

The insurance policy outlines coverage and exclusions related to travel assistance for AAA Premier Members. It covers personal property damage, liability for injuries, illegal acts, vehicle repair costs, fuel expenses, air/sea travel, carrier-caused delays, participation in professional athletic events, and costs associated with meals, accommodations, and substitute transportation due to routine vehicle maintenance or minor repairs. In the event of a rental vehicle being disabled or stolen, the Covered Person must contact the rental company immediately to arrange for a replacement; failure to do so will result in non-reimbursement for related expenses. Rental car expenses will only be reimbursed if a vehicle of comparable or lesser class is rented, excluding luxury vehicles. Substitute transportation expenses are limited to economy fares. Trip interruption coverage is secondary to other insurance and does not cover expenses incurred after 96 hours from the initial delay.

The document serves as a guide to benefits and assistance services, not as an insurance policy, and is subject to the terms of the Master Policy held by AAA Reading-Berks. Covered Persons must act prudently to avoid losses. Travel assistance includes concierge services and 24-hour global emergency assistance for medical referrals, lost tickets, and legal referrals. Claims must be reported within 60 days of loss, with written proof submitted within 90 days, including receipts and evidence of the incident.

Trip interruption coverage reimburses up to \$1,500 for out-of-pocket expenses due to delays from vehicle disablement, theft, unexpected illness, natural disasters, or severe weather, but only for the first 96 hours of delay and only for travel within the U.S. and Canada. Exclusions include losses due to war, tire trouble, self-inflicted harm, pregnancy, mental health disorders, substance abuse, and accidents involving unlicensed drivers.

Additional benefits include car rental reimbursement for one day when a vehicle is inoperable due to a covered towing event, discounts on travel store merchandise, waivers of travel agency fees, free passport photos, and a theft reward for information leading to the arrest of car thieves. The policy

defines key terms such as "Covered Person," "Covered Travel," and "Vehicle," and emphasizes that coverage is underwritten by BCS Insurance Company, with AGA Service Company as the administrator.