



# Member Handbook

[AAA.com](http://AAA.com)

# President's Message

Whether you are new to AAA or have been a valued member for many years, I encourage you to explore what AAA has to offer and use your membership whenever possible!

Look to AAA whenever you have a need and I am sure you will find it becomes more than just "another card in your wallet." As a working father, I am always trying to get the most value for my dollar. When purchasing items for the house (computers and electronics) or things for the kids (shoes and eyewear), my AAA card enables my purchase dollars to go further.



Lynn Donaldson

I may be a little biased as the President of AAA MountainWest, but I invite you to explore and let me know what you think! Visit [AAA.com](http://AAA.com) or call or visit one of our offices and find out how to unlock the value that AAA has to offer. I am sure you will be glad you joined!

On behalf of our staff at AAA MountainWest, thank you for belonging. We're proud to serve you.

Jim Twardos  
President/CEO  
Member Since 1988

P.S. We also have world class road service!

*For Your Life*



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## our purpose



To create extraordinary value for our members and employees.

## disclaimer



AAA MountainWest, Inc. proudly serves AAA members in Alaska, Montana and Wyoming. This Member Handbook is an explanation of AAA benefits; not an automobile liability or physical damage insurance contract.

## employment



Enjoy being a AAA member? Imagine working for us! Check out AAA's employment opportunities at [AAA.com](http://AAA.com).

# Membership Levels\*



## AAA Premier®

Most elite and comprehensive travel and roadside assistance benefit package, a must for recreational vehicle owners. It extends AAA benefits to motor homes, travel trailers, pickups with campers, tent trailers, fifth-wheel trailers and motorcycles.

## AAA Plus®

Enhanced AAA benefits, service and peace of mind for the eligible vehicles listed below under AAA Basic. AAA Plus ensures you are fully covered for our territory's demanding conditions.

## AAA Basic

Basic members receive limited benefits. Eligible vehicles include most personal passenger cars, trucks and SUVs.

## Associate Membership+

Entitles other household members to the same AAA benefits as the primary member, at a reduced fee.

## Gift Membership

Giving the gift of a AAA membership shows you care by providing safety, security and many money-saving benefits.

## Automatic Renewal

Never be without coverage. AAA will renew your membership by automatically charging your credit card annually. Plus, receive a one-time deduction of \$5 off your dues when you sign up for Automatic Renewal.

\*Limitations apply, please see Terms and Conditions for full membership details.

+All members must reside in the same household and have the same membership type, either all Basic, all Plus or all Premier.

# Membership Benefits\*

## Auto Travel

Complimentary AAA maps, TripTik® routings and TourBook® guides as well as Auto Travel Counselors in each branch to help you plan your next road trip.

## Automotive Services

AAA Approved Auto Repair facilities offer members benefits including warranties and maintenance inspections. AAA also offers AutoManager, mobile battery service and car buying services.

## Discount Program

Exclusive member discounts at thousands of retail locations, entertainment venues, museums, restaurants, pharmacies and more! For a complete list of participating locations visit [AAA.com/discounts](http://AAA.com/discounts).

## Financial Services

Reach your financial goals with AAA's exclusive rates, features and benefits on a variety of banking products.

## Insurance Agency

Get great discounts on AAA Insurance policies. AAA covers all of your insurance needs by offering auto, home, life, commercial, health and annuities.

## Legal Benefits

Reimbursement of legal fees up to \$1,500, bail bond of up to \$5,000, arrest bond up to \$1,000 and free notary service.

## Roadside Assistance

AAA is there for you any time of the day or night. For fast, reliable and flexible roadside assistance just call 1-800-AAA-HELP (1-800-222-4357).

## Travel Agency

Exclusive savings and benefits for members on a wide range of travel products and services. Passport photos, travel money products and international driving permits are available in all branches.

## Via® Magazine

Award-winning publication distributed four times per year to all member households.

The above listed benefits are available to all AAA members. A comparison of member benefits for each membership level is shown in the following chart.



**Did you know...** AAA Plus and Premier members get free passport pictures, perfect for international travel.



AAA Basic

**Exclusive Premier Member Benefits**

Roadside Assistance	Extends services to your motorcycle and/or RV*
Concierge Services and Global Travel Emergency Assistance	Available 24 hours a day, 7 days a week
Home Lockout Service	Up to \$100 reimbursement
Emergency Rental Car	One day FREE rental with two day purchase**
Vehicle Return Coverage	Up to \$500 reimbursement

Upgrade to Premier to enjoy these premium benefits

Upgrade to Premier to enjoy these premium benefits

**Travel Services**

Travel Accident Insurance for AAA Travel	\$300,000 Coverage
AAA Travel Store Discount	15% off retail
Passport Photos	FREE
Travel Agency Service Fees	FREE

\$100,000 Coverage	\$100,000 Coverage
10% off retail	10% off retail
FREE	\$8
\$25+	\$25+

**Roadside Assistance (RSA)**

Service Calls	Up to four (4) RSA calls per member, per membership year
Towing Services	Up to 100 miles, including one tow up to 200 miles^
Extrication Service	Two trucks/drivers if needed
Tire Change, Jump Start, Battery Service	FREE
Fuel Delivery**	FREE
Locksmith Service	Up to \$100
Trip Interruption Benefit**	Up to \$1,500 (due to many reasons for delay)

Up to four (4) RSA calls per member, per membership year	Up to four (4) RSA calls per member, per membership year
Up to 100 miles	Up to 7 miles
Two trucks/drivers if needed	One truck/driver
FREE	FREE
FREE	Delivered at pump prices
Up to \$100	Up to \$50
Up to \$700 (due to collision only)	Up to \$250 (due to collision only)

**Other Member Benefits**

GPS Rental	One week FREE
Theft Reward	\$2,500
Legal Fee Reimbursement	Up to \$1,500
Hertz #1 Gold Card	FREE for one year (register online at AAA.com/Hertz)

\$4 per day (3 day minimum) / \$25 per week	\$4 per day (3 day minimum) / \$25 per week
\$ 2,000	\$1,000
Up to \$1,500	Up to \$1,000
50% off	50% off

\* At this time RVs are not eligible for the 200 mile tow benefit. Please refer to Terms and Conditions for definition of RV.

\*\* Rental car can only be made at time of breakdown when calling for Roadside Assistance.

^ One 200 mile tow is given to each household per membership year and is applied toward the service call count of the member in the household who uses it. Includes motorcycles.

+ Additional charges may apply.

++ Please refer to the Terms and Conditions for full explanation of member benefits.



### Roadside Assistance

AAA will come to your rescue any time, day or night.

## Call 1-800-AAA-HELP

### Service Calls

Eligible members may use up to **FOUR** calls during a membership year, one call per disablement. A service call is defined as an automotive road service event such as towing, tire change, locksmith, lock-out, extrication, fuel delivery and jump start.

### Towing

We provide different levels of towing service depending on membership category. Premier members receive free towing to any location of their choosing within one hundred (100) miles of the disablement and one free two hundred (200) mile tow per household, per membership year. Plus members receive free towing to any location of their choosing within one hundred (100) miles of disablement. Basic members receive free towing to any location of their choosing within seven (7) miles of the disablement or back to the responding facility.

Any charges for mileage that exceed the towing benefit will be collected by the service provider at the scene, at AAA discounted rates.



**Did you know...** The average 30-mile tow will cost about \$200. A AAA Plus membership costs less than half of that and will cover four tows per year.



### AAA Approved Auto Repair

Find a mechanic you can trust with AAA's network of Approved Auto Repair facilities. These shops will guarantee your vehicle repairs for 12 months or 12,000 miles. In the event of a dispute, AAA will help you settle the complaint. To find a facility near you, visit [AAA.com/aar](http://AAA.com/aar) or call 800-332-6119.



### AAA Mobile Battery Service

Available in some locations, AAA Mobile Battery Service will assist members with battery troubles at the point of breakdown. The technician can test the vehicle battery, charging system and in most cases replace the battery at roadside.



### AAA AutoManager™

Register with [AAA.com](http://AAA.com) to receive email reminders for car maintenance check-ups, manufacturer vehicle and part recalls and auto insurance expiration dates. Plus, this online tool can automatically update your repair and maintenance records when you have your car serviced at a participating Approved Auto Repair facility.



### AAA Online Car Buying Services

Take the hassle out of buying a car – new or used. AAA's Car Buying Service and low price guarantee lets you know the price of the car you want before you set foot on a dealer's lot – no guessing or haggling. The AAA Car Buying Service leverages the buying power of millions of AAA members to provide great up-front AAA Member Pricing through carefully selected dealers. Visit [AAA.com/autobuying](http://AAA.com/autobuying).



### Total Repair Care\*

At select Approved Auto Repair facilities, AAA members receive vehicle diagnosis and a repair estimate within one hour of receiving the vehicle. Facility will assist with alternative transportation and offer a discount.



### AAA Roadside App

AAA's legendary roadside assistance is now available for the iPhone and Android. Visit [AAA.com/mobile](http://AAA.com/mobile) for more information.

\*Subject to availability.

# Discount Program



Exclusive member discounts at thousands of locations nationwide.

For a complete list of partners visit [AAA.com/discounts](http://AAA.com/discounts).



## LODGING

- Best Western International
- Hilton
- Marriott Hotels & Resorts including: Courtyard, Fairfield Inn, Renaissance Hotels, Residence Inn, Spring Hill Suites, TownePlace Suites
- Starwood Hotels & Resorts Including: aLoft, Four Points, Le Meridien, The Luxury Collection, St. Regis, Sheraton, W Hotels, Westin
- Hyatt Hotels: Hyatt Place, Hyatt Summerfield Suites



Did you know... The average AAA member saves over \$93 per year with our Discount Program? That can cover the cost of your membership!

Visit [AAA.com/discounts](http://AAA.com/discounts) to find more discount partners.

## E-MERCHANT OFFERS

- Direct TV
- FTD
- GNC.com
- Great Call Cellular
- KMART
- Kohls
- Magellan GPS
- NFL Shop
- OfficeMax
- Sears
- SiriusXM
- Target

## RETAIL

- 1-800 Flowers
- AAA Prescription Savings
- Action Print Inc.
- Banana Republic Outlets
- Consumer Reports
- Duty Free Americas
- Main Street Gym
- Gap/Baby Gap Outlets
- LensCrafters
- New York & Company
- Payless ShoeSource
- Pearle Vision
- Popcorn Factory
- Reebok Outlet Stores
- Rockport Outlet Stores
- Sears Optical
- Sylvan Learning
- The UPS Store
- Visa Gift Cards
- Wheaton's Cycle

## ENTERTAINMENT

- Alpine Theatre Project
- Adventure Whitewater
- Alaska SeaLife Center
- Big Sky Waterpark
- Busch Gardens
- CityWalk Orlando
- Exploration Works
- Grizzly & Wolf Disc Center
- Helena Ice Arena
- Laramie Plains Museum
- Miracle of America Museum
- MT Historical Society
- Museum of the Rockies
- Opal Mountain Gems
- Paint Brush Adventures
- Pangaea River Rafting
- Papillion Helicopter Tours
- SeaWorld
- Sesame Place
- Six Flags
- Triangle X Ranch
- Universal Orlando
- Water Country, USA
- Yellowstone Gateway Museum

## TRAVEL

- AAA Travel Money
- Amtrak
- Grand Canyon Railway
- Gray Line Tours
- Hertz
- Travel Centers of America

## DINING

- Benny's Bistro
- Branding Iron Steak House
- Chart House
- The Crab House
- Hard Rock
- Iza Asian Restaurant
- Joe's Crab Shack
- Julie's Center Street Cafe'
- Landry's Seafood House
- MacKenzie River Pizza
- Billings Mongolian Grill
- The Parrot

## AUTOMOTIVE

- Butori Collision Center
- Farr Automotive
- Fishhook Tire and Auto
- J4 Automotive
- Loren's Auto Repair
- Napa Auto Parts
- National Body and Paint
- Peerless Tires
- Penske Truck Rental
- University Chevron
- Yellowstone Country Motors

For hotel discounts, Hertz car rentals and AAA Prescription savings, call 866-AAA-SAVE  
\* Partners subject to change at anytime



Our travel agents have the knowledge to make AAA your single source for all travel products and services.



### Cruises and Tours

AAA Travel provides member-only discounts, travel accident insurance and benefits that can save you time and money. AAA also handles all the details, including information on immunizations, visa requirements and passport photos.



### Air, Car, Rail and Hotel Reservations

AAA's full service travel agents can arrange everything from airline and rail tickets to discounted Hertz car rentals and hotels.



### AAA Travel Store

Shop at select AAA branches and online to receive exclusive discounts on travel necessities, including:

- Luggage and travel gear
- GPS Rentals
- International travel books and maps
- Travel destination guidebooks
- AAA Visa TravelMoney Cards



### Auto Travel Trip Planning

Contact AAA for assistance with every aspect of your driving trip, including detailed maps, destination guides, money-saving vacation packages and much more.



**Did you know...** AAA members receive exclusive cruise amenities - up to \$325 in shipboard offers!

## Plan Your Getaway

### Group Travel

AAA can arrange travel for groups of every size and type. Whether it is a group of ten theatre enthusiasts touring London or sports adventurers looking for the perfect outdoor escape, we have the experience to handle every aspect of group travel.

### AAA Maps

AAA has a variety of city, state and county maps available. Just visit any AAA branch and ask for your complimentary maps. You can also access and print maps for hundreds of cities across the United States and Canada by visiting the Map Gallery at AAA.com.

### AAA TripTik® Routings

Order customized routes with turn-by-turn directions, construction and detour information, places to stay and roadside attractions. Visit any AAA branch or create and print your own TripTik maps at AAA.com. The online feature even allows you to make reservations at hotels along your route!

### AAA TripTik Mobile App

This free iPhone app has everything you need for your road trips: maps and directions, AAA Approved and Diamond Rated hotel and restaurant information, voice navigation assistance and gas station locations showing current fuel prices – AAA.com/mobile.

### AAA TourBook® Guides

Free AAA TourBook guides provide comprehensive listings of AAA Diamond Rated hotels, motels, restaurants and local attractions. Search the guide online or pick up a copy at your local AAA branch.

### AAA CampBook® Guides

AAA CampBook guides list AAA Approved public and private campgrounds and recreational vehicle areas. This publication highlights points of interest, trailer regulations and a driving distance map. Visit your local AAA branch for a copy or order online at AAA.com.



AAA Insurance Agents are proud of our reputation for service, peace of mind and competitive rates. At AAA Insurance, we've got you covered - and we'll work hard to earn and keep your trust. For a free no-obligation rate quote call, click or come in.



### Auto Insurance

For almost as long as the automobile has been around, AAA has been providing members with the most reliable auto insurance available. As a valued member, you will be eligible for some of the best rates available. Inquire about safe driver, multi-policy, anti-theft, good student and member discounts.



### Homeowners and Renters Insurance

Discover innovative protection for your home and personal belongings with AAA. Our custom policies go the extra mile to give you an outstanding balance of security and value with member-only discounts.



### Health Insurance

AAA can help find the best medical insurance plans for your needs and budget. Individual and Family Health Insurance plans provide long-term protection and comprehensive medical coverage for you and your family.



### Life Insurance

No matter what stage of life you are in, AAA has a life insurance plan for you. We will help protect those you care for with a full range of life insurance options.



### Commercial Insurance

As a business owner, you have a lot to protect. Whether you own an office building or a coffee shop, we offer the right combination of coverages to meet your needs.



### Recreational Vehicle and Boat Insurance

Motorcycles, boats, recreational vehicles, all-terrain vehicles, snowmobiles, travel trailers and collectible cars all need specialized policies. By representing a number of the major specialty companies, AAA Insurance is able to provide the specialized coverage needed at the most competitive rates.



### Mexico Auto Insurance

When you are planning a drive to Mexico, it's a good idea to purchase reliable Mexico auto insurance online at AAA.com. Why? Your U.S. auto insurance may not be valid in Mexico. Coverage is available for automobiles, RVs, trailers and boats-in-tow.



### Annuity Products

Choose from an array of annuity products suited to your individual situation from highly rated companies. Products range from single premium immediate annuities to fixed indexed annuities.



**Did you know...** AAA members can save up to 30% on their personal insurance policies.



### AAA Member Rewards Visa® Credit Card

A value-packed credit card that allows you to earn points on every purchase and then to redeem them for cash, travel, merchandise and unique adventures. Best of all, there are no tiers and no limits on points!

You'll start off with 2,500 bonus points after your first qualifying purchase† and add more points with these everyday purchases:

**TRIPLE** points for qualifying AAA and travel purchases. **DOUBLE** points for grocery, gas and drug store purchases. **SINGLE** point per dollar for all other purchases.

This impressive rewards program includes things like AAA vouchers for purchases at AAA branches (including AAA Travel) as well as repairs, tires and bodywork at AAA Approved Auto Repair facilities. Or, cash in your points for top-of-the-line merchandise and gift cards redeemable at more than 100 national retailers and restaurants.

For information about the rates, fees, other costs and benefits associated with the use of this card, please call the toll-free number or visit the web site. †You will qualify for 2,500 bonus points if you use your new account to make at least one purchase transaction that posts to your account within 90 days of the account open date. Limit (1) 2,500 bonus points credit per new account. Allow 8-12 weeks from qualifying for the bonus points to post to your account. This credit card program is issued and administered by FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. © 2011 Bank of America Corporation



**Did you know...** As a cardholder, you'll receive 2,500 bonus points after your first qualifying purchase. That's enough for your first reward!



### AAA/Discover Bank Deposit Program

Members save more with the AAA Deposit Program. Special benefits include:

- Exclusive, member-only rates that consistently beat the national bank average and the competition\*
- No minimum required to open a CD, IRA or Money Market Account^
- Easy and secure access to your account information via AAA.com/Deposits

Discover the AAA difference in high-yield savings accounts. Call 1-888-728-3230 or go online to AAA.com/Deposits.



### Online Savings Accounts

AAA and Discover Bank partner to offer great rates and personalized service members expect. Enjoy member-only rates on FDIC-insured accounts, plus award-winning customer service. Check it out at AAA.com/Deposits.



### AAA Auto Loans

Before your next vehicle purchase, check out the full lineup of auto loan options available. The AAA auto finance program offers a fast, convenient and cost-effective alternative to traditional car loan sources. Members can apply at AAA.com/AutoLoan or by calling 1-888-244-8323.



### Student Loans

AAA and Discover Bank offer exceptional value on Personal Student Loans including:

- Competitive rates and terms
- 2% cash back at graduation
- Deferred payment while in school
- 0.25% rate reduction for establishing Automated Payment Option
- Easy online applications and 24/7 award-winning customer service

Visit AAA.com/Financial for additional information.

\*National average based on the top 50 U.S. banks by deposit provided by Informa Research Services, Inc.

^Money Market Accounts require a minimum balance of \$1,500 after 60 days.



## Contact Us

**Roadside Assistance** (800) 222-4357

**Member Services** (877) 222-2045

**Nearest Branch** (800) 391-4222

**AAA.com**

### Member Advocate

AAA is committed to advocating on behalf of motorist rights. We remain actively engaged in the legislative process, monitoring supporting or opposing legislation that may affect the safety, security and peace of mind for our members.

### Community Support

AAA supports our members within the activities they are involved in. Each year, the Public Affairs Department sponsors and contributes financially to a variety of groups, including nonprofit organizations, schools and volunteer fire departments.

### Traffic Safety and Education

AAA seeks to advance safety measures and allocate funding to maintain and improve highways. Club representatives sit on several committees and coalitions devoted to address the issues of traffic safety and motorist rights.

The Public Affairs Department is also actively involved in traffic safety education in our communities, drunk driving prevention, teen driving safety campaigns and senior mobility initiatives. In addition, our traffic safety staff works with the Safe Kids organization and schools to deliver traffic safety messages to children and teens.

AAA has a variety of driver training modules, guides and CD-ROMs including Teach Your Teens to Drive, Licensed to Learn and Driver Zed. AAA members can find information at AAA.com.

## ALASKA

### Anchorage

1005 E Dimond Blvd, Ste 2A  
Anchorage, AK 99515  
P: (907) 344-4310  
F: (907) 344-4319  
E: anchorage@mtw.aaa.com

## MONTANA

### Billings

3220 4th Ave N  
Billings, MT 59101  
P: (406) 248-7738  
F: (406) 245-7588  
E: billings@mtw.aaa.com

### Bozeman

Bridger Peaks Town Center  
1530 N 19th Ave, Ste B  
Bozeman, MT 59715  
P: (406) 586-6156  
F: (406) 585-9544  
E: bozeman@mtw.aaa.com

### Great Falls

2102 10th Ave S  
Great Falls, MT 59405  
P: (406) 727-2900  
F: (406) 727-2904  
E: greatfalls@mtw.aaa.com

### Hamilton

**(Insurance Only)**  
1265 N 1st St, Unit B  
Hamilton, MT 59840  
P: (406) 363-3407  
F: (406) 363-3412  
E: hamilton@mtw.aaa.com

### Helena

2100 11th Ave  
Helena, MT 59601  
P: (406) 447-8100 or  
(800) 332-6119  
F: (406) 447-8185  
E: helena@mtw.aaa.com

### Kalispell

135 Hutton Ranch Rd #106  
Kalispell, MT 59901  
P: (406) 758-6980  
F: (406) 758-6981  
E: kalispell@mtw.aaa.com

### Missoula

1200 S Reserve St, Ste B  
Missoula, MT 59801  
P: (406) 829-5500  
F: (406) 829-5515  
E: missoula@mtw.aaa.com

## WYOMING

### Cheyenne

2316 Dell Range Blvd, Ste B  
Cheyenne, WY 82009  
P: (307) 634-8861  
F: (307) 634-8867  
E: cheyenne@mtw.aaa.com



**Did you know...** AAA is the largest provider of traffic safety materials in the U.S.

The following Terms and Conditions describe the membership benefits and services provided by AAA MountainWest and are not necessarily the same as those offered by other AAA clubs. Members are not required to pay additionally for services to which their membership entitles them. Membership benefits, terms and conditions are subject to change without notice.

## Length of Membership

Your AAA membership is effective for a period of 12 months as indicated on your membership card. Benefits will be provided three business days after payment has been received and processed. Breakdowns occurring during three day waiting period are subject to instant service fee and processing. Membership renewals are billed annually, unless cancelled by either party upon written notice to the other. When dues have been fully paid, a pro-rated refund will be issued as long as usage does not exceed refund. (See Allowable Service Calls.)

## Summary of Benefits

### AAA Premier® Membership Benefits

- One service call up to 200 miles per household, three service calls for towing services up to 100 miles
- Extends coverage to RVs
- Emergency Rental Car – one day free rental with two day purchase
- Up to \$500 Vehicle Return Coverage Reimbursement
- Fuel delivered at no charge up to five gallons
- Extended Extrication Service – two drivers, two trucks, if needed
- \$2,500 in Theft Reward
- Home Lockout Service – up to \$100
- No Travel Service Fees
- Extended Locksmith Service – up to \$100
- Concierge and 24-Hr Global Travel Emergency Assistance
- Up to \$1,500 in Trip Interruption Coverage
- Hertz #1 Gold Card – Free for one year (register at AAA.com/Hertz)
- Free GPS Rental – one week
- Travel Accident Insurance for AAA Travel – \$300,000 coverage
- Up to \$1,500 in Legal Fee Reimbursement
- Free passport photos
- Free Europe TourBook® guides

AAA Premier® extends AAA roadside assistance benefits to your recreational vehicle and motorcycle. This protection extends benefits to include motorcycles licensed for highway use, motor homes, pickup trucks with campers, and travel trailers. "Motor homes" and "campers" are defined as manufactured or modified motor driven vehicles equipped with living accommodations, regardless of gross vehicle weight rating. "Travel trailers" and "camping trailers" are defined as recreational camping or vacation trailers equipped with living accommodations capable of being towed by an automobile or pickup truck.

Recreational single-axle trailers, defined as those transporting a boat, jet skis, ATV's, motorcycles or snowmobiles are provided service, but only while being towed by a motor home or camper, provided that these vehicles or trailers can be serviced safely with available equipment. (This service may not be available in areas outside MountainWest territory. Please refer to Alternate Service for reimbursement procedures.) Travel trailers that cannot be serviced safely with standard equipment because they are loaded with supplies or equipment are not eligible for service. All of the recreational vehicles and trailers defined in this section are collectively referred to as "RVs." At this time RVs are not eligible for the 200-mile tow benefit.

Premier members are also entitled to all benefits available to Plus and Basic members as described in the following pages.

## TRAVEL INSURANCE AND ASSISTANCE SERVICES

### Trip Interruption & Vehicle Return Group Insurance Benefits

AAA Premier® Trip Interruption and Vehicle Return benefits provide members greater peace of mind when on trips of 100 driving 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 \$1,500 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.

The AAA MountainWest Premier Trip Interruption and Vehicle Return group insurance benefits and Assistance Services are provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force.

These benefits are subject to the following conditions and exclusions:

#### Trip Interruption Coverage\*

**What is Covered:** Covered Persons on Covered Travel are reimbursed up to \$1500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses and/or the cost of Substitute Transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States and Canada. The covered reasons for delay are: 1. Vehicle disablement due to mechanical failure (excluding tire trouble) or an Accident that renders the Vehicle inoperable at least overnight; 2. Theft of a Vehicle; 3. Unexpected Illness or Injury requiring the Covered Person to receive treatment by a Physician who advises delay of the trip; 4. Natural disasters; or 5. Severe storms or unusual weather phenomena

validated by National Weather Service records.

**What is not Covered:** Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness, delays and/or expenses due to:

1. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections);
2. Tire trouble;
3. Intentionally self-inflicted harm, including suicide;
4. Normal pregnancy or childbirth;
5. Mental or nervous health disorders;
6. Alcohol or substance abuse, or related illnesses;
7. An Accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not a Covered Person;
8. Personal property which is damaged or destroyed;
9. Any liability for injuries or property damage;
10. The commission or attempted commission of an illegal act;
11. The cost of repairs to the Vehicle;
12. Cost of fuel expenses;
13. Air and/or sea travel;
14. Carrier-caused delays;
15. Participation in professional athletic events or motor competition (including training);
16. The cost of meals, accommodations and Substitute Transportation resulting from delays caused by routine maintenance or minor repairs to the Vehicle.

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.**

#### 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 and 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 in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA MountainWest. 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
- Flower/gift arrangements
- Event tickets
- Pre-trip assistance and tour information
- Business services
- Golf tee time information

#### 24 Hour Global Travel Emergency Assistance

- Medical Referrals
- Lost Ticket and Baggage Assistance
- Legal referrals
- Emergency Airline and Hotel Reservations
- 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

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 World Access 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 World Access 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 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).

**Schedule of Coverage Benefits†**

	Limit
Trip Interruption	\$1,500
Vehicle Return	\$500
Concierge	Included
24 Hour Global Travel Emergency Assistance	Included

†Benefits are per trip

**Definitions:** "AAA Premier Member" means a MountainWest AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing. "Accident" means an unexpected, unintended unforeseeable event causing Injury or property damage. "Accommodations" means temporary lodging in an establishment licensed to provide temporary lodging to paying guests. "Covered Person" means a AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same Vehicle during Covered Travel. "Covered Travel" means a planned leisure automobile trip in the Covered Person's Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs, which was intended to include at least one overnight stay within the United States or Canada, and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days. Please note: the Covered Person must be at least 100 driving miles from the AAA Premier Member's Primary Residence when the incident occurs in order to be eligible for the benefits. "Family Member" means your spouse; parent; child(ren); including children who are or are in the process of becoming adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew. "Illness" means a sickness, infirmity or disease that causes a loss that begins during Covered Travel. "Immediate Family Member" means the AAA Premier Member's spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is an AAA Premier dependent associate is also considered an Immediate Family Member. "Injury" means bodily Injury caused by an Accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity. "Physician" means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person. "Primary Residence" means the AAA Premier Member's billing address which is

recognized by AAA MountainWest, and which must be in the United States. "Substitute Transportation" means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition. "Vehicle" means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded. "We, Us, or Our" refers to Access America and World Access Service Corp., a company of Mondial Assistance.

**\*Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B.**

World Access Service Corp., a company of Mondial Assistance, is the licensed producer and administrator for this plan.

**AAA Plus® Membership Benefits**

- Extended Towing Service – up to 100 miles
- Extended Locksmith Service – up to \$100
- Extended Extrication Service - two drivers, two trucks, if needed
- Fuel delivered at no charge up to five gallons
- Up to \$700 in Trip Interruption Service
- \$2,000 in Theft Reward
- Up to \$1,500 in Legal Fee Reimbursement
- No charge for passport photos
- Free Europe TourBooks®

Plus members are also entitled to all benefits available to Basic members as described in the following pages.

**AAA Basic Membership Benefits**

- Basic Towing Service – up to 7 miles
- Up to \$50 in locksmith service
- \$1,000 theft reward
- Fuel delivered at pump prices
- Extrication Service - one driver, one truck
- Up to \$250 for specific expenses in Trip Interruption Service
- Legal fee reimbursement
- \$8 passport photos

**Roadside Assistance**

Must call 1-800-AAA-Help (800-222-4357) for assistance. Service will be provided to the person named on a valid membership card if he or she is driving or riding in the vehicle at the time of breakdown. However, if you are unable to remain with the vehicle due to safety concerns, alternative arrangements may be made with the dispatcher.

**Allowable Service Calls:** Members are allowed FOUR service calls during their membership year. Members calling for service after using four service calls will be informed they will need to pay the service provider. If, upon being informed

of this, the member desires to have AAA procure service, the call center will dispatch a provider from the AAA network. The provider will be instructed that service is to be paid for by the member at the time of service.

**Check Acceptance:** Acceptance of a member's personal check for up to \$250 is guaranteed for emergency services or repairs at all AAA contract facilities. A valid membership card and driver's license will be required for identification.

**Scope of Service:** AAA selects contract facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the equipment to provide the required service. When your vehicle cannot be made operable, towing will be provided in accordance with AAA MountainWest's towing guidelines, one (1) tow per disablement. When the service requested is excluded from AAA MountainWest coverage, we will attempt to secure assistance through our provider network for which the member will pay prevailing commercial rates.

**Alternate Service:** If you call 1-800-AAA-HELP (1-800-222-4357) and AAA service is not available, AAA MountainWest contractor access is restricted (some national parks, toll roads, limited access highways) or a service provided is not available in another location, AAA MountainWest will provide reimbursement for covered services at the prevailing commercial rate for the region. Reimbursement on restricted access roads may be limited to the cost of towing the vehicle to the nearest exit or responding garage, at the member's discretion. If AAA service was available, but not requested, reimbursement may be limited to the amount AAA would have paid the contracted service provider for the covered service.

Request for reimbursement consideration must be received in writing by AAA MountainWest with the appropriate documentation within 60 days of the service date. Complete the RSA Refund application found on AAA.com and include the original itemized receipt from the service provider. AAA MountainWest may deny compensation if the member has already received or will receive reimbursement through other sources. Delays in service response are sometimes unavoidable due to high demands for service, weather conditions and heavy traffic. Alternate service sought due to such delays may not be reimbursable. Reimbursement for services, including services received outside of AAA MountainWest's club territory will only be considered for those membership services, which AAA MountainWest provides without charge. Reimbursement will be considered for breakdown service received only in the U.S. and Canada. Certain terms, conditions and exclusions apply and are subject to change without notice. When reimbursement is provided one service call will be deducted from your four allowable service calls per year. Reimbursement is not provided for such expenses as taxi services, telephone calls, rental cars, etc. Reimbursement considerations should be sent to AAA MountainWest, Member Services, Attn: ERS Reimbursements, P.O. Box 4129, Helena, MT 59604-4129.

## Limitations and Exclusions (Services not provided)

1. Towing abandoned, unlicensed, unregistered, illegally parked, damaged, recovered stolen vehicles or towing to a disposal facility or to any other location where the intent is to sell or dispose of the vehicle.
2. Vehicles not accessible from a regularly traveled, maintained, public road or thoroughfare.
3. Service when street or weather conditions do not allow safe movement, especially on unplowed or non-maintained roads.
4. Removal or installation of snow tires, snow chains or other like equipment, including the vehicle providing service.
5. Shoveling snow from around vehicle, or clearing a road or driveway.
6. Repairs, diagnosis, battery charging, tire repair, parts or delivery of parts, which may require additional payment.
7. Service when the disabled vehicle cannot be safely reached and properly serviced without damage to either the disabled vehicle or to the service vehicle. Loaded vehicles, which may require special equipment or which may cause providing service to be dangerous.
8. Vehicles modified (lowered, lifted, oversize tires, etc.) in ways that inhibit service.
9. Service to taxicabs, limousines or other livery vehicles.
10. Fuel beyond that needed to get the disabled vehicle to the nearest open service station.
11. Towing or reimbursement for towing of vehicles that are not disabled and/or removed or impounded from private property.
12. Towing, storage or impound charges for police-directed tows for violation of laws or ordinances.
13. Locksmith services used for anti-theft devices such as "The Club."
14. Towing and/or extrication of vehicles equipped with snowplows.
15. Premier: Service to trailers or fifth wheel trailers not equipped with living quarters.
16. Premier: Horse or stock trailers, except for those with full living quarters with livestock removed.

## Privileges & Limitations

Roadside Assistance (RSA) will be provided without charge for an eligible vehicle by the nearest AAA service facility. The service call will include one round trip per disablement plus reasonable time to complete the service. These services are provided to put the vehicle in drivable condition. If these attempts are unsuccessful after reasonable effort by the service person, the towing service provision will apply.

AAA contracted RSA facilities can handle service calls, but we cannot guarantee that these facilities have parts or equipment to make repairs. In the event that AAA RSA is

unavailable, the dispatch center will assist members in obtaining appropriate commercial service. During severe weather conditions, civil disturbances or national emergencies, AAA reserves the right to temporarily suspend service to members who are in a place of safety. RSA facilities are independent businesses and are not employees or agents of the American Automobile Association or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing the service. The club will assist in resolving any complaints that may arise in the course of AAA service.

## Automotive Benefits and Services

**Approved Auto Repair:** Show your AAA membership card at any Approved Auto Repair facility and receive these benefits:

**Written Estimate:** Provided upon request, the total bill cannot exceed the written estimate by more than 10 percent without member authorization.

**Warranty:** A guarantee for the effectiveness of repairs, parts, labor and components for 12 months or 12,000 miles, whichever comes first, unless otherwise indicated on the repair order. The member must be advised as soon as this is determined by the approved facility. This must be documented in writing.

**Replacement Parts:** On request, any replaced parts will be made available, excluding parts to be returned to the manufacturer under warranty or exchange policy.

**Dispute Resolution:** The repair facility will cooperate fully with AAA in the investigation and resolution of any dispute involving the facility and a AAA member, and abide by AAA's decision.

**Maintenance Inspection:** On request, the approved facility must perform a maintenance inspection, at no additional charge, when servicing the member's vehicle. Member must produce a valid AAA membership card.

## Trip Interruption for Plus and Basic Members

Accidents that occur more than 100 miles from home can result in unexpected expenses. Trip Interruption protection takes away some of the financial burden if a member's vehicle is inoperable as a result of a traffic accident. Basic members are eligible for up to \$250 reimbursement and AAA Plus or AAA Plus RV members for up to \$700 reimbursement for the following services (occurring within 72 hours) while the vehicle is being repaired: local meals and lodging, commercial car rental and commercial transportation to travel destination.

**Conditions for reimbursement:** Membership must be fully paid at the time of the traffic accident; the accident must occur more than 100 miles away from home; the member must be present in the vehicle when the accident occurs; the vehicle must require repairs to make it operable; and covered services must be used and paid for by the member.

Coverage ends 72 hours following the accident, or when the vehicle is repaired, or when the travel destination is reached,

whichever occurs first. Reimbursement will not automatically equal \$250 for AAA Basic members or \$700 for AAA Plus members. The member will be paid only for covered services used and paid for within the coverage period. Reimbursement amounts are subject to change at any time. Approved claims under the program will be paid by check, directly to the member. The term "accident" means the actual colliding of a vehicle with another vehicle or object (not mechanical failure). "Local meals and lodging" must be purchased in the vicinity of the accident and station, garage or body shop where the vehicle is being repaired. "Commercial car rental" refers to a four-wheeled, motor driven vehicle obtained from any bona fide vehicle rental agency. "Commercial transportation" refers to scheduled trips on a common carrier that has been licensed to carry passengers for hire.

**Please follow these steps to receive reimbursement.**

1. Report the accident to local, county or state police, and obtain a copy of the police report.
2. Secure itemized and receipted bills covering vehicle repairs, or proof that the vehicle was a total loss.
3. Secure itemized and receipted bills covering local meals and/or lodging, car rental and/or commercial transportation.
4. Request claim report from the Member Relations department of AAA MountainWest.
5. Submit the claim report, police report and original itemized receipts, within 60 days of the date of the accident to: AAA MountainWest Member Relations; Attn: Trip Interruption; P.O. Box 4129; Helena, MT 59604-4129

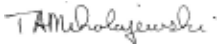
**Reimbursement does not cover:** Member/driver convicted of driving under the influence of alcohol or narcotics; meals, lodging or transportation provided by relatives or friends; insurance fees for commercial car rental; trailer rentals; expenses for any service used 72 hours or more after the accident; or fuel.

## Legal Benefits and Services

**Free Notary Service:** Available in all Branches.

**\$1,000 Bail Bond and Arrest Bond:** The General Insurance Company of America (GICA) guarantees the appearance of the AAA member named on the AAA membership card in any court up to the card's expiration date. The card can be accepted against an arrest bond up to \$1,000 or to secure a bail bond up to \$5,000 from GICA for any motor vehicle law violation EXCEPT violations involving driving while under the influence of intoxicating liquors, drugs or narcotics, failure to appear for violations, driving on a suspended/revoked driver's license, hit and run, failure to present evidence of insurance, illegal use or falsification of license or registration, engaging in a felony, attempting to elude/eluding police, or while driving a vehicle used for commercial purposes. For bail bonds or to obtain payment in the event of non-appearance, contact AAA MountainWest, PO Box 4129, Helena,

MT 59604 or (406) 447-8100. Member agrees to repay AAA MountainWest or GICA for any losses.



TA Mikolajewski, Sr. Vice President, GICA

**Theft-Reward Protection:** The AAA theft-reward sticker gives warning that the Club will pay a \$1,000 reward for Basic members and \$2,000 for Plus, for information leading to the arrest and conviction of anyone stealing a member's automobile. The reward will not be given to a member, his/her family or a relative of the member/vehicle owner. We recommend the sticker be displayed on the outside, lower-front corner of the passenger window.

**Legal Reimbursement:** AAA will help reimburse you for legal expenses if you are arrested and tried for violation of a motor vehicle law or ordinance for which you are convinced the charge is unjust. The membership must be current and fully paid at the time of the citation.

**Reimbursements:** Defense of manslaughter charges - \$500 (if appealed, an additional \$400); Defense of reckless driving charges - \$150 (if appealed, an additional \$100); Defense of driving to endanger charges - \$150 (if appealed, an additional \$100); Defense of hit and run charges - \$150 (if appealed, an additional \$100); Defense of traffic violations - \$75 (if appealed, an additional \$75).

Up to a maximum of \$1,000 in legal service reimbursement will be considered for AAA Basic members. Up to a maximum of \$1,500 will be considered for Plus members.

**Reimbursement Processing:** To process your claim for covered expenses, AAA must receive within one year of the charge(s): a completed claim form, (or letter with the same information) with attorney's signature; and a dated receipt from your attorney.

The claimant's membership must be in good standing at the time of the charge(s). The amount of reimbursement is not intended to fix the fee charged by an attorney for your defense. AAA will not assist in the selection of an attorney.

**Limitations:** AAA's Legal Reimbursement Program does not cover the defense of charges involving: persons who are not members of AAA MountainWest; member's use of drugs or alcohol; members driving with a suspended or revoked license, or in an attempt to evade a law enforcement officer; members traveling in commercially-licensed vehicles; personal injury or property damage suits; the bringing of suits or collecting claims; or for the payment of fines, court costs, witness fees and photos.

## Policies and Procedures

Policies and procedures not addressed in handbook are determined at the discretion of AAA Management.

## We Appreciate Your Comments

AAA MountainWest is committed to total member satisfaction, and we're dedicated to providing extraordinary products and service. Your comments will help us determine which products

and services to offer, so we can continue to exceed expectations. Please send comments via AAA.com or by mail to: AAA MountainWest; Attn: Member Experience; PO Box 4129; Helena, MT 59604-4129. Should you have any questions regarding your membership or require additional information, please call 877-222-2045.

AAA MountainWest reserves the right to cancel a membership for nonpayment of dues or for any other reason deemed to be in the best interest of the members of AAA MountainWest. All membership benefits and AAA insurance discounts, including automobile and travel medical insurance coverage included with membership or purchased separately through AAA, terminate at the time a membership is cancelled. AAA reserves the right to discontinue or change benefits or services at any time, without further notice.



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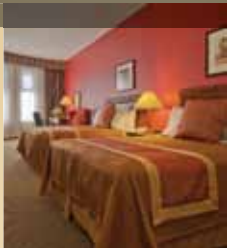
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CALL CLICK COME IN  
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In an effort to keep your membership costs down, please visit [AAA.com](http://AAA.com) for the most recent up-to-date version of this Member Handbook. Thank you!

MW6098-C rev 05/11