Persons under the Master Policy.

Benefits (BENEFITS MAY VARY BASED ON MEMBERSHIP LEVEL)	
Trip Interruption, Per Trip, Per Insured Person or Covered Traveler	\$1,500
Optional Endorsements	
Baggage (Lost, Damaged, Stolen), Per Trip, Per Insured Person or Covered Traveler	\$250
Vehicle Return, Per Trip	\$500

TRIP INTERRUPTION

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

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

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

The benefit will provide reimbursement for out of pocket expenses incurred by the Insured Person or Covered Traveler up to the limit specified in the Schedule of Benefits for:

1. The cost of additional Accommodations and meal expenses; AND (if applicable),
2. The cost of substitute transportation to continue the Eligible Trip.

Conditions of Coverage

The following conditions apply to this coverage part:

1. Overnight interruption of the Eligible Trip is required.
2. If the Trip Interruption is due to Illness or Injury of the Insured Person or Covered Traveler, a Physician must recommend that the person interrupt the Eligible Trip due to the severity of the person's condition.
3. If the Trip Interruption is due to Illness, Injury or death of the Insured Person's Family Member or an adult with whom the Insured Person resides who is not traveling with the Insured Person, the Illness or Injury must be life threatening, require hospitalization, or he or she must require the Insured Person's care.

Limitations of Coverage

Only expenses incurred in the first ninety-six (96) hours from the initial interruption of the Eligible Trip are covered.

OPTIONAL ENDORSEMENTS**BAGGAGE (LOST, DAMAGED, STOLEN) ENDORSEMENT (53.519 (0115))****When/Where/To Whom Coverage Applies**

Coverage applies to You and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when You are either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip.

What is Covered

We will provide benefits for Baggage that is lost, damaged or stolen, up to the limit specified in the Schedule of Benefits.

The benefit will provide payment for the value of the Baggage, which is equal to the lesser of:

1. The actual purchase price of a similar item;
2. The Actual Cash Value of the item at the time of loss which includes deduction for depreciation (for items without receipts, the program will pay up to 75% of the determined depreciated value); or
3. The cost to repair or replace the item.

Conditions of Coverage

For this coverage part, You or a Covered Traveler must take reasonable steps to keep Baggage safe and intact; to recover it; and, to notify the appropriate authorities within 24 hours of the covered loss.

Limitations of Coverage

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

1. Intentional loss of or damage to Baggage;
2. Defective materials or workmanship; or
3. Ordinary wear and tear.

Property or losses not covered includes:

1. Animals;
2. Cars and accessories, motorcycles and motors, aircraft, boats and other vehicles;
3. Bicycles, skis, and snowboards;
4. Eye glasses, sunglasses, and contact lenses;
5. Hearing aids, artificial teeth and limbs;
6. Wheelchairs and other mobility devices;
7. Consumables, medicines, perfumes, cosmetics, and perishables;

8. Tickets, passports, deeds, and other documents;
9. Money, credit cards, debit cards, securities, bullion, and stamps;
10. Rugs and carpets;
11. Property for business or trade; and
12. Baggage when it is shipped as freight, shipped prior to the date of the Eligible Trip, left in or on a car trailer, or left in an unlocked car.

VEHICLE RETURN ENDORSEMENT (53.521 (0115))

When/Where/To Whom Coverage Applies

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, up to the limit specified in the Schedule of Benefits, when the Insured Person is either a driver or passenger in the Insured Person's or Covered Traveler's Motor Vehicle used for the Eligible Trip.

What is Covered

The Company will provide benefits for Vehicle Return in the event of Illness or Injury of:

1. The Insured Person or Covered Traveler; or
2. Driver of the Motor Vehicle, if other than the Insured Person or Covered Traveler.

The benefit will provide reimbursement for payment for the cost of transporting the Motor Vehicle to the Insured Person's place of Primary Residence, up to the limit specified in the Schedule of Benefits.

Conditions of Coverage

The following conditions apply to this coverage part:

1. If the Vehicle Return is due to Illness or Injury, a Physician must recommend that the person interrupt or delay the Eligible Trip due to the severity of the person's condition;
2. The Insured Person or Covered Traveler must contact the Company prior to making arrangements, unless it is not reasonably possible to do so; and
3. The Motor Vehicle must be operable and transportation must be performed by an accredited transportation company.

Limitations of Coverage

Coverage is not provided if:

1. The Motor Vehicle is a rental vehicle or has an original lease term of less than one year; or
2. The transportation of the Motor Vehicle could have been performed by the Insured Person, a Covered Traveler or the driver of the Motor Vehicle if other than the Insured Person or Covered Traveler.

EXCLUSIONS

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

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

7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

GENERAL 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 the Policyholder. The terms and conditions of the Master Policy agree with the terms outlined in this guide to benefits. However, features and benefits are subject to change without notice.

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

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

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

Entire Contract; Changes. The entire contract is made up of the Policy, the Schedule of Benefits and the Policyholder's Application, and any attached riders and endorsements.

Any change to the Policy must be: (1) made in writing; (2) signed by one of Our officers; and (3) attached to the Policy. No agent has authority to change the Policy or waive any of its provisions. Your consent is not needed to change the Policy.

Records. The Policyholder must maintain adequate records acceptable to Us and provide any information required by Us relating to this Insurance.

We will be permitted to examine and audit the records of the Policyholder that relate to the Policy at: (1) any time during the Policy term; and (2) within two years after the expiration of the Policy; or (3) until all claims have been settled or adjusted, whichever is later.

Clerical Error. If a clerical error is made, it will not affect Your coverage. An error will not continue Your coverage beyond the date coverage would end, if the error had not been made. After an error is found, We will take appropriate action. This may include adjusting, collecting or refunding premium.

Errors and Omissions. Clerical error or omission by Us to the Policyholder will not:

1. Prevent an eligible individual from receiving coverage, if the eligible individual is entitled to coverage under the terms of the Policy; or
2. Cause coverage to begin or coverage to continue for an individual when the coverage would not otherwise be effective.

If the Policyholder gives Us information about an individual that is incorrect, We will:

1. Use the facts to decide whether the individual meets the definition of an Insured Person and has coverage under the Policy and in what amounts; and

2. Make a fair adjustment of the premium.

New Entrants. All individuals added to an Eligible Class shown in the Schedule of Benefits are eligible for insurance under the Policy.

Representations. By accepting the Policy, the Policyholder agrees that:

1. The statements in Application made part of the Policy are accurate and complete;
2. Those statements are based upon the representations by the Policyholder; and
3. We have issued the Policy in reliance upon the Policyholder's representations.

We rely on statements made by the Policyholder in the Application. If there is no fraud, the Policyholder's statements: (a) are considered representations and not warranties and (b) will not be used to void the Policy or reduce any claim. We will not contest the Policy after it has been in effect for 2 years, except for fraud.

False Claim. If You make any claim knowing it to be false or fraudulent under any Coverage Part or Assistance Service, that Coverage Part or Assistance Service will no longer apply to You and Your claims thereunder will be forfeited.

Action against Company. No action at law or in equity may be brought to recover under the Policy until:

1. 60 days after We have been given written proof of loss in accordance with the requirements of the Policy; and
2. All terms and conditions of the Policy have been complied with.

Conformity With State Statutes. Any provision of the Policy that, on its effective date, is in conflict with the laws and regulations of the state in which the Policy was delivered is amended to conform to the minimum requirements of those laws and regulations.

Due Diligence. You must use due diligence and concur in doing all things reasonably practicable to avoid or diminish any loss or damage to the property insured hereunder. We will not unreasonably apply this provision to avoid claims.

Benefits Provided For Insured Persons and Covered Travelers Only. The insurance provided by the Policy are solely for the benefit of the Insured Persons and Covered Travelers. No other person or entity will have any legal or equitable right, remedy or claim for coverages or damages under or arising from the Policy.

No Benefit to Bailee. This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

Subrogation. If We become liable for any payment to You under the Policy for losses suffered, We will be subrogated, to the extent of such payment, to all of Your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in Your name. You agree to assist Us, as it may reasonably require, in preserving its rights against those responsible for such loss, including but not limited to, executing all documents necessary to enable Us to bring suit in Your name.

No Assignment of Coverages. Your coverages under the Policy may not be assigned or transferred by You, and any rights which may arise under the Policy (including any claims made, or which may be made) may not be assigned or transferred by You either by operation of law or by contract, without Our prior written consent. Assignment or transfer by You of the coverages under the Policy without such prior written consent will void all coverage as to the assignor/transferor and assignee/transferee under the Policy.

Claim Forms. We will furnish claim forms to You within 15 days of receipt of a notice of claim. If these forms are not furnished within 15 days, You will satisfy this requirement by sending Us written proof of loss. This proof should include information sufficient to identify the applicable Insured Person, the Policy number, and a description of both the occurrence and the nature

and extent of the loss.

Time of Payment of Claims. We will pay the claim after receipt of acceptable proof of loss. Claims will be paid in accordance with the payment of claims provision.

Payment of Claims. All claims will be paid to You, if living; otherwise to Your estate.

Any payment made in good faith will discharge Our liability to the extent of that payment.

Physical Examination. We, at Our own expense, have the right to have You examined as often as reasonably necessary while a claim is pending.

DEFINITIONS

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

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

Actual Cash Value – means purchase price less depreciation.

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

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

Covered Traveler – means a person who is an Immediate Family Member and is traveling with You.

Eligible Trip – means a Trip which:

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

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

Hospital – means a provider that is a short-term, acute, general Hospital that:

1. Is a duly licensed institution;
2. In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
3. Has organized departments of medicine and major surgery;

4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
5. Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.

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

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

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

Insured Person – means a person:

1. Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits;
2. For whom premium has been paid; and
3. While covered under the Policy.

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

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

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

Motor Vehicle – means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include:

1. Motorcycles (except as noted below);
2. Trucks (except for pickup trucks and vans);
3. Trailers;
4. Motorbikes and all-terrain vehicles;
5. Off-road vehicles;
6. Vehicles that don't have to be licensed;
7. Vehicles that are used for commercial or livery purposes, including limousines; or
8. Other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

Natural Disaster – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

Personal Effects – means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

Physician – means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

Policy Territory – means

1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.
2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.

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

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

Rental Car – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include:

1. Motorcycles, Motorbikes and all-terrain vehicles;
2. Trucks;
3. Campers, trailers and recreational vehicles;
4. Off-road vehicles;
5. Vehicles that don't have to be licensed;
6. Vehicles that are used for commercial or livery purposes, including limousines; or
7. Other conveyances.

Severe Weather – means

1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
2. A "state of emergency" due to weather is declared by the federal, state or local government.

Trip – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.

We, Us, Our – means, or refers to, BCS Insurance Company, including its authorized agents.

You, Your, Yours – means, or refers to, the Insured Person.

BCS INSURANCE COMPANY

(A Stock Company)

Pennsylvania

State Amendment

The Travel Protection Insurance Policy and the Summary Description are amended as follows:

I. **Travel Protection Insurance Policy and Summary Description, DEFINITIONS**, the definition of Hospital is replaced by the following:

Hospital -means a facility that:

1. Is operated according to law and is licensed or approved by the responsible state agency;
2. Is primarily engaged in providing medical care and treatment of sick or Injured people on an inpatient basis and for which a charge is made; and
3. Provides 24 hour nursing service by or under the supervision of registered nurses (R.N.'s).

A hospital does not include:

1. A nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care;
2. A facility that is, other than incidentally, a clinic, a rest home, nursing home, convalescent home, home health care, or home for the aged, nor does it include any ward, room, wing or other section of the hospital that is used for such purposes; or
3. Any military or veterans hospital or soldiers home or any hospital contracted for or operated by an national government or government agency for the treatment of members or ex-members of the armed forces for which no charge is normally made.

II. **Travel Protection Insurance Policy, GENERAL PROVISIONS**, Proof of Loss is replaced by the following:

Proof of Loss

Written proof of loss must be given to the Company within 90 days of the date of loss. If it is not possible to give this proof of loss within the time required, the Company will not reduce or deny any coverages if the proof is given as soon as practicable. However, in no event, other than legal capacity, will proof be given more than one year after the date of loss.

The Company will, no later than the 15th business day after receipt of all of the items, statements and forms the Company requested as necessary to secure final proof of loss, deliver written notification to the Insured Person of:

1. The Company's acceptance of such claim; or
2. The Company's rejection of such claim, accompanied by the reason(s) for rejection.

If the Company is unable to accept or reject the claim within the time period specified above, the Company shall notify the Insured Person of the need for additional time, accompanied by the reason(s) for needing additional time, within 15 business days after receipt of the proof of loss. If the investigation remains incomplete, the Company will, within 30 days from the date of the initial notification and every 45 days thereafter, send to the Insured Person a letter setting forth the reason(s) additional time is needed for investigation and state when a decision on the claim may be expected.

If, however, the Company has a reasonable basis to believe an Insured Person has fraudulently caused or contributed to the loss by arson or other illegal activity, the Company shall provide written notification of its acceptance or rejection of the claim within a reasonable time for full investigation after receipt by the Company of a properly executed proof of loss.

III. **Summary Description, GENERAL PROVISIONS**, How to File a Claim is replaced by the following:

BCS INSURANCE COMPANY

(A Stock Company)

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

Written proof of loss must be given to Us within 90 days of the date of loss. If it is not possible to give this proof of loss within the time required, We will not reduce or deny any coverages if the proof is given as soon as practicable. However, in no event, other than legal capacity, will proof be given more than one year after the date of loss.

We will, no later than the 15th business day after receipt of all of the items, statements and forms We requested as necessary to secure final proof of loss, deliver written notification to You of:

1. Our acceptance of such claim; or
2. Our rejection of such claim, accompanied by the reason(s) for rejection.

If We are unable to accept or reject the claim within the time period specified above, We will notify You of the need for additional time, accompanied by the reason(s) for needing additional time, within 15 business days after receipt of the proof of loss. If the investigation remains incomplete, We will, within 30 days from the date of the initial notification and every 45 days thereafter, send to You a letter setting forth the reason(s) additional time is needed for investigation and state when a decision on the claim may be expected.

If, however, We have a reasonable basis to believe You have fraudulently caused or contributed to the loss by arson or other illegal activity, We will provide written notification of its acceptance or rejection of the claim within a reasonable time for full investigation after receipt by Us of a properly executed proof of loss.

IV. **Travel Protection Insurance Policy and Summary Description, GENERAL PROVISIONS**, the following is added:

Prejudgment Interest: If awarded, prejudgment interest will be paid outside the limits of the Policy.

There are no other changes or revisions made by this amendment to the form to which this is attached.

BCS Insurance Company

HFBucham, III
PRESIDENT

ASSISTANCE SERVICES

24 HOUR TRAVEL ASSISTANCE

Within the U.S. and Canada, call toll-free: 888.799.2833 **Outside the U.S., call collect: 804.281.5741**

Services are available while on an 'eligible trip'.

If a Member needs help while traveling, AGA's assistance team is available 24 hours a day. Our services are here to make challenging situations a little easier.

This service provides access to such things as:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

24 Hour Travel Assistance services are not financial benefits. Any costs associated with a service are paid by the Member.

CONCIERGE SERVICE

Within the U.S. and Canada, call toll-free: 888.799.2833 **Outside the U.S., call collect: 804.281.571**

Services are available while on an 'eligible trip'.

Our Concierge services are designed to help make Members' travels more enjoyable. Our Concierge associates can assist a Member with many different requests such as:

- Destination information
Including highlights and sights, shopping, museums, local cultural events, exhibitions, shows and festivals, airports, mass transportation, ATM locations, weather forecasts, local customs and duty requirements, current exchange rates, local visa and passport requirements
- Travel referrals and reservations
Including hotels, bed & breakfasts, flights, rental cars, limo & car services, restaurants
- Restaurant and spa recommendations and services
- Event tickets

Including sporting events, concerts, theater arrangements

- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

Concierge services are not financial benefits. Any costs associated with a service are paid by the Member.