

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**ROADSIDE ASSISTANCE COVERAGE**

The policy is amended to provide Roadside Assistance Coverage.

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:

“Roadside Assistance Representative” means our contracted vendor that will provide roadside assistance for you or any “family member” if “your covered auto” becomes disabled.

II. General Information:**a. Roadside Assistance Services Toll-Free Number: 866-522-1991**

When you need roadside assistance for “your covered auto,” call your “Roadside Assistance Representative’s” toll-free number and they will send help. This 24 hour number is the only one you need to know. Your “Roadside Representative” will dispatch a service provider to you for the following services: towing, battery jump start, gas delivery (they deliver up to 3 gallons, **you pay the cost of the fuel**), flat tire change (with your inflated spare), or locksmith service if you lock your keys inside “your covered auto” (you will be required to present proper identification at the time lockout service is provided). Your “Roadside Assistance Representative” will pay the service provider for covered expenses, **up to your benefit limit of \$125 per claim**. However, your benefit limit is a maximum per disablement, regardless of services performed.

b. Call Recording: As part of our continuing effort to maintain high quality service, telephone calls to your “Roadside Assistance Representative’s” employees are monitored or recorded on a random basis by your “Roadside Assistance Representative’s” authorized personnel. By accepting your “Roadside Assistance Representative’s” services, or by calling the number provided above, you have indicated that you understand this and give your consent to any such monitoring or recording regarding any telephone calls you may have with your “Roadside Assistance Representative.”**c. Reimbursement:** In the event that your “Roadside Assistance Representative” is not able to provide you with a vendor to provide roadside service, you may choose a vendor and your “Roadside Assistance Representative” will reimburse you up to **\$125** for towing or wrecker service. Included are mechanical failures that render the vehicle inoperable or unsafe to drive, opening a locked vehicle, fuel delivery, a tire change, or a battery jump start. **The costs of gas, parts, new keys, and repairs in a garage or at a service station are not included.** You or “your family member” must be present at the time of disablement to validate the claim.**d. Claim Submission:** In order for any Claim pertaining to either Emergency Roadside Services or Other Benefits to be considered for coverage, whether submitted for direct payment or reimbursement, you must provide your Roadside Assistance Representative with certain information, including the following: copies of the original receipts for services; your insurance policy number; the “named insured’s” full name, address, and phone number; and any additional backup documentation pertinent to your claim. Depending on the claim, your “Roadside Assistance Representative” may require additional documentation such as, but not limited to, repair statements, accident reports, medical reports, toxicology reports, or affidavits. Any claims, other than Emergency Travel Expense Reimbursement Claims, not submitted within 90 days from the date on the receipt for the services provided will be denied. Emergency Travel Expense Reimbursement Claims must be submitted within 60 days for the date of the breakdown or collision.

Mail claims to: Membership Services PO Box 660460 Dallas TX 75266-0460. Call Roadside Assistance Services with any questions: 866-522-1991.

III. Coverage Information:

Your coverage begins **immediately** and services will continue until your policy expires or is terminated, for any reason, including non-payment of premium. Roadside Assistance Coverage covers you and "your family members" in "your covered auto." Emergency Roadside Services are intended to cover emergencies and are not intended to be a substitute for proper vehicle maintenance or repair.

A. Emergency Roadside Services: Emergency roadside claims are limited to two (2) claims in any six (6) month term, and each claim is subject to your benefit limit of \$125 per claim.

1) Items Covered:

- a. Service calls: delivery of gasoline (up to 3 gallons, **you pay the cost of the fuel**) lockout service (if you lock your keys inside your vehicle), battery jump-start or flat tire change with your inflated spare. b. Towing of your disabled vehicle.

2) Items Excluded from Coverage:

- a. Parts, costs of fuel, replacement keys, labor, tire repair, rental or towing equipment, storage fees or any labor performed at a garage or service facility.
 b. Trucks over one-ton capacity (10,000 lb gvw), motorcycles, taxis, vehicles used for commercial purposes, camping or travel trailers, mobile homes or any unit in tow.
 c. Any form of impound towing or towing assistance by a private citizen, or someone other than a licensed service station or garage.
 d. Benefits and/or claims pertaining to roadside assistance submitted for direct payment or reimbursement will not be covered if:
 - Towing results from an accident, vandalism, or fire as well as towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
 - Your policy is terminated for any reason, including non-payment of premium.

B. Other Benefits:

- 1) **Auto Theft Reward:** Your "Roadside Assistance Representative" will pay a **\$5,000.00** reward to a third party that provides information leading to the arrest and conviction of anyone who steals "your covered auto." You, your "family member," and law enforcement personnel are ineligible for this reward. The reward is not available for an individual that provides information leading to the arrest and conviction for vandalism to "your covered auto" or for stealing contents from "your covered auto."
- 2) **Hotel and Auto Rental Discounts:** Your coverage includes discounts on car rental and hotel stays from participating providers.
 - a. To receive the discount for car rental agencies, call the toll free number listed and provide the discount code. We suggest you ask for special promotional rates, which may occasionally be lower than your Roadside Assistance Coverage discount.

Club car rental discount numbers are:

Avis B676301	Budget T5573000	Hertz CDP-ID#71762	National Recap# 100555
1-800-331-1212	1-800-527-0700	1-800-654-3131	1-800-227-7368

- b. Receive discounted room rates at selected hotels throughout the U.S. and Canada. For reservations and a complete list of participating hotels please call **1-888-204-3807**. (*Please note: participating hotels are subject to change. Rates are subject to availability, black-out dates may apply and discount may not be combined with any other special offers.*)
- 3) **Trip Routing:** Call 866-522-1991 and simply tell us where you want to go and we will provide a travel itinerary showing the most direct route to your destination. Trip routes are provided for the continental United States and Canada.

- 4) **Expert Opinion Services:** Provides you with a second opinion on automotive service or repair estimates. To utilize this benefit call **1-866-522-1991** and press option 2.
- a. **Repair Referral**
Receive referrals to the nearest qualified recommended repair facilities.
 - b. **Repair Confirmation**
Talk with an ASE Certified Master Technician to obtain a second opinion regarding the appropriateness of proposed repairs for automobiles or light trucks. The second opinion is based on the information provided by the member and the initial repair facility. No guarantee is offered or implied on the technician's second opinion.
 - c. **Cost Confirmation**
Discuss the estimates of costs for proposed repairs on automobiles or light trucks with an ASE Certified Master Technician. The technicians will give their opinion on the appropriateness of the repair costs based on referenced published, universally accepted, repair manuals (Mitchell's ALLDATA) and information provided by the member.
 - d. **Expert Opinion Services Terms and Conditions**
 - i. The benefit is applicable for "your covered auto" only.
 - ii. No guarantee is provided or offered, or implied in any way.
 - iii. Opinions suggested by the ASE Certified Technicians are based on information received from you, "your family member" and/or the repair facility, and thus may be subject to error. No guarantee, of any kind, is provided by the opinion of the technician - it is simply an opinion.
 - iv. Your "Roadside Assistance Representative" and the ASE Certified Technicians do not guarantee the quality of work performed by the repair facilities in the referral network.
 - v. Commercial vehicles are not eligible for this benefit.
- 5) **Emergency Travel Expense**
- a. **Items Covered: \$1,000.00 Emergency Travel Expense Reimbursement:** If "your covered auto" is disabled by a breakdown or collision 100 miles or more away from your policy address, you may be eligible for reimbursement of up to \$1,000.00 for related expenses that you incurred. This benefit is limited to \$200.00 per day for up to five (5) days from the date of disablement. This benefit is available for emergency commercial lodging, meals and transportation expenses incurred in the vicinity where "your covered auto's" disablement occurred. "Your covered auto" must be out of service overnight to be eligible for Emergency Travel Expense Reimbursement.
 - b. **Items Excluded from Coverage:** The following **are not included:** Expenses for breakdowns resulting from causes covered under your vehicles warranty. Expenses incurred due to the theft of "your covered auto." Expenses incurred outside of the five (5) day limit. Meals and lodging not purchased within the vicinity of the disablement or collision. Purchases in the name of someone besides you or "your family member." Purchases from a provider not customarily in the business of providing such services. Telephone calls. Photocopying fees. Expenses not specifically mentioned above as covered.
 - c. **For Emergency Travel Expense Reimbursement:**
Forward to Membership Services PO Box 660460 Dallas TX 75266-0460 within 60 days of the breakdown or collision, your name, complete mailing address, daytime telephone number, a copy of "your covered auto's" warranty, a copy of the accident report filed with the police (if collision related), valid receipts for services and the repair order related to "your covered auto." These items must be submitted to qualify for the Emergency Travel Expense Reimbursement.
- 6) **Destination Assistance:** In the event "your covered auto" is disabled due to a mechanical breakdown, and you or "your family member" needs alternate transportation to your destination, you or "your family member" is eligible for up to \$75.00 reimbursement for transportation (taxicab, rental car, shuttle, etc) to

an immediate destination. This benefit is paid directly to you upon presentation of a copy of an original paid receipt from a transportation service.

- 7) **Ambulance Expense Reimbursement:** We will reimburse you or "your family member," **up to \$100 per occurrence**, for ambulance fees incurred for transportation from the scene of a traffic accident to a medical facility. This benefit is paid directly to you upon presentation of a copy of an original paid receipt from an ambulance service.