



AAA Carolinas Member Guide | 2011 (PRINTER-FRIENDLY)

CONTENTS

Roadside Assistance

- Roadside Assistance
- Trip Interruption Reimbursement
- Auto Theft Reward
- Legal Defense

Show Your Card & Save

- Retail Discounts & Savings
- Discounted Attraction Tickets
- Visa® Gift Cards

Membership Information

- Membership Dues
- Primary vs. Associate Member
- Upgrade Your Membership
- Business Memberships
- Gift Memberships

Insurance Services

- Auto & Specialty Vehicles
- Homeowners & Liability
- Life/Health/Specialty
- Travel Insurance

Travel Services

- TourBook® Guides & TripTik® Routings
- Passports
- Travelers Cheques & Foreign Currency
- Drive Vacations/Getaways
- Cruise Specials
- Tours
- Car Rentals
- Hotel Reservations & Discounts
- Airline Tickets
- Internet & Travel Sales

Automotive Services

- AAA Car Care Center
- AAA Auto Sales
- AAA Approved Auto Repair
- AAA Auto Glass

Financial Services

- AAA Visa® Credit Card
- Discover Bank
- LifeLock

Internet Services

- Online TripTik® Routing
- Air, Car, Cruise & Hotel Reservations
- Online Roadside Assistance Requests
- Fuel Pricing
- e-Update Newsletter
- Mobile Apps

Special Services

- Driver Improvement Classes
- Traffic Safety
- Go Magazine

Quick Reference

- Frequently Asked Questions
- Important Phone Numbers
- Branch Office Locations

FROM THE PRESIDENT

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 52 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 (see page 5 to find out how to upgrade).

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?

Number of Members	Total Number of Calls
1	4
2	7
3	9
4	10
5 or more	11

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, Club-owned fleet 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 contract facility. 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 Car Care Center, within 30 miles, or to the AAA contractor's station that responded to your call at no charge. When a facility tows a member back to their location and the car is towed away from the facility, over mileage for the original tow and storage fees may apply. If service is not performed at the 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.

Option 3: You may be towed to a destination you select more than three (3) miles from the disablement at a rate of \$3.00 per mile beyond the first three (3) free miles (rate subject to change). Plus and Plus RV members receive up to 100 miles free towing and are charged \$3.00 for each additional mile over 100 miles. Charges for mileage beyond these limits must be paid by the member at the time of service and are not reimbursable.

To learn how to extend your towing benefits to 200 miles with AAA Premier, visit AAA.com/Premier.

In instances where your car is disabled while towing a trailer, service will be provided for the trailer at your expense and will be payable to the service facility at the time of service. Plus/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. 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 contract station tow driver.

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.

Fuel Service Delivery

An emergency supply of fuel will be delivered to your disabled vehicle to enable you to reach the nearest service station. Specific brands or octane ratings cannot be promised. The charge for the fuel will be the current pump price and is payable to the service facility upon delivery. Diesel fuel will not be delivered. If you need it, you can be towed under the normal towing provisions. With Plus and Plus/RV, we'll provide a sufficient amount of fuel to enable you to reach the nearest service station at no additional cost. In certain situations, we may not be able to deliver fuel. In this case, we will offer to tow your vehicle under your membership towing provisions.

Mobile Battery Service

In selected cities, a AAA trained technician will be dispatched to test your vehicle's battery and charging system at no cost to you. In the event your battery fails, you may purchase one from the driver at that time. Installation is free on most vehicles, however, there may be additional charges for labor intensive installations. In areas where the mobile battery service is not available, AAA will offer a battery boost.

Lockout & Key Service

If your keys are locked inside the vehicle, service will be sent to gain entrance. If your keys are lost, broken, or the service provider cannot gain entrance to your vehicle, locksmith service up to \$50.00 will be provided. In cases where the vehicle cannot be made operable, towing services will be provided in accordance with the towing provision. For the protection of the member's vehicle, AAA may request ownership verification of the vehicle and/or seek identification of the person driving the vehicle. Registered owners must be present for this service. Plus and Plus/RV provides up to \$100 for locksmith service to make your vehicle operable. Note: Ignition mechanisms not covered. If your keys are locked in your trunk and the trunk release is inoperable, then the towing provision applies.

Extrication/Winching Service

Your vehicle will be extricated/winched by one truck and one operator when it can be safely reached within 50 feet from a normally traveled road or established thoroughfare. If special equipment, additional manpower or vehicles are required, the additional costs will be payable by the member to the facility at the time of service. This service does not cover vehicles disabled on a beach, non-public road, construction site, boat ramp, vacant lot, or an area not regularly used for public traffic. Plus and Plus/RV provides for a second truck and operator, when needed, for up to one hour. If the vehicle cannot be operated after extrication, the towing benefit applies.

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, 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 annually and members will be notified by mail 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 providers to deliver services at specially negotiated prices that are well below the rates of independent contractors. In an instance where a AAA contracted 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 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 Service Contractors: We select road service facilities for their ability to handle service calls. These facilities are independent businesses and are not employees or agents of AAA Carolinas. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility 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.

Eligible Vehicles: For Basic and Plus members, the Club will provide service to the following: Four-wheeled motor driven vehicles of the passenger type regardless of license plate designation, if those services can be safely delivered. Dual-wheel campers/motor homes and RVs will be provided all services except towing, extrication/recovery, and tire service, which will be offered only to Plus RV members; Rented passenger vehicles are eligible for service. Unloaded commercial vehicles are eligible for service, excluding taxi cabs and limousines; Dual-wheel unloaded pickup trucks

and panel vans (up to ten passengers) are provided all services except changing inner tire. Box trucks are provided all services except towing, winching, and tire service. For Plus/RV members only, the Club extends all service to: Motor homes, travel trailers for the purpose of camping with sleeping accommodations only, pickup trucks with bed-mounted campers, motorcycles, and 5th wheel travel trailers.

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 unless a police report is presented; Towing of vehicles for salvage; More than one tow per breakdown; A pre-existing condition; 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.

Paying by Personal Check: AAA facilities accept personal checks up to \$250 for roadside assistance. When you are traveling at least 100 miles away from home, you may also cash a personal check for any amount up to \$100 at any AAA office in the United States when you need emergency cash. 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

Premier:

AAA Premier 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, mechanical failure or if your vehicle is stolen, and causes your trip to be delayed at least 24 hours, you may receive a reimbursement up to \$1,500 for your covered unexpected out-of-pocket expenses incurred during the first 96 hours 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) or
- Commercial transportation from the location of the incident to your destination or current residence.

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 toll-free 877-282-3682.

Basic/Plus:

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, and causes your trip to be delayed at least 24 hours, you may receive a reimbursement up to \$250 for your covered unexpected out-of-pocket expenses incurred during the first 72 hours 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) or
- Commercial transportation from the location of the incident to your destination or current residence.

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 toll-free 877-282-3682.

Plus/Plus RV members will be reimbursed up to \$500 per membership for qualifying trip interruption expenses.

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.

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.

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 should be 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 all the decisions regarding the membership, such as adding associates or cancelling the membership. Associate members 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 AAA.com/Join. 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 AAACarolinas.com/Membership and click the membership comparison link on the left-hand menu 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.

SHOW YOUR CARD & SAVE®

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, Target.com, FTD, Penske Truck Rental, Best Western, LensCrafters, Sirius Satellite Radio, GAP Outlets, and more. These businesses offer special prices, upgraded services, or extra value for AAA members. When you see the red, white and blue Show Your Card & Save decal displayed, just show your membership card and ask for your AAA discount. Call toll-free 877-282-3682 to request a Show Your Card & Save brochure with an up-to-date listing of participating retail partners, or just visit AAA.com/Discounts.

Discounted Attraction Tickets

In addition to the Show Your Card & Save program, AAA Carolinas members can purchase discounted tickets for popular attractions such as SeaWorld, Busch Gardens, Universal Studios, and Walt Disney World. 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. Walt Disney World discounted tickets are only available at AAA offices. 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 Show Your Card & Save 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 your Show Your Card & Save discounts, please visit AAA.com/Discounts.

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/Diamond.

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® Routings 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 Routing 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 online at AAAMaps.com.

AAA TripTik routings 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.

Destination Discovery.

Introducing AAA Destination Discovery powered by Triporati. This innovative website allows our members to explore the world and discover vacation destinations that perfectly fit their tastes, dreams and lifestyle. AAA Destination Discovery provides a personalized destination recommendation powered by expert travel advice. Try it today at AAA.com/Travel.

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® or American Express® gift cards are available at your local AAA office. American Express Gift Cheques are also offered for purchase.

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 Specials

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 join Hertz #1 Club Gold at a 50 percent discount. Visit AAA.com/Premier to learn about even greater savings and how to get Hertz Gold for free.

The above is a brief description of coverage and is subject to the terms and conditions of the Master Policy.

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/Hotels. 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 and Plus/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 automatically receive up to an additional \$100,000 in travel accident insurance coverage at no additional charge.

Internet & Travel Sales

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 travel plans with the Internet & Travel Sales Department.

Road Condition Advisories

A nationwide network provides year-round information for AAA members concerning road conditions, detours, washouts and other driving hazards. Carolinas residents should take special note of icy road advisories from November 15 through March 15.

Authorized Disney Vacation Planner

AAA Travel, an Authorized Disney Vacation Planner (although not an agent of The Walt Disney Company or its affiliates), offers AAA Members exclusive benefits and great values when booking a AAA Disneyland®, Walt Disney World® or Disney Cruise Line® package. Ask about exclusive AAA parking, and the AAA Diamond Card. Call or visit your local AAA office for full details on great rates to Disney that you cannot get anywhere else, not even direct from Disney. There is no fee for using AAA Disney planning services.

INSURANCE SERVICES

Auto Insurance

AAA knows it is not just a car... it is your Baby. And, it's our goal to protect her as if she was our own. Our insurance consultants can customize a protection plan that gives you the best value for your insurance dollar. As a Member you already qualify for some of the following discounts: AAA Membership, Mature Operator, Multiple Car, Auto and Home, and Safe Driver.

In order to provide the greatest protection at the best value, AAA Carolinas started its own insurance company. The Members Insurance Company (TMIC) is your insurance company; created for AAA Carolinas Members. TMIC has preferred rates for Members, an easy reliable claims process and compassionate experts in the field of insurance, ready to care for your specific needs. TMIC stands ready to protect the dreams of our Members. And remember, it is a AAA Carolinas owned company. That means anyone covered by TMIC 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 TMIC 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.

The Members Insurance Company was created with the purpose of meeting these special protection 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.

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, your family, and your heirs with a lifetime of security. Products offered include:

- Economical Term Life Insurance
- Whole Life and Universal Life products that build cash value
- Estate Protection Programs
- Juvenile Life Insurance for your children or grandchildren
- Guaranteed Life Insurance available to Members aged 45-75

Individual Health Insurance

AAA offers individual health insurance through leading health insurance companies. Shopping for health insurance can be a complicated process, but our agents can assist in selecting a program that fits your needs. A wide range of major medical coverages are available, including managed health care and traditional indemnity plans.

Specialty Coverages

- **Short Term Health Coverages** for 30 to 365 days is available to Members who may be between jobs, graduating from college, waiting on group coverage, or with dependents coming off parents health coverage.
- **Student Health insurance** is renewable individual health insurance available to full-time undergraduate and graduate students.
- **Medicare Supplement** is offered to qualified individuals 65 or older as a supplement to Medicare hospital and medical coverage.
- **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 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 Center near you, call 800-720-0117 or visit AAA.com/CarCare

AAA Car Care Center

Visit AAA Car Care Center for all your vehicle maintenance and repair needs including oil changes, brakes, A/C service, CV repair, alignment and suspension, cooling systems, belts and hoses, electrical systems, and more. AAA Members receive a 10% discount on labor and a two-year/24,000 mile warranty. Our locations feature amenities such as Internet access, kids' activity area, and coffee bar. AAA Car Care Center is owned and operated by AAA Carolinas.

Auto Sales Service

Let AAA Auto Sales help you find your next new, certified or pre-owned vehicle. Visit AAA.com/AutoSales to view our online inventory and request a quote. You'll work with one Auto Sales representative from start to finish. We will search to find you the best vehicle at the best price and will even deliver it straight to your home or office. AAA Auto Sales can also assist you with financing, extended warranties, and maintenance plans. Plus, we'll even take your trade-in. Buying a car just got easy!

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 12 months or 12,000 miles, whichever comes first. For Auto Body Repair facilities, the warranty is for 12 months (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.
- 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.

Auto Glass

When your auto glass is broken, AAA Auto Glass comes to you for repair or replacement. AAA Members get savings on auto glass replacement and only members are eligible for our Member Protection Plan, the best guarantee in the business. If anything happens to your windshield within one year of replacement by AAA Auto Glass - and you're a AAA member – we'll repair or replace it for free! Call toll-free 888-GLASS-71 to schedule your appointment today.

Discounts do not apply to insurance deductibles.

FINANCIAL SERVICES

AAA Visa® Credit Card With WorldPoints™ Rewards

AAA Visa® Credit Card with WorldPoints® Rewards. The AAA Visa credit card goes the extra mile for you. Enjoy exceptional peace of mind, wherever you travel. Whether you're at home or on the road, the AAA Visa credit card with WorldPoints rewards gives you the security along with the great value – you need in a credit card. With a low introductory Annual Percentage Rate (APR) offer*, the AAA Visa credit card gives you the flexible spending feature that you need. The AAA Visa card provides 24-Hour Customer Service, around the clock fraud protection, and secure online access to your account information at AAA.net/access.com. You can enjoy even more features with the AAA Visa credit card with WorldPoints rewards, including:

- WorldPoints rewards*
- Free MyConciergeSM personal assistant service**
- Up to \$100,000 Common Carrier Travel Accident Insurance**
- Supplemental auto rental collision damage waiver**

For more information, visit AAA.com/CreditCard.

*For information about the rates, fees, and other costs and benefits associated with the use of this Credit Card, or to apply, call 1-800-545-7899, visit AAA.com/creditcard or contact the issuer, FIA Card Services, N.A., by writing to P.O. Box 15020, Wilmington, DE 19850. Terms apply to program features and Credit Card account benefits. For more information about the program, visit fiacard-services.com/worldpoints. Details accompany new account materials.

**Certain restrictions apply to these and other benefits described here and in your Guide to Coverage. The AAA Financial Services credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is managed in part by independent third parties, including a travel agency registered to do business in California (Reg. No. 2036509-50); Ohio (Reg. No. 87890286); Washington (6011237430) and other states, as required. MyConcierge is a service mark of Les Concierge Inc, and is used by the issuer pursuant license. WorldPoints is a registered trademark of 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. All other company and product names and logos are the property of others and their use does not imply endorsement of, or an association with, the WorldPoints program. AAA is a trademark of American Automobile Association, Inc. © 2010 Bank Of America Corporation

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 Sales. For information, call 800-231-0349.

Discover Bank

Discover Bank offers exclusive, member-only rates on CDs, IRA CDs and Money Market Accounts. Discover Bank is an FDIC-insured institution. Discover the difference with rates that have consistently beat the national average. Call toll-free 888-728-3230 or go online to AAA.com/Deposits for more information.

LifeLock

LifeLock, the 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/LifeLock1 and use promotion code AAACARSAFE to protect your good name with LifeLock service.

SPECIAL SERVICES

Driver Education

AAA Carolinas Driver Education has educational products and seminars available for members and drivers of all ages, including supplies for school safety patrol programs. Additionally, brochures on various traffic safety topics are available free to AAA Members. For more information, contact the AAA Carolinas Driver Education Department at toll-free 866-741-6668 or visit us online at AAA.com/TrafficSafety.

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. Motorist 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/DrivingSchool or call toll-free 866-741-6668.

Carolinas Motor Club Traffic Safety Foundation

The Traffic Safety Foundation uses information and resources to educate the public on traffic safety issues and seeks to influence behavior to improve safety on the roads of North and South Carolina. The tax-exempt Foundation accepts donations from members and the public. Its activities are often noted in *Go Magazine* or in studies and activities reported in the media. For more information, call 704-569-7883.

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 800-307-4536. Magazine articles and advertisements are also available online at AAA.com/Go.

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® Routings

AAA's very own enhanced maps can now be found at AAAMaps.com. 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.

Our AAA Fuel Price Finder shows local prices and station locations within a 3-, 5-, or 10-mile radius. The price data is derived from more than 85,000 individual stations throughout the United States. Before you go to the pump, go to AAA.com/FuelFinder.

e-Update Newsletter

Sign up for the AAA Carolinas e-Update. Our monthly online newsletter is packed with discounts, travel specials, and contests available only through the e-Update. Sign up online at AAA.com/Newsletter today.

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, and click the "Order Maps and Tourbooks".

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/Disney 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/Cruises and click the "Live Chat With An Agent" link.

Auto Sales Service

If you want the best price on a new car and a pleasant car-buying experience, AAA.com is the place to go. You will also find car reviews to help make your purchase even easier. See page 9 for details or visit AAA.com/AutoSales.

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/Diamond.

Mobile Apps

AAA has created mobile solutions for members on the go. AAATripTikMobile, AAARoadside, and AAA Discounts mobile applications are available for some Smart-Phones at no charge. Visit AAA.com/Mobile for more details. Always have AAA on hand when you need us.

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 offices?

A complete listing of AAA offices can be found at AAA.com/Offices.

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 and Plus memberships cover four-wheel passenger vehicles, including rental cars. The Plus/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, SeaWorld Adventure Parks, Universal Orlando, Biltmore Estate, Wet 'n Wild Emerald Point Water Park, Walt Disney World, 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* and e-Updates. For more about *Go Magazine*, see page 11. For more about our e-Updates, see page 12.

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 and send to: **AA, Attn: Member Relations, P.O. Box 29600, Charlotte, NC 28229** or refund may be delayed.

MEMBER'S NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ AAA MEMBER NUMBER _____ DATE OF SERVICE _____

NATURE OF TROUBLE (PLEASE CIRCLE) **JUMPSTART BATTERY** **TIRE CHANGE** **GAS** **LOCK-OUT** **TOW** **OTHER**

WERE YOU PRESENT WHEN THE SERVICE DRIVER ARRIVED? (PLEASE CIRCLE) **YES** **NO**

WAS YOUR VEHICLE IN AN ACCIDENT? (PLEASE CIRCLE. IF "YES," PLEASE ATTACH A COPY OF THE POLICE REPORT.) **YES** **NO**

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.

MEMBER'S SIGNATURE _____ DATE _____