

The AAA Premier® Group Travel Policy, underwritten by BCS Insurance Company and administered by AGA Service Company, offers travel insurance benefits to active Primary and Associate AAA Members, regardless of how travel is booked. Coverage includes Trip Interruption and Vehicle Return, with limits of \$1,500 and \$500, respectively. Trip Interruption benefits apply to eligible trips within the policy territory and cover events such as vehicle disablement, accidents, theft, illness, natural disasters, and severe weather, allowing for reimbursement of additional accommodation and transportation costs. Coverage conditions require an overnight interruption, and for illness or injury, a physician's recommendation is necessary. Only expenses incurred within the first 96 hours of interruption are eligible for reimbursement. Vehicle Return coverage is available if the insured or covered traveler cannot continue the trip due to illness or injury, permitting reimbursement for the transportation of the vehicle to the insured's primary residence, subject to conditions such as the vehicle being operable and transported by an accredited company.

Exclusions from coverage include losses related to alcohol or substance abuse, acts of war, participation in high-risk sports, and other specified events. The policy clarifies that it is a summary of benefits rather than a contract of insurance, requiring all claims to be reported within 30 days of loss, with written proof submitted within 90 days. The policyholder must maintain adequate records, and any changes must be documented in writing. Provisions regarding false claims, subrogation rights, and the non-transferability of coverage are included, with claims payable to the insured or their estate. The insurer retains the right to conduct physical examinations as necessary. Key terms such as "Accident," "Accommodations," and "Eligible Trip" are defined to clarify coverage specifics. An "Eligible Trip" is defined as a planned round-trip travel to a location at least 100 miles from the Primary Residence, excluding travel for healthcare, vehicle repairs, or work commuting. Coverage encompasses various medical and assistance services during such trips, with specific definitions for "Illness," "Injury," and "Insured Person," which includes AAA members and their immediate family members.

Claims must be reported to Allianz Global Assistance within 90 days of loss, with payment timeframes varying by state amendments; for example, claims in Hawaii are paid within 30 days, while in New Mexico, the timeframe extends to 45 days, and Texas amendments require payment within five business days after coverage notification, with additional provisions for natural disasters. The policy specifies exclusions, such as mechanical breakdowns not including routine maintenance issues, and defines "Personal Effects" and "Motor Vehicle" for clarity on covered items. Assistance services are available 24/7 during eligible trips, providing support for emergencies, lost items, and medical referrals, although associated costs are the responsibility of the insured. Concierge services are also offered to enhance travel experiences, covering a range of requests from reservations to local information, with costs incurred by the insured.