

PREMIER MEMBERS RECEIVE

TRIP INTERRUPTION COVERAGE

AAA Trip Interruption Benefits

Added protection for driving trips that take you more than 100 miles from home. Get reimbursed up to \$1500 for many unexpected delays.

AAA Premier® Trip Interruption benefit provides members greater peace of mind when on trips of 100 driving miles or more from home. If your trip is delayed due to an Accident, mechanical breakdown, car theft, unexpected Illness or Injury, natural disasters or severe weather, you can be reimbursed up to \$1500 for covered out-of-pocket expenses, including meals and Accommodations; and/or Substitute Transportation to continue your trip.

The AAA Washington AAA Premier Trip Interruption group insurance benefit is provided to all AAA Premier members as long as the Master Policy with BCS Insurance Company remains in force.

The benefit is subject to the following conditions and exclusions:

WHAT IS COVERED

Coverage applies to the Insured Person and any Covered Traveler during each Eligible Trip within the Policy Territory, when the Insured Person is either a driver or passenger in the Motor Vehicle or Rental Car used for the Eligible Trip. Covered Persons on Covered Travel may be reimbursed up to \$1,500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses and, if applicable the cost of Substitute Transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States, Mexico and Canada.

The covered reasons for delay are:

1. Vehicle disablement due to Mechanical Breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report;
2. Accident involving Motor Vehicle or Rental Car, substantiated by a police report;
3. Theft of Motor Vehicle or Rental Car, substantiated by a police report;
3. Illness, Injury or death of the Insured Person, Covered Traveler, or Insured Person's Family Member or adult with whom the Insured Person resides who is not traveling with the Insured Person;
4. Natural Disaster; or
5. Severe Weather.



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WHAT IS NOT COVERED

Coverage is not provided for any loss that results directly or indirectly from any of the following:

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation or radioactive contamination;
8. Epidemic;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by You or a Covered Traveler; or
11. Any expected or reasonably foreseeable events.

GENERAL PROGRAM PROVISIONS

This guide to the benefit is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place. All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Washington. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

The Covered person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

HOW TO FILE A CLAIM

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible. Contact Allianz at 800-992-9309.**

Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time.

DEFINITIONS

- **“AAA Premier Member”** – means a AAA Washington Premier Member (Primary or Associate) with a membership that is current at the time of disablement.
- **Accident** – means an unexpected, unintended, unforeseeable event causing Injury or death to You or a Covered Traveler; or causing damage to the Motor Vehicle or Rental Car which prevents the vehicle from being driven.
- **Accommodations** – means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.
- **Actual Cash Value** – means purchase price less depreciation.
- **Baggage** – means the personal property You or a Covered Traveler take on the Eligible Trip and the suitcases or other kinds of containers used to carry them.
- **Common Carrier** – means a company that is licensed to carry passengers on land, water or in the air for a fee, not including car rental companies.
- **Covered Traveler** – means a person who is an Immediate Family Member and is traveling with You.
- **Eligible Trip** – means a Trip which:
 - Does not exceed, and was not planned to exceed, 45 consecutive days;
 - Was intended to include at least one overnight stay;
 - For Trip Interruption, Vehicle Return, Stolen Baggage/Personal Effects, and Baggage: Is a driving Trip taken by Motor Vehicle or Rental Car; and
 - For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Is a Trip taken by Motor Vehicle, Rental Car, Common Carrier, or a combination of these.
- **Family Member** – means the AAA member’s spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted); parents and step parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).
- **Hospital** – means a provider that is a short-term, acute, general Hospital that:
 - Is a duly licensed institution;
 - In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians;
 - Has organized departments of medicine and major surgery;
 - Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and
 - Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.
- **Illness** – means a sickness, infirmity or disease that causes a loss that begins during an Eligible Trip.
- **Immediate Family Member** – means the AAA member’s spouse, civil union partner or domestic partner; children and step-children (including children who are or are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with You.
- **Injury** – means bodily injury caused by an Accident occurring during an Eligible Trip, and resulting directly and independently of all other causes in loss.

• **Insured Person** – means a person:

Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits;

For whom premium has been paid; and

While covered under the Policy.

An Insured Person may be Primary or Secondary. Primary Insured Person is a AAA member possessing the primary membership in a household. Secondary Insured Person is any AAA member possessing an Associate membership in a household.

• **Mechanical Breakdown** – means a mechanical issue which prevents the vehicle from being driven.

Mechanical Breakdown does not include running out of gas, tire trouble or failure to perform routine maintenance.

• **Medical Escort** – means a professional person contracted by Our medical team to accompany a seriously ill or injured person while they are being transported. A Medical Escort is trained to provide medical care to the person being transported. A friend or Family Member cannot be a Medical Escort.

• **Motor Vehicle** – means a self-propelled private passenger vehicle which is a type both designed and required to be licensed for use on public roads. The term Motor Vehicle does not include:

Motorcycles (except as noted below);

Trucks (except for pickup trucks and vans);

Trailers;

Motorbikes and all-terrain vehicles;

Off-road vehicles;

Vehicles that don't have to be licensed;

Vehicles that are used for commercial or livery purposes, including limousines; or

Other conveyances.

If Your AAA membership explicitly includes motorcycles, then motorcycles are included in the term Motor Vehicle in that situation.

• **Natural Disaster** – means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:

Is due to natural causes; and

Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous.

• **Personal Effects** – means items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing and toiletries.

• **Physician** – means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) an Insured Person; (b) an Insured Person's spouse, civil union partner or domestic partner; (c) a person booked to accompany an Insured Person on an Eligible Trip; or (d) a



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person who is related to an Insured Person, an Insured Person's spouse, civil union partner or domestic partner, child, parent, or sibling.

- **Policy Territory** – means
For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 100 mile radius from Your Primary Residence but within the US, Mexico and Canada.
For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 100 mile radius from Your Primary Residence, worldwide.
- **Policyholder** – means the organization to whom the Policy was issued.
- **Primary Residence** – means Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence.
- **Rental Car** – means Motor Vehicle that is rented by You and evidenced by a car rental agreement. The term Rental Car does not include:
Motorcycles, Motorbikes and all-terrain vehicles;
Trucks;
Campers, trailers and recreational vehicles;
Off-road vehicles;
Vehicles that don't have to be licensed;
Vehicles that are used for commercial or livery purposes, including limousines; or
Other conveyances.

- **Severe Weather** – means
 1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
 2. A "state of emergency" due to weather is declared by the federal, state or local government.

- **Trip** – means a planned round-trip travel to and from a place at least 100 miles from Your Primary Residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work.
- **We, Us, Our** – means, or refers to, BCS Insurance Company, including its authorized agents.
- **You, Your, Yours** – means, or refers to, the Insured Person.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan.

