

Trip Interruption & Vehicle Return Group Insurance Benefits

AAA Premier[®] Trip Interruption and Vehicle Return benefits provide members greater peace of mind when on trips of 100 driving miles or more from home. If your trip is delayed due to an accident, mechanical breakdown, car theft, unexpected illness or injury, natural disasters or severe weather, you can be reimbursed up to **[\$750]** for covered out-of-pocket expenses, including meals and accommodations; **OR** for Substitute Transportation to continue your trip. And you can be reimbursed up to **[\$500]** to help you get your car back home if an unexpected illness or injury prevents you from completing your trip.

The **[AAA Oklahoma]** AAA Premier Trip Interruption and Vehicle Return group insurance benefits are provided to all AAA Premier Members as long as the Master Policy with BCS Insurance Company remains in force.

These benefits are subject to the following conditions and exclusions:

Definitions

“AAA Premier Member” means an AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

“Accommodations” means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

“Covered Person” means a AAA Premier Member whose Primary Residence is in the United States and his/her Immediate Family Members traveling in the same Vehicle during Covered Travel.

“Covered Travel” means a planned leisure automobile trip in the Covered Person’s Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

Please note: the Covered Person must be at least 100 driving miles from the AAA Premier Member’s Primary Residence when the incident occurs in order to be eligible for the benefits.

“Immediate Family Member” means the AAA Premier Member’s spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent traveling with his or her grandchild who is an AAA Premier dependent associate is also considered an Immediate Family Member.

“Physician” means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, nor related to, a Covered Person.

“Primary Residence” means the AAA Premier Member’s billing address which is recognized by the **[AAA Oklahoma]**, and which must be in the United States.

“Substitute Transportation” means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.

“Vehicle” means any two-axle motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

Concierge

- Event Tickets
- Restaurant Recommendations and Reservations
- Floral Delivery
- Limousine Reservations
- Golf Information and Reservations
- Specialty Research

24 Hour Global Travel Emergency Assistance

- Emergency Medical Assistance and Transport
- Medical Consulting and Monitoring
- Emergency Message Center
- Lost Luggage Service
- Pre-Trip Information
- Travel Document and Ticket Replacement
- Legal Referrals

Trip Interruption Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to **[\$750]** per trip for out-of-pocket expenses for a) the cost of reasonable additional Accommodations and meal expenses **OR** b) the cost of Substitute Transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States and Canada.

The covered reasons for delay are:

1. Vehicle disablement due to mechanical failure (excluding tire trouble) or an accident that renders the Vehicle inoperable at least overnight;
2. Theft of a Vehicle;
3. Unexpected illness or injury requiring the Covered Person to receive treatment by a Physician who advises delay of the trip;
4. Natural disasters; or
5. Severe storms or unusual weather phenomena validated by National Weather Service records.

What is not Covered

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, injury, illness, delays and/or expenses due to:

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

In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Covered Person to continue the trip will be reimbursed only if the Covered Person rents a Vehicle of comparable or lesser class. Rentals of expensive or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, and Rolls-Royce.

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only.

Trip Interruption & Vehicle Return coverages are in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

Vehicle Return Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to **[\$500]** for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected illness or injury prevents completion of the Covered Travel.

The Vehicle must be operable. Transportation must be performed by an accredited professional transport company.

What is not Covered

In addition to the exclusions listed under the Trip Interruption Coverage, Vehicle Return benefits will not be payable if the Vehicle is a rental vehicle or a Vehicle with an original lease term of less than one year **OR** if the transportation of the Vehicle could have been performed by a Covered Person or by a traveling companion of a Covered Person.

Trip Interruption & Vehicle Return coverages are in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

General Program Provisions

This guide to benefits 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 the AAA Club. 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.

Trip Interruption Coverage and Vehicle Return Coverage are underwritten by BCS Insurance Company, and administered by World Access Service Corp.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. World Access will not unreasonably apply this provision to avoid claims hereunder.

How to File A Claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home. **All claims must be reported to World Access within 60 days from the date of loss or as soon after that date as is reasonably possible.**

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

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts);
2. Evidence of accident/theft (i.e. original police report);
3. Copy of payment for automobile repairs;
4. Rental car receipts;
5. Common carrier receipts;
6. Copy of invoice from accredited professional transport company (Vehicle Return Benefit).

*Insurance coverages are provided under a Master Policy issued by BCS Insurance Company.