



## Automobile Club of Southern California

P.O. Box 25001, Santa Ana CA 92799-5001

AAA.com

(877) 422-2100

August 11, 2022

### AUTO INSURANCE RENEWAL OFFER

Policy Number: CAA 168702883



CAO, HO V.  
16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752

Thank you for your 5 years of membership with the Auto Club. We are pleased to offer renewal of your auto policy for another year and we have great news. After just one year, you qualify to receive a Loyalty Discount of up to 5.6% which means you save even more on your premium by renewing with us.

We are also pleased to announce that valued policyholders like you will again receive a return of premium through a **Policyholder Savings Dividend**. This is one of the advantages of having auto insurance through the Auto Club.

As a convenience, we have applied your \$254 Policyholder Savings Dividend to your renewal premium to reduce your premium balance.

This renewal package includes the following documents:

- Your Policy Coverages and Limits pages (Renewal Declarations)
- Billing Statement
- Proof of Insurance Cards
- Other important insurance documents

Thank you again for choosing us.

Sincerely,

John Boyle  
President and CEO

#### YOUR POLICYHOLDER SAVINGS DIVIDEND IS:

**\$254**

#### YOUR DISCOUNTS

The following discounts have been applied to your auto policy premium:

- Multi-Vehicle
- Select Prof & Groups
- Loyalty
- Good Driver
- Verified Mileage

#### YOUR RENEWAL PREMIUM

Your renewal premium includes an additional premium charge as a result of:

- an accident

that occurred during the last year. Please refer to the reverse of your enclosed declarations page for a list of driving record activity for each operator on your policy.

**POLICYHOLDER SAVINGS DIVIDEND STATEMENT on reverse ➡**

**Click** AAA.com/myaccount to access your policy and **pay your bill online**

**Visit** or call your local Auto Club branch  
AAA.com/branches

**Call** (877) 422-2100

## POLICYHOLDER SAVINGS DIVIDEND STATEMENT

We are pleased to announce that our auto policyholders will once again receive money back through the payment of a POLICYHOLDER SAVINGS DIVIDEND.

While auto dividends are not guaranteed, qualifying auto policyholders have received a Policyholder Savings Dividend in each year since 1990 and now you have the opportunity to get money back just for insuring your car with us.

For years our auto policyholders have enjoyed the benefit of quality insurance, caring customer service, great discounts and also the opportunity to receive money back through a Policyholder Savings Dividend. Not all insurance companies can say that. Giving money back to our auto policyholders through dividends is another way we're always with you.

The amount of the Policyholder Savings Dividend that you will receive upon completion of your current policy period is displayed below. Your dividend amount is based on your current policy premium. Since dividends are paid at the end of your current policy term, the good news is we have applied your dividend to your renewal premium to reduce your premium balance and your minimum due. This means less money coming out of your pocket to renew your policy.

**YOUR  
SAVINGS!**

### YOUR POLICYHOLDER SAVINGS DIVIDEND THIS YEAR

**Policyholder Savings Dividend Amount:**

**\$254**

**Dividend applied to renewal premium for auto policy period:**

(Refer to the enclosed Renewal Billing Statement for your premium balance)

**09-19-22 to 09-19-23**

**Call (877) 422-2100**

**Click** [AAA.com/myaccount](https://www.aaa.com/myaccount) to access your policy and **pay your bill online**

**Visit** or call your local Auto Club branch  
[AAA.com/branches](https://www.aaa.com/branches)



# Interinsurance Exchange of the Automobile Club

P.O. Box 25448, Santa Ana, CA 92799-5448  
 AAA.com/billpay  
 1-877-422-2100

## AUTOMOBILE RENEWAL BILLING STATEMENT

THIS BILLING STATEMENT AND THE INFORMATION IT CONTAINS ARE PART OF YOUR INSURANCE POLICY DECLARATIONS

### INSURANCE BILLING STATEMENT

CAO, HO V.  
 16272 CHIPPER LN  
 HUNTINGTON BEACH CA 92649

POLICY NUMBER: **CAA 168702883**

POLICY EFFECTIVE DATE: 09-19-2022

BILLING DATE: 08-10-2022

DUE DATE: 09-19-2022

1. RENEWAL PREMIUM:	\$3,738.00
2. LESS PRIOR PAYMENT:	\$0.00 cr
3. PREVIOUS BALANCE:	\$0.00
4. AMOUNT FINANCED:	\$3,738.00
5. LESS POLICYHOLDER SAVINGS DIVIDEND:	\$254.00 cr
6. TOTAL BALANCE:	<u>\$3,484.00</u>

Your Policyholder Savings Dividend has been used to reduce the minimum due necessary to renew your policy:

Minimum Amount Due: \$373.80

Less Policyholder Savings Dividend: \$254.00 cr

Minimum Due Required to Renew: \$119.80

Future payments will vary from \$379.41 to \$412.44 if there are no changes in premium and installments are paid as billed.\*

To renew your policy, please pay either the **Total Balance** \$3,484.00 or the **Minimum Due** \$119.80  
 on or before the **Due Date** 09-19-2022

\*After the initial renewal installment, each subsequent installment will include a finance charge.  
 - see reverse for details -

### SAVE TIME WITH OUR OTHER PAYMENT OPTIONS

**CLICK** AAA.com/billpay

**VISIT** AAA.com/branches to find an office near you

**CALL** 1-877-422-2100

When you sign up for **AAA Auto Pay**, installment payments can be withdrawn directly from your financial institution. You no longer have to worry about missing a payment, writing checks or paying for postage. To learn more about our flexible payment options please visit us at **AAA.com/autopay**.

↓ TO ENSURE PROPER HANDLING, INCLUDE STATEMENT WITH PAYMENT. ↓

DETACH HERE.

### AUTOMOBILE RENEWAL BILLING STATEMENT

Billing Date: 08-10-2022

Please write policy number on check.  
 Include alpha and numeric characters.  
**Policy Number: CAA 168702883**

Make Checks Payable to:

**ACSC**

Or Pay Online at AAA.com/billpay

TO PAY IN FULL  
 PAY THIS AMOUNT

**BALANCE**

\$3,484.00

**AMOUNT PAID**

**MINIMUM DUE**

\$119.80

**DUE DATE**

09-19-22

HO VAN CAO  
 16272 CHIPPER LN  
 HUNTINGTON BEACH CA 92649  
**Email: HVC\_BUS@YAHOO.COM (Please Verify)**

CHANGE CONTACT INFO BELOW / UPDATE EMAIL AT **AAA.com/UpdateEmail**

STREET \_\_\_\_\_ ( ) \_\_\_\_\_ PHONE \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 EMAIL \_\_\_\_\_



P.O. BOX 25448  
 SANTA ANA, CA 92799-5448

10902 168702883 091922 000119800001200000012000 003484000

200222230400 03256 2-10 CAA168702883

CAA0780A  
 E20200908  
 081122

CAA0780A E20200908 081122

SEND ANY QUESTIONS REGARDING THIS BILL TO:  
ACSC  
Attn: CORPORATE RECEIVABLES A313  
P.O. Box 25001, Santa Ana, CA 92799-5001  
Phone: 1-877-422-2100

Truth in Lending Information for Policy: CAA 168702883

Number of Payments	First Payment Due Date	First Payment Amount	Other Payments are due each succeeding month on this date	Other Payments will vary from
10	9-19-22	\$119.80	19TH	\$379.41 to \$412.44
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit.
15.70%	\$208.82	\$3,738.00	\$3,946.82	\$3,946.82
There is no prepayment penalty.				

The full balance or at least the Minimum Due is payable by the due date. You must pay the outstanding balance in full to avoid paying any finance charges. After the first renewal payment, each subsequent billing will include a finance charge. Payments received will be applied first to any fees or charges due. The remainder of your payment will be applied to the premium due. All returned payments, whether by check, electronic transaction, or other form of payment, may be re-presented electronically for payment. Each late payment is subject to a \$7 fee and each returned payment is subject to a \$15 fee. Installment payment plans and all fees are subject to change without notice. An adverse payment record (such as a late payment, a returned payment, or a nonpayment) may reduce the number of remaining installments and increase the minimum due, or result in a request to pay the entire balance of the policy bill in full. Whenever a payment is returned by your financial institution, we may, at our option, notify you in writing that the entire outstanding premium balance is immediately due and payable in cash or by cashier's check or bank money order at one of the Auto Club's district offices. In addition, the payment record during the current policy period will determine the payment terms offered at the next policy renewal.

The finance charge periodic rate will be 1% per month (12% ANNUAL PERCENTAGE RATE) on that portion of the Balance exceeding \$1,000 and 1.5% (18% ANNUAL PERCENTAGE RATE) on that portion of the Balance that is \$1,000 or less.

# Interinsurance Exchange of the Automobile Club

## Automobile Insurance Policy Coverages and Limits

### Renewal Declarations

We are pleased to offer you a renewal for your automobile insurance policy. To renew your policy, send at least the minimum payment on or before the due date. Insurance is in effect only for the vehicles, coverages, and limits of liability shown on this declarations page and as set forth in the insurance policy and endorsements. These declarations, together with the contract and the endorsements in effect, complete your policy. If any change to your policy or to the information we have on file results in a premium decrease during the policy period, the Interinsurance Exchange reserves the right to apply any refund due to your outstanding balance.

NAMED INSURED (Item 1.)					AUTO POLICY NUMBER: CAA 168702883				
CAO, HO V. 16272 CHIPPER LN HUNTINGTON BEACH CA 92649-2752					POLICY PERIOD (PACIFIC STANDARD TIME)				
					POLICY EFFECTIVE DATE:		09-19-22	12:01 A.M.	
					POLICY EXPIRATION DATE:		09-19-23	12:01 A.M.	

VEHICLES									
VEH. NO.	YEAR	MAKE	MODEL	IDENTIFICATION NUMBER	VEHICLE USE	GARAGE ZIP CODE	ANNUAL** MILES	VERIFIED MILEAGE	SALVAGE
1	2005	TYTA	CAMRY STD/LE/XLE/SE	4T1BE32K45U041673	PLEASURE	92649	1,501 - 2,500	VERIFIED	NO
2	2022	TYTA	COROLLA LE	5YFEPMAE2NP275854	PLEASURE	92649	7,501 - 10,000	VERIFIED	NO
3	2012	HOND	ACCORD EX-L V6	1HGCP3F85CA037469	PLEASURE	92649	7,501 - 10,000	NO	NO

COVERAGES AND LIMITS					ANNUAL PREMIUMS				
Coverage is not in effect unless a premium or the word "included" is shown.									
COVERAGES		LIMITS OF LIABILITY			Vehicle 1	Vehicle 2	Vehicle 3	Vehicle	Vehicle
<b>Liability</b>									
Bodily Injury	\$250,000	each person/	\$500,000	each occurrence	\$ 343	\$ 234	\$ 494		
Property Damage	\$100,000	each occurrence			\$ 247	\$ 158	\$ 362		
<b>Medical</b>					No Coverage	No Coverage	No Coverage		
<b>Physical Damage</b> (Actual Cash Value unless otherwise stated, less deductible)									
	Vehicle 1	Vehicle 2	Vehicle 3	Vehicle	Vehicle				
Comprehensive (Less Deductible)	No Coverage	ACV \$500	ACV \$500		No Coverage	\$ 98	\$ 43		
Collision (Less Deductible)	No Coverage	ACV \$500	ACV \$500		No Coverage	\$ 789	\$ 681		
Car Rental Expense (Per Day)	No Coverage	No Coverage	No Coverage		No Coverage	No Coverage	No Coverage		
<b>Uninsured Motorist</b>									
Bodily Injury - Uninsured & Underinsured Vehicles	\$100,000	each person/	\$300,000	each accident	\$ 82	\$ 83	\$ 115		
Uninsured Deductible Waiver					No Coverage	Included	Included		
Uninsured Collision					\$ 9	No Coverage	No Coverage		
<b>Total Premium</b>					\$ 681	\$ 1362	\$ 1695		

#### PREMIUM DISCOUNTS

Please refer to the enclosed document entitled "Premium Discounts Applied to Your Automobile Policy."

\* If at any time you choose to pay less than the full balance outstanding, finance charges of up to 1.5% per month of the balance outstanding will apply as explained in your billing statements, which are part of these declarations.

\*\* To see the annual mileage for your expiring policy, please refer to the "Notice of Annual Mileage" page contained in your renewal package.

"No Coverage" indicates coverage not purchased.

Total Annual Premium* (Includes all applicable discounts.)	\$ 3738
Less Policyholder Savings Dividend	\$ 254
<b>Net Premium*</b>	<b>\$ 3484</b>

# Interinsurance Exchange of the Automobile Club

## Automobile Insurance Policy Coverages and Limits

### Renewal Declarations (continued)

AUTO POLICY NUMBER: CAA 168702883

POLICY EFFECTIVE DATE: 09-19-2022

**DRIVERS** (Coverage may differ for each driver. Please see each section of the policy contract for the definition of "Persons Insured".)

DRIVER NUMBER	NAME	GENDER	MARITAL STATUS	YEAR FIRST LICENSED
1	CAO, HO V	MALE	MARRIED	1975
2	HUYNH, JACQUELINE T	FEMALE	MARRIED	1976
3	LOTT, CYNTHIA	FEMALE	SINGLE	1970
4	LOTT, WESLEY - EXCLUDED*	MALE	SINGLE	
5	WALSH, NOEL - EXCLUDED*	FEMALE	SINGLE	
6	BRETT, JEFFREY - EXCLUDED*	MALE	SINGLE	1970
7	TAQI, URMAN M - EXCLUDED*	MALE	SINGLE	1961

**\* IMPORTANT: NO COVERAGE IS PROVIDED BY THIS POLICY WHILE ANY VEHICLE IS BEING OPERATED BY AN EXCLUDED DRIVER. PLEASE READ THE "EXCLUSION OF DESIGNATED PERSON ENDORSEMENT" AGREEMENT PREVIOUSLY PROVIDED TO YOU. (Endorsement No. 2184.)**

DRIVER NUMBER	DRIVING RECORD					DRIVER STATUS	RATED VEHICLE NUMBER	
	NUMBER OF PRINCIPALLY AT-FAULT ACCIDENTS	NUMBER OF TRAFFIC CONVICTIONS						
		MINOR	SERIOUS	MAJOR	SEVERE			SUSPENSIONS
1	1					PRIMARY	3	
2	1				2	PRIMARY	1	
3						ADDITIONAL		
4						EXCLUDED		
5						EXCLUDED		
6						EXCLUDED		
7						EXCLUDED		

**ENDORSEMENTS AND CERTIFICATES**

NUMBER	TITLE
2184	EXCLUSION OF DESIGNATED PERSON
2367	AMENDATORY ENDORSEMENT

**SPECIAL EQUIPMENT\*\***

**SOUND EQUIPMENT\*\***

VEH. NO.	CAMPER/VAN CONV.	OTHER	2-WAY RADIO	TELEPHONE	RADIO	OTHER
1						
2						
3						

\*\* Coverage is indicated by a "YES" in the appropriate equipment column. Coverage limitations apply unless coverage was purchased specifically for certain equipment.

**ANY PHYSICAL DAMAGE LOSS MAY BE MADE PAYABLE TO YOU AND ANY INTEREST LISTED BELOW:**

**PERSON DESIGNATED TO RECEIVE NONPAYMENT OF PREMIUM NOTICES:**

An individual designated by a policyholder to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium does not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than the right to receive notice.

# Interinsurance Exchange of the Automobile Club

## Premium Discounts Applied to Your Automobile Policy

Auto Policy Number: CAA 168702883

The following automobile premium discounts are available from the Interinsurance Exchange. If you meet the discount requirements, an "X" will appear in the box next to the discount name and you will receive a premium reduction on all coverages that qualify for the discount.

<input type="checkbox"/>	MULTI-POLICY		
<input checked="" type="checkbox"/>	MULTI-VEHICLE		
<input checked="" type="checkbox"/>	SELECT PROFESSIONALS & GROUPS		
<input checked="" type="checkbox"/>	LOYALTY		
<input type="checkbox"/>	DRIVING COURSE		
<input type="checkbox"/>	MATURE DRIVER		
<input type="checkbox"/>	STUDENT AWAY		
<input type="checkbox"/>	GOOD STUDENT		
<input checked="" type="checkbox"/>	GOOD DRIVER	CAO, HO V	LOTT, CYNTHIA
<input checked="" type="checkbox"/>	VERIFIED MILEAGE	2005 TYTA CAMRY STD/LE/XLE/SE	2022 TYTA COROLLA LE

If you need additional information about any of the above discounts, please refer to the **Available Automobile Premium Discounts** insert included with your renewal offer (or the insert provided with your application). If you have additional questions about premium discounts or your auto policy, please call us at 1-877-422-2100.



# Interinsurance Exchange of the Automobile Club

Policy Number: **CAA 168702883**

## NOTICE OF ANNUAL MILEAGE

Pursuant to section 2632.5 (c) of the California Insurance Code of Regulations, we are providing you with the annual mileage figures for your vehicle(s).

Vehicle No.	Vehicle Year	Vehicle Make	Vehicle Identification No.	Annual Miles Expiring Policy
1	2005	TYTA	4T1BE32K45U041673	<b>1,501 - 2,500</b>
2	2022	TYTA	5YFEPMAE2NP275854	<b>7,501 - 10,000</b>
3	2012	HOND	1HGCP3F85CA037469	<b>2,501 - 3,500</b>

20022230400 03258 4-10 CAA168702883



# Interinsurance Exchange of the Automobile Club

## What You Need to Know About Your Auto Policy Renewal

### REVISED RATING CLASSIFICATION PLAN

We have revised our rating classification plan and realigned our rates to better match our loss experience. As a result of the revised rating classification plan, your new premium may be different than your current premium. Premium adjustments will vary by policy depending on individual policy rating factors and qualifying discounts. Your premium may also be impacted by any changes that have been made to your policy since last year.

### ANNUAL MILEAGE INFORMATION

If the annual mileage of a vehicle has changed or if it significantly changes during the next policy period, you may request an adjustment to the annual mileage of that vehicle. If you are requesting a change to the annual mileage of a vehicle receiving the Verified Mileage Discount, the adjustment to the policy will be effective after the verification of odometer readings provided by you. We may also require an inspection of the vehicle odometer or use third party sources to verify, update, or determine the annual mileage.

### MONTHLY (12-PAY) PAYMENT PLAN OPTION

We are pleased to offer a Monthly Payment Plan that allows you to pay your annual renewal premium in twelve (12) monthly installments. The initial installment of 10% of the total renewal premium will be due on the renewal effective date and no finance charge will apply to this initial installment. The balance of your total renewal premium will be spread into eleven (11) equal monthly installments beginning approximately 30 days after the renewal effective date. Each of these installments will include a finance charge. To qualify for this Monthly Payment Plan, you must be enrolled in our AAA Auto Pay plan. This convenient plan allows your monthly premium payments to be withdrawn automatically from your bank account. An installment schedule displaying your payments for the policy period will be sent to you. Please contact us if you are interested in switching to this new payment plan.

### PREMIUM PAYMENT OPTIONS AND FEES

Qualifying insureds may pay the annual premium in full or in installments. After the initial renewal installment, each subsequent installment will include a finance charge. The periodic rate is 1% per month (12% ANNUAL PERCENTAGE RATE) on that portion of the balance exceeding \$1,000 and 1.5% per month (18% ANNUAL PERCENTAGE RATE) on that portion of the balance that is \$1,000 or less. There is no prepayment penalty. The total amount of the finance charge is included in the information mailed with the initial renewal installment billing. Each late payment is subject to a \$7 fee and each returned payment is subject to a \$15 fee. Installment payment plans and all fees are subject to change without notice. An adverse payment record (such as a late payment, a returned payment or a nonpayment) may reduce the number of remaining installments and increase the minimum due, or result in a request to pay the entire balance of the policy bill in full. In certain situations we may not offer the installment plan.

## **YOUR RIGHT TO SELECT ANOTHER PERSON TO RECEIVE NOTICES OF NONPAYMENT OF PREMIUM**

California State law allows you the option to designate one additional person to receive notices of lapse, termination, expiration, non-renewal, or cancellation of your insurance policy for nonpayment of premium. If you choose to designate another person to receive notices of nonpayment of premium, this person will appear as the "Person Designated to Receive Nonpayment of Premium Notices" on your Declarations page.

Nonpayment of premium notices sent to the person you designate will be *in addition to* the notices mailed to you, the policyholder. Adding a designated person to your policy is optional and you may change or remove a designated person at any time. Adding, changing or removing a designated person has no effect on your policy coverages or premium. An individual designated by you, the policyholder, will not have any rights, whether as an additional insured or otherwise, to any benefits under the policy, other than the right to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium. If you are interested in designating another person to receive nonpayment of premium notices, please contact us at (800) 924-6141 or stop by your local Auto Club to obtain a "Notice of Nonpayment of Premium—Designee Selection Form."

## **OTHER IMPORTANT INFORMATION**

### **Minimum Financial Responsibility Limits Available for Liability Coverages**

In compliance with Insurance Code Section 1861.15, we will, upon request, furnish Bodily Injury Liability coverage and Property Damage Liability coverage in the minimum financial responsibility amounts of \$15,000 for bodily injury to or death of one person, \$30,000 for bodily injury to or death of two or more persons, and \$5,000 for damage to property of others in any one accident.

### **Premium Increase for Accidents or Traffic Convictions**

You have the right to be informed, upon request, of any increase in your premium because of accidents or convictions for traffic violations.

# Interinsurance Exchange of the Automobile Club

## AVAILABLE AUTOMOBILE PREMIUM DISCOUNTS

*The following automobile insurance premium discounts are offered to qualifying policyholders.*

### **Good Driver Discount**

Drivers are eligible for a **20%** premium discount on the vehicles they principally operate if during the last 10 years, they have not been convicted of an alcohol or drug-related offense; and during the last 3 years, they:

- were continuously licensed to drive a motor vehicle.
- had no suspension, cancellation or revocation of their driving license.
- had no principally (51% or more) at-fault accidents which resulted in bodily injury or death of any person.
- had no traffic convictions which are assessed two violation points (*i.e.*, reckless driving, speed contest or hit-and-run).
- had no more than:
  - one (minor) traffic conviction which is assessed one violation point (such as speeding or running a red light);
  - OR
  - one principally (51% or more) at-fault accident which resulted only in damage to property (no bodily injury or death), and the total loss or damage caused by the accident exceeded \$1,000.

### **Loyalty Discount**

A discount of up to **5.6%\*** will automatically apply to qualifying policyholders who have had continuous automobile liability insurance with the Exchange for at least one year.

### **Multi-Vehicle Discount**

A discount of up to **27.3%\*** will apply on most policies insuring two or more qualifying vehicles for Bodily Injury Coverage. Qualifying vehicles include private passenger autos, SUV's, most pick-ups and vans, motor homes, dune buggies and classic cars. (This discount does not apply to classic cars insured under a Collector Car policy).

### **Multi-Policy Discount**

This discount will automatically apply to qualified auto policies if the named insured (or resident spouse/registered domestic partner) also insures their home or watercraft with the Interinsurance Exchange or has a qualifying AAA Life Insurance Policy. Auto policyholders can save the following on their auto premium:

- up to **15.7%\*** with a qualifying homeowners policy; or up to **11.2%\*** with a qualifying condo policy, or up to **3.7%\*** with a qualifying renters policy.
- up to **2.8%\*** with a qualifying watercraft policy.
- up to **4.7%\*** with a qualifying AAA Life policy.

### **Verified Mileage Discount**

A discount ranging from approximately **1.1%\*** up to **19.1%\*** is available on an individual vehicle basis when selected by the named insured. To qualify, the named insured must provide us, when requested, with the current odometer reading as verification of the number of miles driven annually for that vehicle. If we do not receive a vehicle's current odometer reading when requested, the vehicle will not qualify for the Verified Mileage Discount. We may use odometer readings obtained from government agencies and other sources to determine or verify the vehicle's annual mileage. For vehicles owned less than 90 days, we may use a default annual mileage.

This discount is applied prospectively at new business, renewal, and upon certain policy amendments. If the annual miles of a vehicle significantly change during the policy year, you may request an adjustment to the verified annual mileage of that vehicle. The adjustment to the policy will be effective after the verification of odometer readings provided by you or the vehicle is inspected by us.

### **Good Student Discount**

Full-time high school, college or university students with less than nine years of driving experience and a current or cumulative grade point average (GPA) of at least 3.0, are eligible for a discount of up to **14.3%\*** on the vehicle(s) they principally operate. Acceptable certification of full-time status and GPA is required before the discount can be applied. Re-certification is required annually and must be received prior to policy renewal.

*\*Discount amounts are approximate and will vary by policy.*

### ***Student Away Discount***

Students with less than nine years of driving experience who are attending a school at least 100 miles away for the majority of the year *without* the physical possession of a vehicle may qualify for a discount ranging from approximately **28%\*** up to **46.7%\*** (depending on whether the driver is rated as a primary or an additional operator on the policy). Acceptable certification of student status and school location is required before the discount can be applied. Re-certification is required annually and must be received prior to policy renewal.

### ***Select Professionals and Groups Discount Program***

A discount ranging from approximately **1.4%\*** up to **7.4%\*** will apply if the named insured (or resident spouse/registered domestic partner) meets the qualifying criteria for at least one of the professional groups listed below. Acceptable documentation verifying the criteria is required before the discount can be applied.

- **Engineer** - must have at least a Bachelor's degree in or be a licensed engineer in one of the following fields of engineering: Aeronautical, Aerospace, Architectural, Biomedical, Chemical, Civil, Computer Science, Electrical, Electronics, Environmental, Gas, Health & Safety, Industrial, Marine, Materials, Mechanical, Mining & Geological, Nuclear, Petroleum or Structural.
- **Scientist** - must have at least a Bachelor's degree in one of the following fields of science: Applied Mathematics, Astronomy, Biochemistry, Biology, Chemistry, Computer Science, Cybernetics, Ecology, Environmental Science, Genetics, Geology, Geochemistry, Geophysics, Information Systems, Kinesiology, Marine Biology, Mathematics, Meteorology, Microbiology, Molecular Biology, Neuroscience, Oceanography, Physics, Physiology, Planetary Systems or Statistics.
- **Educators\*\*** - must be credentialed as a teacher or educational administrator by the State of California Commission on Teacher Credentials with a "Clear," "Professional Clear," "Life" or "Preliminary" designation; OR employed as a full-time college or university teacher or professor.
- **Medical Professionals\*\*** - must be currently licensed or have current membership with an approved state or national organization in one of the following occupations: Doctor, Physician's Assistant, Registered Nurse or Nurse Practitioner, Dentist, Veterinarian, Pharmacist, Physical or Occupational Therapist, Optometrist or Ophthalmologist, Psychiatrist, Speech Pathologist.
- **Lawyers—State Bar Of California Members\*\*** - must be an active member of the State Bar of California, or a member of the State Bar of California with an inactive status due to judicial duties.
- **Certified Public Accountants\*\*** - must be currently licensed in or have current membership with an approved state or national CPA organization.
- **Alumni Association Member\*\*** - must be an active member of the alumni association of the four-year college or university from which they graduated.

### ***Mature Driver Discount***

Drivers who are 55 or over may be eligible for a discount of up to **1.9%\*** on the vehicles they principally operate if they successfully complete a Mature Driver Improvement Course (approved by the California Department of Motor Vehicles) during the past three years and have not had any traffic conviction or at-fault accident since the course completion date. Drivers must provide us with the completion certificate before the discount can be applied. The discount may apply for up to three consecutive policy periods—after which a new certificate will be required to continue receiving the discount.

### ***Driving Course Discount***



Qualifying drivers who successfully complete a driver training course *pre-approved* by the Interinsurance Exchange are eligible for a discount of up to **4.7%\*** for all coverages on the vehicles they principally operate. Currently, the Auto Club Driving School's "Licensed to Learn" program, designated for novice drivers, is the only course approved for this discount. For information about the Licensed to Learn program, please call (877) 428-2277. Drivers must have no more than one good driver point during the three years prior to the Driving Course Discount being added to the policy, and have no principally at-fault accidents or traffic convictions after completing the course.

\* Discount amounts are approximate and will vary by policy.

\*\* The use of the name of any state or private organization for identification purposes in connection with the Program does not imply any endorsement by or affiliation with such organization.

# PROOF OF INSURANCE



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Electronic proof of insurance may not be valid as proof in all states. Please keep your hard copy version on hand. Must be a current AAA member and insured through AAA to use this feature. Available for iPhone® and smartphones for Android™. Message, data and roaming rates may apply.





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Electronic proof of insurance may not be valid as proof in all states. Please keep your hard copy version on hand. Must be a current AAA member and insured through AAA to use this feature. Available for iPhone® and smartphones for Android™. Message, data and roaming rates may apply.





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# PRIVACY NOTICE

This Privacy Notice describes how we handle your personal information as an insurance carrier and agent and the steps taken to protect your privacy. We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time. A separate privacy notice would apply to information collected through other means including from the use of our website, AAA mobile applications, AAA membership, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

**Information We Collect.** We collect, from you and from other sources, your personal information during the entire insurance life cycle from solicitation, application, underwriting, policy purchase and change, policy maintenance, claims submission and handling, renewal and termination. This includes information such as your name, home and email address, driver's license number and telephone number. Personal information does not include (i) privileged information or (ii) any information that is publicly available. We also collect information about your transactions with us, our affiliates and others, such as insurance policy information, premiums, and payment history. We may also collect information, such as your driving record, claims history, medical information and credit information. As allowed by law, we may ask for consumer reports concerning your application or any renewal of your insurance. Information given to us by an insurance support organization, including consumer reporting agency, may be retained by them and disclosed to other persons.

**Information We Share.** We may share your personal information with our affiliates and non-affiliates. We do not disclose your information unless allowed by law. We may share the following categories of your information without your consent:

1. To a person other than an insurance institution (hereinafter referred to as "insurer"), agent or insurance-support organization (ISO) if needed to:
  - a. Perform a business, professional, or insurance function;
  - b. Determine your eligibility for an insurance benefit or payment;
  - c. Detect or prevent crime, fraud, material misrepresentation or material nondisclosure with an insurance transaction.
2. To an insurer, agent, ISO, or self-insurer to:
  - a. Detect or prevent crime, fraud, material misrepresentation or nondisclosure with an insurance transaction;
  - b. Perform an insurance transaction involving you.
3. To any medical care institution or medical professional to:
  - a. Verify insurance coverage or benefits;
  - b. Inform you of a medical problem you may not be aware of;
  - c. Conduct an operations or services audit.
4. To an insurance regulatory authority (e.g., Department of Insurance).
5. To law enforcement or other government authority.
6. In response to an order (including a search warrant or subpoena) or as otherwise required by law.
7. For actuarial or research studies if:
  - a. Your identity is not given in any reports that may be produced;
  - b. Materials that can identify you are returned or destroyed when they are no longer needed;
  - c. The group conducting the study agrees not to disclose it further unless permitted by law.
8. To someone who only uses your information in the marketing of a product or service if you have been given the opportunity for your information to not be shared and the person receiving it agrees to use it only for marketing. We will not disclose:
  - a. Medical record information;
  - b. Privileged information;
  - c. Personal information relating to your character, personal habits, mode of living, or general reputation;
  - d. Any classification derived from such information.

9. To an affiliate who uses your information only in connection with an audit of our operations or for the marketing of insurance products or services if they agree not to disclose your information further.
10. To a group policyholder to report claims experience or to conduct an audit of our operations.

**Your right to access your information.** You have the right to inspect your information if we can reasonably locate and retrieve it. Your right to access extends to that information which has been collected and maintained by us in connection with your insurance transactions. Your access rights do not extend to your information that was collected in reasonable anticipation of a claim or civil or criminal proceeding in which you are involved. Your request must be in writing. Please send your request to:

**Interinsurance Exchange of the Automobile Club  
P.O. Box 25001  
Santa Ana, CA 92799-5001  
Attention: Underwriting Projects**

You must provide your name, address, phone number, policy number, and a description of your recorded information that you wish to access. We will reply within 30 business days of receipt. Our reply will:

- Inform you of the nature and substance of your information collected;
- Offer the choice to either see or copy your information or receive a copy of it by mail (we may charge a reasonable fee);
- Provide a plain language explanation if your information is in code;
- Provide the identity of persons to whom we disclosed your information over the prior 2 years, or if the identity was not recorded, we will provide the names of insurers, agents, ISOs or others to whom we normally disclose your information;
- Provide a summary of the process to request to correct, amend, or delete your recorded information.

If your information is from an institutional source or is medical record information from a medical care institution or a medical professional, we will state who provided it.

**Your rights to correct, amend, or delete information.** Once you inspect your recorded information, you can request that we correct, amend, or delete it. Your right applies to information regarding your insurance transactions.

Your request must be in writing. We will respond within 30 business days of receipt and will either agree or refuse your request.

If we correct, amend, or delete the portion of your recorded information in dispute, we will notify you in writing and furnish the change to:

- Those you designate who may have received your information within the past 2 years;
- Any ISO whose primary source of information is from insurers (subject to certain conditions), if the ISO regularly received your information and maintains it;
- Any ISO that gave your recorded information to us.

If we refuse your request, we will tell you why. If you disagree, you can file a concise consumer statement of:

- What you think is the correct, relevant, or fair information, and
- The reasons you disagree with our refusal.

Your consumer statement will be filed with your disputed information. We will clearly identify the matter in dispute, and:

- Ensure those reviewing your disputed information are aware of and have access to your statement;
- Provide your statement whenever we subsequently disclose your disputed information;
- Furnish your statement to the same persons or groups that would receive a correction, amendment, or deletion.

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

**This Notice is provided on behalf of:** Automobile Club of Southern California, ACSC Management Services Inc., and Interinsurance Exchange of the Automobile Club.



## AAA Auto Pay Plan Terms and Conditions

The Authorization Agreement at the bottom of this page is valid only for insurance policies written by the Interinsurance Exchange of the Automobile Club ("Exchange") and for your AAA membership.\* Automatic debits from your checking account for insurance policies will begin with the first AAA Auto Pay Plan payment billed after the Authorization Agreement is received and processed. (Please allow 15 days for processing.) Until then, your insurance premium payment is still due on the date shown on your most recent billing statement and should be returned to us in the white envelope provided. Outstanding membership dues amounts will begin to be debited after the Authorization Agreement has been processed.

### AAA Auto Pay automatic payments are subject to all applicable finance charges, installment and other fees.

Insurance only: We gave you notice of the amount of all applicable finance charges and fees at the time you applied for the insurance policy(ies) below and upon renewals of your policy(ies). Installment payment plans and all fees are subject to change without notice.

Policyholders and members who have payments returned unpaid from their financial institution may have the AAA Auto Pay Plan authorization revoked as to all insurance policies by the Exchange and as to AAA membership by Automobile Club of Southern California ("AAA"). In the event that this occurs, you will be notified by mail and a return payment fee and late fee may be added to your bill (or to a second attempted debit to your account). If AAA Auto Pay is revoked, installments remaining for the current insurance policy period will be billed on your regular payment plan with statements mailed to you and outstanding membership dues and fees will be billed with statements mailed to you periodically.

If an error is made, the Exchange or AAA, as applicable, can correct it by initiating debits or credits.

You may revoke enrollment in the AAA Auto Pay Plan, as to any one or more insurance policies and/or your membership, at any time by signing and dating a written request and mailing it to: AAA/Interinsurance Exchange of the Automobile Club, P.O. Box 25006, Santa Ana, CA 92799-5006. While not required, a revocation form is available for your use at AAA.com/form or upon request by contacting us at 1.800.924.6141 or your local AAA branch.

\* If you enroll in AAA Auto Pay for more than one insurance policy and/or membership, the processing bank will determine the order of processing debits (i.e., the order of payment) for each policy and/or membership. If you would like to make payments out of more than one checking account, you will need to complete one Authorization Agreement for each checking account. If you would like to enroll more than three insurance policies in AAA Auto Pay, please use one Authorization Agreement for every three policies.

**Your current payment is still due on the date shown on your most recent billing statement and should be returned to us in the envelope provided.**

JIM S SMITH  
JANE M SMITH  
18000 LOS PLACE ST.  
HUNTINGTON BEACH CA 92647

215  
90-8105/1222

Pay To The Order of \_\_\_\_\_ Date \_\_\_\_\_ \$ \_\_\_\_\_  
VOID CHECK Dollars

XYZ Bank  
Costa Mesa, CA 92626

For \_\_\_\_\_

ROUTING # 122261057 2010000225566 215 ACCOUNT # 122261057 215 2010000225566

**Mail completed forms with a voided check (optional) in the envelope provided, or return to:**

AAA/Interinsurance Exchange of the Automobile Club  
P.O. Box 25006  
Santa Ana, CA 92799-5006

Important: This form cannot be faxed or electronically mailed to us.  
We must have an original signature to complete this transaction.

Please keep a copy of this form for your records.

ACH0800A.E20201208 PX4  
081122

Please detach at line.

### AUTHORIZATION AGREEMENT FOR INSURANCE AND MEMBERSHIP DIRECT PAYMENTS (ACH DEBITS) – AAA Auto Pay Plan

- ◆ To use AAA Auto Pay for your membership, enter your Club Code and Membership Number in the boxes below.
- ◆ Please enter the number of each insurance policy you want billed through AAA Auto Pay.

MEMBER # Club Code First 8 Digits of Membership Number POLICY # Letter Prefix (up to 3)

MEMBER # POLICY # Letter Prefix (up to 3)

I (we) hereby authorize the Interinsurance Exchange of the Automobile Club ("Exchange") and Automobile Club of Southern California ("AAA"), to initiate debit and credit entries to my (our): **CHECKING ACCOUNT** indicated below at the financial institution named below ("Institution"), for (i) all amounts that become due by me (us) to the Exchange, including, without limitation, insurance premium, finance charges, installment, return payment, late payment and other fees ("Fees"), (ii) all membership dues that become due by me (us) to AAA and all related Fees, and to debit that same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. Law and is governed by the Terms and Conditions that accompanied this Agreement.

### INSTITUTION NAME

ROUTING # Must be exactly 9 digits ACCOUNT # Up to 17 digits

This authorization is to remain in full force and effect until terminated by the Exchange or AAA or until the Exchange or AAA has received written notification from me (or either of us) of its termination in such time and in such manner as to afford, the Exchange or AAA, as applicable, and Institution, a reasonable opportunity to act on it.

NAME(S) OF ACCOUNT HOLDER(S)

DATE

SIGNATURE(S) OF ACCOUNT HOLDER(S)

AAA Employee # (if applicable)

Branch/Sec #

Membership #

Member Name

8417 (3/13)

