We are delighted to have you as a member of AAA...the original motor club. AAA, a not-for-profit community organization and advocate for travelers’ rights, was founded in 1902 in response to a lack of highways suitable for automobiles. Today, AAA supports motorists and non-motorists alike with services ranging from travel planning to insurance coverage to retail discounts. We have more than 1,000 offices in the United States and Canada with a fast-growing membership of over 55 million loyal members who enjoy the everyday benefits of AAA. And as a member of AAA Plus® or AAA Premier®, you can have even more extended services at your disposal. Visit Carolinas.AAA.com/Membership/Benefits for more information on all the levels AAA offers.

Know your AAA benefits and use them! Feel free to call and visit your local AAA branch office whenever you need assistance. It is always our pleasure to serve you!

David E. Parsons
President, AAA Carolinas
ROADSIDE ASSISTANCE

Need roadside assistance now?
Call 800-AAA-HELP (222-4357) or request service online at AAA.com/Help
Please cancel your request for service immediately if service is no longer required. If the driver is en route, this call will count as a service call.

How many service calls do I get per year?
Members receive four service calls each (Primary and Associate).

When calling for road service, please have the following information ready:
• Your name, club code and membership number (from member card)
• The make, model, year, and color of the vehicle
• Exact location of your vehicle (street address if available)
• Nature of trouble (flat tire, won’t start, in ditch, etc.)
• Phone number where you can be reached

To serve you better, you or a designated representative must be with your vehicle when service is received.

AAA Roadside Assistance is an emergency service, rendered by independent operators and paid for by the Club. It is designed to aid any member as a passenger or a driver whose vehicle has become unexpectedly disabled. Most AAA Basic services are free. Please remember, however, these services are for emergencies and should not be used for maintenance.
AAA Membership provides several emergency services to put your vehicle in operable driving condition. These services are rendered by the nearest available AAA Contracted Road Service Provider. If these attempts are not successful after a reasonable effort by the service representative, the towing provision will apply. Although services are generally similar in all AAA and Canadian Automobile Association (CAA) territories, rules and regulations vary and services will be provided in accordance with regulations of the AAA/CAA Club servicing the area. Guidelines governing roadside assistance are subject to change without notice.

Towing Service
When your vehicle cannot be safely driven after attempting any of the listed emergency services herein, you will be given three (3) towing options:

Option 1: You may be towed to a AAA Carolinas owned and operated AAA Car Care facility, within 10 miles, or to the AAA contractor’s station that responded to your call at no charge. When a AAA Contracted Road Service Provider tows a member back to their location and the car is towed away from the Road Service Provider’s facility, over mileage for the original tow and storage fees may apply. If service is not performed at the AAA Car Care facility and vehicle is towed to another location, over-mileage costs will be incurred.

Option 2: You may be towed to a destination you select within the first three (3) miles of the disablement (at no charge). Plus and Plus/RV Members receive up to 100 miles free towing. Premier and Premier/RV Members receive one 200 mile tow a year with each additional tow covered up to 100 miles.

Option 3: You may be towed to a destination you select that is beyond the mileage coverage for your service level at the rate of $4.00 per mile. (Basic up to 3 miles, Plus & Plus/RV up to 100 miles, and Premier & Premier/RV up to 200 miles once, and 100 miles for all other calls).

In an effort to provide a safe, quality environment for our members and providers, large trucks and some multi-passenger vehicles, including but not limited to: F-350s, F-450s, motorcycles, dual-wheel trucks, Hummers and vehicles extending past the rollback bed, must have Plus/RV or Premier/RV coverage or they will not be covered by AAA Carolinas. In combination with the total weight and type of the tow vehicle, these restrictions are required as different equipment is needed to provide service. This restriction is based on: the weight of the vehicle being towed, weight distribution of the vehicle being towed and weight loads on the axle of the tow vehicle, and safety based on Department of Transportation guidelines. Note: The final decision to provide service to a vehicle safely is left to the discretion of the AAA Contracted Road Service Provider.

In instances where your vehicle is disabled while towing a trailer, service may be provided for the trailer at your expense and will be payable to the service facility at the time of service. Plus/RV and Premier/RV service extends coverage to include travel trailers with sleeping accommodations used for the purpose of camping. You may not use more than one service call per breakdown. Vehicles that have been modified by the owner risk possible damage when towed or serviced. AAA Carolinas reserves the right to refuse the tow or service on the grounds of safety and liability. If service is provided, the owner assumes responsibility for any damages not caused by the operator’s negligence. Premier’s 200 mile tow is not extended to vehicles requiring RV coverage. Charges for flatbed service requested by members, when not required by the AAA Towing manual, will be passed on to the member. The responding tow truck will have room for up to two passengers. AAA can assist in locating taxi service at the member’s expense to transport additional passengers. The final decision to provide service to a vehicle safely is left to the discretion of the AAA Contracted Road Service Provider.

Tire Service
If your vehicle’s spare tire is inflated and serviceable, it will be installed to replace a flat tire. If an inflated spare is not available, the vehicle will be towed in accordance with the towing provision. AAA cannot change inner tires on dual-wheeled trucks.
Improper or Excessive Service: Members are required to participate in the cost of roadside assistance after the allotted number of service calls are used. An attempt will be made to notify the primary member that they are approaching or have reached the maximum call limit. Members who require service after the maximum allotted calls will be provided service at a special reduced rate. Additional charges for towing mileage will be due and payable to the servicing facility at the time of the service.

We reserve the right to reduce service, non-renew, charge additional fees at renewal, or cancel any membership which, in Management’s sole discretion, would have an adverse impact on the cost of the membership to other members or is disruptive to the operation of the club. This is reviewed on a continuous basis and Members will be notified if their Membership is affected.
Reimbursement Regulations: AAA is dedicated to providing a level of service far beyond the modest cost of membership. One way we do that is by contracting with carefully screened road service providers to deliver services at specially negotiated prices that are well below the rates of independent road service contractors. In an instance where a AAA contracted road service provider is available but a member chooses to call a service provider outside the AAA network instead of calling our 1-800-222-4357 number, reimbursements will be based on your membership plan. On the rare occasion that a AAA road service provider is not available (after calling our “800” number), or your membership cannot be confirmed, you will be reimbursed for those services normally provided free of charge with your membership. Receipts that are altered, copied or in the name of anyone other than the member, or have been reimbursed by other sources cannot be honored for reimbursement. Please submit the original receipt along with the reimbursement application to the address below. The application can be picked up at your local office, downloaded from AAA.com or mailed to you. The Club will consider reimbursement requests within 60 days from the date of service. Mail receipts to: AAA Carolinas; P.O. Box 29600; Charlotte, NC 28229; Attn: Member Relations Department.

AAA Contracted Road Service Providers: We select road service providers for their ability to handle service calls. These road service providers are independent businesses and are not employees or agents of AAA Carolinas. Responsibility for loss, damage or unsatisfactory workmanship remains with the contracted road service provider that is providing the service. AAA will mediate disputes. Damage complaints must be received within 10 days of the incident and AAA cannot promise resolution if repairs are completed prior to investigation.

Member Privilege Only: Service will be provided to the person named on a valid membership card if he or she is driving or riding in an eligible vehicle at the time of breakdown. Prior to rendering service, AAA may request identification, such as a driver license, in addition to the AAA Membership card. Only members may use the membership card and service is not provided to non-members using the member’s vehicle, whether or not they reside in the member’s household. Spouse and children may be added as “Associate Members which include all services provided to the Primary Member.

Services Not Included at AAA Expense: Mechanical or repair work, and any parts or supplies required to repair vehicle; service on a vehicle which was abandoned or immobilized by inspection law; services to unregistered or unlicensed vehicles or those with registrations expired more than 30 days; vehicles without tags or displaying an invalid tag unless a police report is presented; towing of vehicles for salvage; more than one tow per breakdown; a pre-existing condition; toll road charges; parking fees; any expense when a vehicle is ordered to be towed, extracted, or impounded by the police for violating local laws; entrance fees charged by private or gated communities. Vehicles that are loaded with heavy equipment or large items will not be provided service.

Payment: AAA road service providers accept personal checks up to $250 for roadside assistance; credit and debit cards are also accepted. Some restrictions may apply. Contact the Quality Assurance/Member Relations Department toll-free 877-282-3682 for details.

Emergency Conditions: Whenever possible, roadside assistance is available to you 24 hours a day, 365 days a year throughout the United States and Canada. However, during severe weather conditions, civil disturbances or national emergencies, AAA reserves the right to temporarily delay service to members who are in a place of safety.

Trip Interruption Reimbursement
AAA Members have added peace of mind when on trips of 100 driving miles or more from home. If you are driving or riding in a AAA-qualifying vehicle which becomes inoperable as a result of a traffic accident or if your vehicle is stolen, (or mechanical breakdown – Premier Members only) and causes your trip to be delayed at least 24 hours, you may receive a reimbursement covering unexpected out-of-pocket expenses incurred during the first 72 hours (96 hours for Premier) immediately following the incident. These expenses include:
• Car rental (excluding gas, insurance, and drop or one way fees)
• Meals and lodging in the vicinity of the incident (within a 25 mile radius)
• Commercial transportation from the location of the incident to your destination or current residence.

Reimbursement coverage varies by membership service level and includes:
Basic: Up to $250
Plus & Plus/RV: Up to $500
Premier & Premier/RV: Up to $1500

The trip interruption benefit can be used once per membership, per membership year. An accident report must be filed with the local police department and submitted to the club along with all other required documentation within 60 days of the incident. For more information on reimbursement guidelines, documents and to file a claim, contact the Member Relations department at 877-282-3682.

24-Hour Concierge Services
AAA Premier members receive easy access to many services when traveling on a domestic or international trip 100 miles or more from their primary residence. Call toll-free 877-865-8548 for Concierge Services or visit Carolinas.AAA.com/Membership/Benefits for more information.

Vehicle Return
AAA Premier Members traveling in a AAA-qualifying vehicle 100 driving miles or more from home are reimbursed up to $500 for transportation of the vehicle back to the Premier Member’s residence when an unexpected illness or injury prevents completion of the trip. The vehicle must be operable. Transportation must be performed by an accredited professional transport company. Benefits are not payable if the transportation of the vehicle could have been performed by the member or a traveling companion of the member. The Vehicle Return benefit may be used once per membership, per membership year. This benefit excludes transport of a rental vehicle or a vehicle with an original lease term of less than one year. Evidence of illness/injury must be submitted along with all other required documentation within 90 days of the incident. For information on reimbursement guidelines and to file a claim, contact the Member Relations department toll-free at 877-282-3682.

One Day Complimentary Rental Car
As a Premier or Premier/RV Member, if your vehicle is towed in North or South Carolina through AAA and you are stranded without transportation, AAA will cover the cost of a rental car for one day. Simply request your rental car within 48 hours after the time of the tow. You’ll pay when you pick the car up, and then you will simply turn in your rental receipt and AAA will reimburse you for the value of a one-day rental. Members may rent the vehicle for more than one day, but they will be responsible for all subsequent costs. Members are also responsible for upgrades, vehicle insurance, mileage and fuel charges and any other charges,
fees, and taxes. Normal rental qualifications, including age restrictions and other restrictions apply. Call toll-free 877-282-3682 for reimbursement information. With AAA Premier, each membership is entitled to one one-day reimbursement per year when the tow is from a AAA roadside assistance call.

Auto/Stereo Theft Reward
AAA’s Auto/Stereo Theft Reward offers one reward payment per incident, up to $500 for auto theft and up to $200 for stereo theft, payable to anyone providing information to the police resulting in the arrest and conviction of someone who steals the above mentioned property from a member. Plus and Plus/RV extends your basic auto theft reward up to $1,000 and your stereo theft reward up to $400. Premier and Premier/RV extends your auto theft reward up to $1,500 and your stereo theft reward up to $600.

Member filing claim, member’s immediate family, associate members, law enforcement and security officers are ineligible for reward.

Legal Defense Reimbursement
If you have to go to court for a traffic violation, AAA will reimburse you for attorney fees up to:
- $50 for covered traffic violations.
- $225 for manslaughter in connection with an auto accident and a total of $300 if appealed to the State Supreme Court.

Plus & Plus/RV Membership increases your attorney fee reimbursement up to:
- $100 for covered traffic violations.
- $500 for manslaughter in connection with an auto accident.
- Total of $1,000 if appealed to the State Supreme Court.

Premier & Premier/RV Membership increases your attorney fee reimbursement up to:
- $300 for covered traffic violations.
- $1000 for manslaughter in connection with an auto accident.
- Total of $2,000 if appealed to the State Supreme Court.

This benefit may be used once per membership year. You must appear in court or furnish a signed waiver that an attorney represented you. A plea of not guilty must be given to the original charge. Notice of claim to the club along with all required documentation must be submitted within 60 days of the trial date. Reimbursement does not cover the charge of driving while impaired, failure to appear on previous traffic violations, or other serious driving offenses. For reimbursement guidelines and exclusions, contact the Member Relations department during business hours at toll-free 877-282-3682, or visit AAA.com.

Filing Claims
To file a claim, contact the Member Relations Department at toll-free 877-282-3682.

MEMBERSHIP

Membership Dues
Pay for your membership by check, money order, VISA, MasterCard, American Express, Discover, or cash. For convenience, AAA Carolinas offers Automatic Renewal of your annual membership dues by credit card. AAA Carolinas members must reside within the club’s territory of North Carolina and South Carolina. Memberships are on a continuous year-to-year basis with dues payable annually by the last day of the month shown on your membership card. Membership payments received after the renewal date will result in a five day wait for Plus/PlusRV and a ten day wait for Premier/PremierRV benefit reinstatement. Please notify us if you change your address by calling toll-free 866-566-8635, or by writing: AAA Carolinas; Attn: Membership; P.O. Box 29622; Charlotte, NC 28229-9622. To renew, view, or manage your membership, please visit MyAAAMembership.com.

Primary vs. Associate Member
A Primary Member is the initial holder of the membership in the household who makes the decisions regarding the membership, such as adding associates or cancelling the membership. Associates may be a spouse or any dependent children age 25 and under, living with and supported by the immediate family. Children who reach age 26, leave the household, or become self-supporting are no longer eligible for associate status and require their own individual Primary Membership.

Gift Membership
For your convenience, you may purchase a gift membership by calling our Membership Sales Department at toll-free 866-566-8635 or by visiting AAA.com/GiftMembership. We’ll send a AAA gift membership kit to the recipient along with membership card(s). You will be billed separately for the gift at regular membership rates, and you may renew the gift each year. Gift memberships may only be purchased for Carolinas residents.

Upgrade Your Membership
To upgrade your existing membership to Plus, Plus/RV, Premier, or Premier/RV and receive extended AAA benefits, visit MyAAAMembership.com or call our Membership Sales Department at toll-free 866-566-8635. Visit the Join AAA section of AAA.com to compare benefits and service levels.

Upgrades must be purchased for all members on your membership. Plus and Plus/RV roadside assistance benefits effective five (5) days after payment is received. Premier and Premier/RV roadside assistance benefits effective 10 days after payment is received.
DISCOUNTS

Retail Discounts & Savings
Your AAA Membership card offers more than just peace of mind on the road. It is also a valuable discount card, enabling you to save money on products and services from local and national establishments such as Hertz Car Rental, Sprint, Penske Truck Rental, 1-800-Flowers, Best Western, LensCrafters, and more. These businesses offer special prices, upgraded services, or extra value for AAA Members. Visit AAA.com/Discounts for an up-to-date list.

Discounted Attraction Tickets
In addition to the Discounts & Rewards program, AAA Carolinas Members can purchase discounted tickets for popular attractions such as Busch Gardens, Universal Studios, and more! To receive a discount, tickets must be purchased in advance at one of AAA Carolinas’ offices or online. Discounts cannot be given at the attraction ticket offices/gates. Call your local AAA office for prices and availability or visit AAA.com/Tickets for a list of eligible attractions.

Note: Terms and conditions of Discounts & Rewards partners and their agreements are subject to change. At participating locations only.

Prepaid Gift Cards
Now it’s easy to give millions of gift choices with one convenient gift card. Prepaid Visa® or American Express® gift cards are available at your local AAA Office. You set the value, choose from various designs, and add a message if you wish. Prepaid Gift Cards are the perfect choice for everyone on your gift list. For a list of all current options, please visit AAA.com/TravelMoney.

TRAVEL SERVICES

Your membership gives you access to quality travel products, value-added member benefits and enhanced service through AAA Vacations. Because AAA is the world’s largest travel organization, you reap the benefits of our buying power. Please visit or call any AAA Carolinas branch office to plan your next trip or visit AAA.com/Travel.

TourBook® Guides
Sized to fit in your glove compartment, these guides give you the latest information available regarding lodging facilities (including which properties offer discounts), restaurants, attractions, background stories of cities, points of interest and even local temperature ranges. All lodgings and restaurants listed in the TourBook Guides are inspected by AAA’s professional staff and rated on a scale of one to five diamonds so you can pick the rating that meets your expectations. Reviews of Four- and Five-Diamond Hotels and restaurants are available on our website at AAA.com.

TourBook guides are for distribution to AAA Members only and the Club reserves the right to limit the amount of materials provided to the member.

TripTik® Travel Planners and Maps
Whenever you travel by automobile, AAA’s professional travel counselors can provide you with prompt, accurate and timely information, including personalized trip planning. Each TripTik® Travel Planner is a customized routing of your trip using pre-printed maps which are marked to show you the best routes from your origin to your destination. Mileage information, driving time, tolls, areas of strict law enforcement, construction areas and detours are clearly marked. In addition to showing you the best routes, there are brief descriptions of the areas you are passing through. Members can also print their own TripTik® Travel Planners online at AAA.com/TripTik.

AAA TripTik® Travel Planners and maps are for distribution to AAA Members only and the Club reserves the right to limit the amount of materials provided to the member.

International Travel Guides
Published by AAA, international travel guides to Europe, the Caribbean and other destinations are available to AAA Members for a discounted fee. Plus, Plus/RV, and Premier Members receive select international travel guides at no charge.

U.S. Passports and ID Photos
Have your picture taken at any AAA branch office. A minimal fee applies for Basic Members. Plus, Plus/RV, and Premier Members get free photos for U.S. passport/identification at any AAA Carolinas Branch Office. Four (4) sets are allowed per membership year. Passport applications are available at your local AAA office but must be processed at the United States Post Office. For more information on passport processing, please visit USPS.com/Passport.
International Driving Permits
These permits are issued only through AAA and are valid in over 150 countries. This recognizable form of identification contains your name, photo and driver information translated into ten languages. Even if you are not planning to drive while traveling abroad, we recommend you obtain an international driving permit. Applications are available in our offices, or from AAA.com. (Fees apply.)

AAA Travel Money
Before you travel, visit your local AAA branch office for secure and convenient travel money including the Visa TravelMoney® Card, TipPaks® and foreign currency. American Express® Travelers Cheques and U.S. dual-signature cheques are available fee-free to members. For more information visit AAA.com/TravelMoney.

Prepaid AAA Gift Cards
Prepaid Visa® and American Express® gift cards are available at your local AAA office. American Express Gift Cheques are also offered for purchase.

Luggage & Travel Accessories
AAA has the best selection of travel accessories at the lowest prices. Stop by your local AAA office to see our wide selection of luggage, travel guides and other great items for your trip. When you book your travel with AAA we handle all the details, even what to pack. AAA Members save even more when they shop the AAA Travel Store.

Drive Vacations/Weekend Getaways
AAA offers many pre-planned drive vacations, including hotel accommodations, sightseeing, and attraction entry fees for destinations throughout the U.S. Traveling within the Carolinas is easier for AAA Members with special Carolina Getaways and hotel/resort packages. Ask your local AAA Travel Sales Specialist for details.

CampBook® Guides
Camping areas all over the U.S. and Canada are listed with detailed information on rates, locations and facilities available. Note: Campgrounds are not rated by AAA.

Cruise Vacations
Throughout the year, negotiated cruise discounts and/or special amenities are available on selected sailings for AAA Members only and can often reduce the cost of a cruise on such well-known cruise lines as Celebrity, Royal Caribbean, Carnival, Holland America Line, Crystal, Cunard, Disney Cruise Line and Princess. Cruise specials are announced in your Go Magazine and may also appear in local media including radio, TV, newspaper, and on AAA.com. AAA Members also receive special added values on select sailings such as free upgrades or shipboard credits. Call or visit your local office, or chat live with a AAA travel sales specialist at AAA.com/Cruises. There is no fee for using AAA cruise planning services.

Escorted and Independent Tours
Wherever your destination, domestic or international, you may purchase a tour or travel package from AAA Vacations to meet your individual interests and needs. AAA travel sales specialists carefully plan the itineraries and handle all the details, so you can enjoy your trip. AAA Members also receive discounts and added values on select tours and packages. Call or visit your local office or chat live with a AAA sales specialist at AAA.com/Travel. There is no fee for using AAA tour planning services.

Car Rentals
Hertz provides special car rental discounts to AAA Members. Look in your Go Magazine for periodic promotions such as special rates and free car class upgrades. To rent a car, call Hertz directly at 800-654-3080 (rental code 111), visit our website at AAA.com/Hertz, or call your local AAA travel sales specialist. AAA Members can enjoy all the benefits of Hertz Gold Plus Rewards® membership free. Visit AAA.com/HertzGold. Premier Members visit AAA.com/HertzPremier. Terms and conditions apply. All Hertz Gold Plus Rewards rules apply. See AAA.com/HertzGold for more information.

Hotel Reservations and Discounts
AAA Members receive discounts at more than 12,000 hotels worldwide including Hilton Hotels, Best Western, Hampton Inn, Hyatt Hotels, Marriott, Starwood Hotels and more. For reservations, call toll-free 866-AAA-SAVE or your local AAA travel sales specialist. You can also book online at AAA.com. Have your AAA Membership number ready to receive discounts.

Airline Tickets
AAA will find the best available airfare for our members. Members may call or visit their local AAA branch office to purchase airline tickets, or call 800-463-8646 for air, car, hotel, or leisure travel needs. Visit AAA.com/Air for details (fees may apply).
Travel Accident Insurance
AAA’s $100,000 Travel Accident Insurance Program covers you for accidental loss of life, limbs, or sight in any licensed common carrier when the transportation is purchased through a AAA Carolinas travel agency. A common carrier may include planes, trains, ships and buses. Coverage applies while you are riding solely as a passenger in or on, or boarding from any licensed common carrier. Plus, Plus/RV, Premier and Premier/RV provide an additional $200,000 (totaling $300,000 on tickets purchased through AAA Travel only) in travel accident insurance when you purchase your ticket through AAA.

When you purchase a common carrier ticket on your AAA Credit Card (see page 10 for details), you receive travel accident insurance at no additional charge.

Travel Services 7 Days a Week
The Internet & Travel Sales Department services your air, car, hotel or leisure travel needs during these extended hours: Monday–Thursday: 8:30am–10:00pm; Friday: 8:30am–7:00pm; Saturday: 9:00am–6:00pm; and Sunday: 1:00pm–6:00pm. Call 800-463-8646 to make your plans with the Internet & Travel Sales Department.

AAA Vacations
Designed specially for AAA Members, AAA Vacations offers cruises, guided tours and independent vacations that vary from the historic and traditional to the exotic and adventurous. Every itinerary is packed with exceptional built in value, engaging experiences and complimentary inclusions only available when you book with AAA Travel.

INSURANCE SERVICES

Auto Insurance
When it comes to your insurance needs, there’s no better choice than AAA – your trusted companion on the road with a century-long history of protecting the things you cherish. Let AAA Insurance help you discover that no matter where you are in life, we have an insurance policy made especially for you.

AAA Insurance has preferred rates for members, an easy reliable claims process and compassionate experts in the field of insurance, ready to care for your special needs. AAA Insurance stands ready to protect the dreams of our members. And remember, it is a AAA Carolinas owned company. That means anyone covered by AAA Insurance can rest easy in the fact that they are protected by the AAA name, and that the President of the company is always within driving distance. Your baby is not just another car, and AAA Insurance is not just another insurance company. Call us today and experience the member difference. Insurance consultants can be reached at toll-free 877-766-6222.

Specialty Vehicles Insurance
For many of our members, acquiring a motorcycle, recreational vehicle or other specialty vehicles has been a lifetime dream. These types of vehicles need specialized policies. The basic automobile policy written by most companies isn’t enough to provide adequate coverage. By representing a number of the major specialty companies, AAA is able to provide members with the specific coverage that is needed for these vehicles at the most competitive rate.

A quick phone call with one of our consultants can give you the peace of mind that your dream is fully protected. You can reach us at AAA.com/Insurance, or by phone at toll-free 877-766-6222.

Homeowners and Liability Coverage
At AAA Insurance, we make homeowners insurance easy to buy and easy to understand. We offer:
• Coverage options to fit your lifestyle
• Fast, convenient claim service
• Easy Pay Plans
• Money-saving discounts
• Professional advice from a AAA Insurance consultant

AAA realizes that no one invites their friends and family over to just see their house; instead we open our homes to them. AAA also notices that your home will more than likely be the largest investment you’ll ever make. This large of an investment needs the proper protection. Just think for a moment how your lifestyle has changed over the last 10 years. More of us are working from home and have acquired more personal property over the years. Each of these requires special coverage, and your AAA Insurance consultant can provide the right protection plan for all of these unique needs.

Call one of AAA’s Insurance consultants and see if you qualify for one or more of the following discounts: gated community, loss free, new home, first time homeowner or protective devices. By contacting an insurance consultant at toll-free 877-766-6222, you’ll receive the security that comes with doing business with someone you trust.
**Specialty Property Coverages**

Whether you need coverage for a vacation home, manufactured home, rental property or additional liability coverage, your AAA Insurance consultant can customize a program to meet your needs. We offer competitive rates for renters, manufactured homes, condominiums, personal articles, and umbrella policies. Call a consultant today at toll-free 877-766-6222 to review your needs.

**Home Protection Plan**

Did you know that there are certain items not covered under your standard homeowners insurance policy? Let AAA Insurance help fill in the gaps with one or all of these additional protection services:

- Personal Umbrella Policies
- Home Security
- Flood Insurance
- Disaster Mortgage Insurance
- Secondary/Seasonal Homes
- Accidental Death

**Life Insurance**

AAA’s solid commitment to service and excellence makes us the perfect choice as your life insurance provider. Our knowledgeable insurance consultants can help evaluate your present insurance needs and devise a plan that will provide you and your family with a lifetime of security. Products offered include:

- Term Life Insurance
- Whole Life and Universal Life products that build cash value
- Mortgage Protection Programs
- Guaranteed Issue Life Insurance available to members aged 45-75

**Individual Health Insurance**

AAA offers a wide range of health plans which meet the requirements of the Affordable Care Act (ACA). Shopping for health insurance on the Marketplace website can be a complicated process. Our certified agents can help you select a plan that best fits your needs and determine if you qualify for subsidies.

**Specialty Coverages**

- **Short Term Health Coverages** are available to members who are temporarily without health coverage. If you are between jobs or waiting for the next ACA open enrollment period a short term medical policy can provide coverage for up to 365 days.
- **Medicare Supplement (Medigap)** plans are available to individuals 65 or older who are on original Medicare. Medicare Advantage plans with a prescription drug benefit (Part D) are also available.
- **Long Term Care insurance** can help protect your assets and secure your future financial independence. LTC services can include nursing home or home health care and policies can be custom designed to meet your needs and budget. AAA represents several of the top-producing carriers in the Long Term Care industry.
- **Annuities** can be used as tax-deferred instruments, and the foundation for your overall financial plan. AAA offers a wide range of immediate and fixed deferred annuity products with competitive rates and multiple terms.
- **Travel Insurance** covers trip cancellation, baggage, personal accident and emergency evacuation. Travel Medical Insurance offers full medical coverage for those members who need additional protection while traveling abroad and for non-citizens coming into the U.S.

For more information on any of these products, call our insurance consultants at toll-free 877-766-6222.

**AUTOMOTIVE SERVICES**

**Hours of Operation**

Monday–Friday: 7:30am–6:00pm, Saturday: 8:00am–4:00pm
To find a AAA Car Care location near you, call 800-720-0117 or visit AAA.com/FindCarCare

**AAA Car Care**

Visit AAA Car Care for all your vehicle maintenance and repair needs including oil changes, brakes, tires, driveline, timing belts, A/C service, alignment and suspension, cooling systems, belts and hoses, electrical systems, and more. AAA Members receive a 10% discount on labor, and a 2-year/24,000-mile warranty on all repairs. Our locations feature Internet access, complimentary shuttle service and a coffee bar.
Auto Buying
AAA Auto Buying is your concierge car buying experience in the Carolinas. Our team of automotive experts can help you find your next new or used vehicle in any brand you are looking for. We also deliver vehicles to anywhere in the Carolinas and handle all paperwork from title to tags. When you buy your next vehicle, avoid the hassle of a dealership and let AAA take care of you. Give us a call at 800-231-0349.

AAA Approved Auto Repair & Body Repair
The AAA Approved Auto Repair program was created to provide members with referrals to automotive repair facilities that meet AAA’s stringent standards for technical competence and customer service. These referrals come with the assurance that AAA will arbitrate in the event of a dispute between an Approved Repair facility and a member. AAA benefits include:
• Free Maintenance Inspection – On request, after paying for repair work done by an AAR facility, the member’s vehicle will be inspected at no charge for items that most frequently contribute to roadside breakdowns. A written recommendation of any needed maintenance or repairs will be provided to the member upon pick up of the vehicle. Note: Auto Body Repair facilities currently do not offer this inspection.
• Written Estimate – Members will receive a written estimate of the cost of all work to be performed on the vehicle. The cost of the work performed may not exceed the estimate by more than 10% unless authorized by the member in advance.
• Warranty – Unless specified in writing prior to the start of the work, all repairs (both parts and labor) are guaranteed for a minimum of 24 months or 24,000 miles, whichever comes first. For Auto Body Repair facilities, a lifetime warranty (no mileage stipulation).
• Return of Parts – As evidence of work performed, all replaced parts will be returned to the member, provided that the member requested them at the time the vehicle was delivered for service. Parts that must be returned to the manufacturer under a warranty or exchange program are excluded, but must, on request, be available for inspection when the vehicle is picked up by the member.
• Discounts – Members receive a 10% discount on labor only, capped at $50.00. Shuttle service or affordable rental cars are available.
• Dispute Resolution – AAA will investigate any dispute between the member and the AAR facility. AAA’s resolution is binding on the facility, but the member is not bound by AAA’s decision and may seek recourse through other avenues.

For service, call 800-AAA-HELP and the operator will tell you which facility is closest to you. All Approved Repair facilities are monitored continuously to ensure AAA’s standards are met.

Discounts do not apply to insurance deductibles.

FINANCIAL SERVICES

AAA Member Rewards Visa® Credit Card
• Earn Triple points on qualifying AAA and travel purchases*
• Earn Double points on gas, grocery and drug store purchases*
• 1 point per $1 for all other purchases*
• Points redeemable for AAA vouchers good for AAA Travel — even car repairs, gift cards, or cash back
• Lost luggage insurance**
• Emergency card replacement**

To apply, visit AAA.com/CreditCard or a AAA office.

*How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustment (“Purchases”). The following transactions are not considered Purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges.
1 Point: Earn 1 point for every $1 of Purchases charged to the credit card each billing cycle. 2 Points: Earn 2 points per $1 for Purchases made with the card at any eligible gas, grocery store or pharmacy retail merchant categories as designated by Bank of America. 3 Points: Earn 3 points per $1 for Purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchant categories as designated by Bank of America. Points Expiration: Points expire 5 years after the month they were earned. Rewards Program Rules: Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.
**Certain terms, conditions and exclusions apply. Please see your Benefits Guide for further details.

This credit card program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a trademark of American Automobile Association, Inc. ©2018 Bank of America Corporation ©2018 AAA
**Auto Leases**
If you are among the growing number of Americans who want to beat rising car and truck prices by leasing, we can provide competitive leasing arrangements with creative options and custom-tailored terms through AAA Auto Buying. For information, call 800-231-0349.

**Discover Bank**
Preferred member rates on the most popular AAA CD terms*, with competitive rates on additional CD terms, IRA CDs, Money Market and Online Savings Accounts.

*As of 1/1/2018 approximately three quarters of the AAA CD portfolio was compiled of 12, 24 and 60 month CDs. AAA Members receive a preferred rate on 12, 24 and 60 month CDs and IRA CDs. Visit AAA.com/Deposits for rates on other CD terms and deposit products. Deposit accounts offered through Discover Bank, Member FDIC.

**LifeLock**
LifeLock, a leader in identity theft protection, helps protect your identity – even if your information falls into the wrong hands. As a LifeLock member, if you become a victim of identity theft because of a failure in LifeLock’s service, LifeLock will help fix it at their expense, UP TO $1,000,000. (Restrictions apply. See LifeLock.com for details.) Get the protection and peace of mind you deserve by becoming a LifeLock member today. AAA Carolinas Members get a special offer PLUS SAVE 15% OFF LifeLock membership for your entire family. Take advantage of this great member benefit. Call 800-LIFELOCK (543-3562) or visit AAA.com/LifeLock.

**SPECIAL SERVICES**

**Traffic Safety**
AAA Carolinas Traffic Safety Department steers you in the right direction through all stages of life. From our school safety patrol and teen driver education programs, to our driver improvement classes for adults and seniors, we care about your safety. Brochures on various traffic safety topics are available free to AAA Members. For more information, visit us online at AAA.com/Safety or call 888-274-4459.

**Driver Improvement Classes**
The nationally recognized Driver Improvement Program is available for experienced drivers. Motorists who receive traffic tickets in NC, SC, or VA counties may be able to attend a AAA Driver Improvement class for a reduced or dismissed ticket. Contact your county of citation for eligibility. Motorists may also be eligible for reduced insurance premiums or driving record points by attending the course. To enroll in a class, visit us online at AAA.com/Safety or call 888-274-4459. AAA Members receive a discount on all driver improvement classes.

**AAA Carolinas Traffic Safety Foundation**
The AAA Carolinas Traffic Safety Foundation uses research, programs, and advocacy to engage and educate our members on traffic safety issues. Our number one goal is to make the roads safer for everyone in the Carolinas. The tax exempt Foundation accepts donations from both members and the public. To donate, or for more information please visit AAA.com/Foundation or call 888-274-4459.

**Legislation**
AAA Carolinas is active in local communities as well as in the legislatures of both states representing motorists and travelers. An annual legislative poll is conducted through Go Magazine to help determine which issues are most important to our members. AAA will then follow up with appropriate action and representation to ensure the rights of motorists and travelers.

**Go Magazine**
This member publication is published six times a year and includes articles about how to get the most value out of your AAA membership. Travel articles, details on AAA programs, discount information for a variety of services, Internet updates, legislative information and how-to articles about your car, travel, driving, and more are featured in each issue. For more information, or to advertise in Go Magazine, call 800-888-3262 ext. 10222. Go Magazine can be viewed online in its entirety at AAA.com/Go. Extended articles, advertisements, and videos can be viewed on your computer, iPad, or smartphone.
INTERNET SERVICES

AAA.com
Think of AAA.com as our online branch office that is open to you all day, every day. Whether you need to make travel arrangements, purchase insurance or find advice on automotive services, AAA.com has it all.

Online TripTik® Travel Planners
AAA’s very own enhanced maps can now be found at AAA.com/TripTik. Detours, construction delays and points of interest are just a few of the reasons why you’ll keep coming back to this feature before every trip. Simply print the directions to your destination, and hit the highway with the most up-to-date road information available.

Air, Car, Hotel, Cruise, & Tour Reservations
AAA offers the convenience of booking your air, car, hotel, cruise and tour reservations online. According to a 2007 Harris Interactive study, AAA.com has the best hotel rates 64% of the time compared to other online travel sites for a three night stay. Choose your dates and destinations at AAA.com/Travel and compare prices instantly.

Roadside Assistance Requests
For those who would rather click a mouse than dial a phone, we offer you the capability to request road service via AAA.com/Help. Your service request will be automatically dispatched to the closest available contractor to get you on your way quickly. When you need assistance, just go to AAA.com/Help.

Customer Service
Do you have a question about your member benefits but can’t find the answer in this reference guide? Our website allows you to search for answers by keywords, or send an e-mail directly to our staff. We promise to respond to your e-mail promptly. Go to AAA.com and click the “Contact Us” link.

Online TourBook® Guide Search
AAA’s famous TourBook Guides are now available online to help plan your next trip. Look up hotel and attraction information including rates and amenities, AAA Diamond Ratings, attractions and more. You can also provide personal experiences to assist other travelers. Still prefer a hard copy? No problem. Just go to AAA.com/Travel.

Disney Vacation Planner
AAA’s online Disney Vacation Planner makes planning that special family trip to Disney easy. Enjoy exclusive member benefits and great values when booking a AAA Vacations® package. Visit AAA.com for details.

Chat with a Cruise Expert
Find the perfect cruise online! With our online chat feature, you can submit your special requests and let our cruise specialists locate the dream cruise to fit all of your needs. Just go to AAA.com/Travel and click the “Chat With An Agent” link.

Auto Buying
Are you looking for a new vehicle? AAA Auto Buying is our hassle-free car buying solution for our members. Visit us online at AAA.com/AutoBuying to view our inventory, value your current vehicle and much more.
Online Insurance Quotes
Go online for free insurance quotes on everything from automotive to health insurance. You’ve worked hard for everything you have, so let AAA Insurance protect your dreams. AAA Members may be entitled to certain discounts. Let our agents get the best rate for you. See page 8 for details or visit us online at AAA.com/Insurance.

Hotel and Restaurant Reviews
AAA Carolinas reviews top-rated hotels and restaurants in the Carolinas independently throughout the year. Before you plan your next trip, visit AAA.com.

Mobile Apps
AAA has created mobile solutions for members on the go. AAA Mobile, AAA Auto Buying Tools and AAA Insurance mobile applications are available for some smartphones at no charge. Visit AAA.com/Mobile for more details. Always have AAA on hand when you need us.

Buy Tires Online
Visit AAA.com/Tires for great prices on a wide selection of tire brands you know and trust like Michelin, BFGoodrich, Uniroyal, and much more. We ship for FREE to the AAA Car Care location of your choice.

FREQUENTLY ASKED QUESTIONS
For your convenience, we’ve answered some of the most common questions in this section. For a complete list of frequently asked questions, go online to AAA.com and click the “Contact Us” link.

Is there a listing of all the AAA Carolinas locations?
A complete listing of AAA offices can be found at AAA.com/Locations.

How can I change my address?
To update your mailing information, you may call our Membership Department toll-free at 866-566-8635, online at MyAAAMembership.com, or you may send us your new information via e-mail through AAA.com/Comments. Make sure to include your membership number, new address and a current e-mail address.

Do I have to be with my vehicle when it is towed?
Because of questions of liability and the possibility of articles being stolen from unattended vehicles, AAA requires that the member or a designated agent be present at the time of service. See page 2 for more details.

How many tows do I get?
The number of service calls you can receive depends on how many members are on your membership (page 2). An attempt will be made to notify the Primary Member when they are approaching, or have reached, the maximum call limit. Members who require service after the maximum allotted calls will be provided basic roadside assistance at a rate of $40 (subject to change) plus mileage, payable to the driver at the time of service. Depending on services provided, additional charges may apply.

Is any car I drive covered by AAA?
Yes, AAA Membership covers the person, not the vehicle. You are covered in any car that you are driving or riding in, provided that it’s an eligible vehicle. The Basic, Plus and Premier Memberships cover four-wheel passenger vehicles, including rental cars. The Plus/RV & Premier/RV Membership also covers motorcycles, motorhomes and dual-wheel pickup trucks. For more information, you can reach our Membership Representatives at 800-477-4222.

What theme park tickets can I purchase from AAA?
As a AAA Member, you can purchase discounted theme park tickets for Busch Gardens, Universal Orlando, Biltmore Estate, Wet’n Wild Emerald Pointe Water Park and more. Contact our office at 800-477-4222 for current prices. You can also view details on discounts and order tickets (not all tickets are available online) at AAA.com/Tickets.

Where or how can I get a complete listing of all the discounts AAA offers?
You can see a listing of our partners online at AAA.com/Discounts, or look for special advertisements in Go Magazine.

How do I replace a lost membership card?
Please call 800-477-4222 with your name and membership number to request a new card. You may also request a card at MyAAAMembership.com. Please allow 7-14 business days to receive your replacement cards.
APPLICATION FOR REFUND OF ROADSIDE ASSISTANCE SERVICE EXPENSES

Requests must be submitted within 60 days from date of service.
Please complete entire form or refund may be delayed.

Member’s Name ________________________________________________________________

Address _________________________________________________________________________

City ______________________________ State _______________ Zip_____________________
Telephone: Home (_____) ________________ Work (_____) ________________ Cell (_____) ______________
E-mail Address ________________________________________________________________
AAA Membership Number ___________________________________ Exp. Date ____________
Date Service was Rendered ______________________ Time __________________________
Type of Vehicle: Make __________________________ Model ________________________ Year __________
Location of Disablement __________________________________________________________________

Nature of Trouble: □ Jumpstart Battery □ Tire Change □ Gas □ Lock-out □ Tow □ Other
Please explain how you acquired assistance: □ Called AAA Office □ Passing motorist called garage □ Located nearest
garage on your own □ Called AAA garage direct □ Police called nearest garage

If AAA’s 24-hour toll-free hotline was not called, please explain why: _____________________________________________

Were you driving or riding in the vehicle when it broke down? □ Yes □ No
Were you present when the service driver arrived? □ Yes □ No
Did you provide a valid AAA Membership card to the service driver? □ Yes □ No
Was your vehicle involved in an accident? □ Yes □ No (If “Yes,” please attach copy of police report.)
Was your vehicle towed? □ Yes □ No
  If “Yes,” where was it towed? From __________________________ to __________________________
  Approximate mileage vehicle was towed __________________________

Amount paid for Emergency Roadside Assistance only $ __________________

(Please attach original paid receipt and retain a copy for your own records.)

Note: If your vehicle was involved in an accident and collision insurance was in force, please submit your bill to the insurance company for reimbursement.

Additional comments: _________________________________________________________________________

________________________________________________________________________________________

Date ____________________________ Member’s Signature ________________________________________

Return completed form to
AAA Carolinas
P.O. Box 29600
Charlotte, NC 28229
Attn: Member Relations Dept.

Questions? Call us at 1-877-282-3682

MB-158701-18 (12/18)