

The Private Passenger Automobile coverage under this policy provides an Accidental Loss of Life Benefit that can be increased by 10 percent, up to a maximum of \$50,000, if the insured person suffers accidental death while operating or riding in a private passenger automobile and utilizing a seat belt. Verification of seat belt usage must be provided by a licensed physician, coroner, police officer, or other competent authority, and the seat belt must be used according to the manufacturer's recommendations. The policy defines a private passenger automobile as a four-wheeled vehicle designed for public road travel with a maximum capacity of nine passengers. Additionally, if the insured person is hospitalized due to an accident covered by this policy, they will receive \$150 per day for up to seven days, in addition to the Accidental Loss of Life Benefit. Payment will continue until the insured person dies, is no longer hospitalized, or the maximum payment period expires. The total payout for all insured persons involved in the same accident is capped at \$20,000,000, with benefits proportionately divided if claims exceed this limit.

Exclusions from coverage include losses due to emotional trauma, mental or physical illness, disease, pregnancy, suicide, war (excluding terrorism), and accidents occurring while the insured is acting as a pilot or crew member of an aircraft. The Loss of Life benefit is payable to the designated beneficiary of the insured; if no designation exists, it will be paid to the first surviving beneficiary in a specified order, including the spouse, children, parents, siblings, or the insured's estate. Claims must be submitted in writing to the participating AAA Travel Agency, and the premium for this Travel Accident Insurance is covered by the AAA club.

The policy also covers accidental loss of life, limbs, sight, speech, or hearing while using common carriers or rental cars arranged through the AAA Travel Agency. Coverage applies while riding as a passenger in a common carrier, during travel to or from terminals, and while using a rental car arranged through the agency. The full benefit amount is payable for the loss of life or multiple members, while partial benefits apply for the loss of one member or specific combinations of losses. Losses must occur within 365 days of the accident. Definitions clarify terms such as "spouse,"

"dependent child," and "member," with specific age and dependency criteria for dependent children.

The maximum limit of insurance is \$300,000 when travel arrangements are made through the local AAA Travel Agency.