



Welcome
to
Premier



AAA Hudson Valley
877-WHT-GLSV
877-948-4578

AAA Premier Member Resources

Emergency Roadside Assistance

877-WHT-GLSV (877-948-4578)

Outside the Hudson Valley

800-AAA-HELP (800-222-4357)

Member Services

877-WHT-GLSV (877-948-4578)

24 Hour Global Travel Concierge Services Travel Insurance Information and Claims

- Toll-Free within the U.S. and Canada
 - 800-419-7681
- Outside the U.S. and Canada, call collect
 - 804-281-5764

HERTZ #1 Club Gold FREE Membership

AAA Premier members get a FREE Hertz #1 Club Gold membership for as long as they are AAA members!

To ensure that you are not charged a Hertz #1 Club Gold membership fee when you enroll:

- Visit **AAA.com/Hertz**.
- Click on the AAA Premier link underneath the AAA benefits box on the right.
- Login with your Premier membership number.
- If you have not registered to use AAA.com previously, you will be asked to fill out a short registration form.
- Fill out the Hertz enrollment form
- On the Hertz form, the Hertz Discount Code (CDP) will automatically be filled in for you.
- You do not need to add a CDP on the Hertz form.
- The Hertz form requires credit card information for future car rentals.
- Print the receipt for your records.
- Please contact us at 518-426-1000 if you have any questions.



Welcome to the *Highest Level* of Member Benefits

As a AAA Premier Member, you now have access to AAA's most comprehensive package of travel and roadside assistance benefits. Your AAA Premier Membership status entitles you to more personalized travel services, special savings, and exclusive discounts when you shop at any AAA Hudson Valley Travel Store. It also entitles you to expanded roadside assistance benefits.

These additional benefits are provided to you, the AAA Premier member, as a means of offering even greater flexibility within your AAA Membership. Your AAA Premier Membership card will immediately identify you as a member of an elite group of AAA Members qualified to carry this card.

This AAA Premier Benefit Guide is intended to provide you with greater detail about AAA Hudson Valley's Premier services. If you would like additional information about how AAA can assist you, visit any of our AAA Hudson Valley branches located in Albany, Latham, Troy and North Greenbush. We congratulate you on your choice to become a AAA Premier Member and thank you for the opportunity to serve you in the years ahead.

A 72-hour waiting period applies to new, upgraded and suspended Premier and Premier RV memberships.

COMPARE THE ADDED BENEFITS OF AAA PREMIER

	AAA PREMIER
Towing Benefit ¹	▶ One (1) 200-mile tow & three (3) 100-mile tows
Emergency Fuel Delivery ²	▶ Free, up to 2 gallons
Vehicle Lockout Service ²	▶ Up to \$100
Home Lockout Service ²	▶ Up to \$100
Extrication/Winching Service ²	▶ Second service vehicle and driver for one hour
Rental Car with Disablement ²	▶ Free: mid-size rental for (1) day
Ride Assist ²	▶ Yes
Vehicle Return Benefit ²	▶ Up to \$500
Trip Interruption Protection ²	▶ Up to \$1,500
24-Hour Emergency Travel & Medical Assistance ²	▶ Yes
24-Hour Concierge Services ²	▶ Yes
Theft Reward ³	▶ \$5,000 reward
Airline & Rail Tickets ⁴	▶ Service fees waived
Hertz #1 Club Gold Membership ⁵	▶ Free + 1,000 bonus pts
Travelers Cheques	▶ No fee
Premier Luggage Tags	▶ Free when travel booked through AAA Travel
Travel Store Discounts	▶ 5% off travel products
Passport Photos	▶ Free: (2) sets per year
Maps and TourBooks	▶ Free
Notary Service	▶ No fee
AAA Driver Improvement Program	▶ \$15 discount

AAA Membership goes a long way, AAA Premier Membership goes even farther. AAA Premier eligibility is based on household Roadside Assistance usage and previous years of membership. AAA Premier benefits subject to change without notice. The above comparison chart shows just some of the Basic and Plus benefits. For further information see the AAA Hudson Valley Member Handbook. Visit AAA.com/membership or call (518) 426-1000.



AAA PLUS	AAA BASIC
▶ Four (4) 100-mile tows	▶ Four (4) 3-mile tows
▶ Free, up to 2 gallons	▶ You pay for fuel
▶ Up to \$100	▶ Up to \$50
N/A	N/A
▶ Second service vehicle and driver for one hour	▶ One service vehicle and one driver
N/A	N/A
N/A	N/A
N/A	N/A
▶ Up to \$350	N/A
N/A	N/A
N/A	N/A
▶ \$2,000 reward	▶ \$500 reward
N/A	N/A
▶ FREE + 600 bonus pts	▶ FREE + 600 bonus pts
▶ No fee	▶ No fee
N/A	N/A
N/A	N/A
▶ Free: (1) set per year	▶ Discounted
▶ Free	▶ Free
▶ No fee	▶ No fee
▶ \$8 discount	▶ \$8 discount

¹ Each AAA Hudson Valley membership is entitled to (4) emergency road service calls per household, per membership year. Limit one (1) 200 mile tow per household, per membership year.

² Some conditions and restrictions apply. See the covered services section for complete benefit details.

³ See Membership Handbook for benefit explanation.

⁴ When booked in conjunction with a cruise or tour.

⁵ Points awarded after your first Gold Rental. Offer subject to change without notice.

Extended Roadside Assistance

As a AAA Premier Member, you are entitled to one free tow of up to 200 miles per membership household, per membership year. This 200-mile tow is in addition to three (3) 100-mile tows that you are entitled to per Premier Member, per membership year. With any AAA Premier tow, AAA Hudson Valley will cover all tolls to and from the tow destination. If any of the service calls, including the 200-mile tow, are not used during the membership year, they cannot be accumulated and carried over to the next membership year. For any towing distances beyond the allowable mileage limits, the member is responsible for the excess mileage based on current AAA towing rates. A seventy-two (72) hour waiting period applies to the extended Roadside Assistance benefits for all new, upgraded or suspended AAA Premier Members. All services are subject to the details outlined in the Membership Handbook.

One Day Complimentary Rental Car

If your vehicle is towed on your allowable tow within AAA Hudson Valley's territory, we will arrange for a one-day complimentary mid-size class car rental at no charge.

Premier membership includes a one-day complimentary rental car per Premier Member, per membership year. Member must abide by the terms and conditions of Enterprise Rent-A-Car. AAA Hudson Valley will reserve your car. Call 426-1000.

Ride Assist with Breakdown

In the event you are involved in an accident or breakdown, AAA Hudson Valley will assist you in obtaining a ride. A one-time \$25 cab fare allowance is allowed per Premier Member, per membership year. This is a reimbursable member benefit.

Hertz #1 Club Gold Membership

Premier Membership offers a variety of

expanded benefits including a free membership in the Hertz #1 Club Gold (valued at \$60).

To join, go to AAA.com/Hertz.

No Fee Airline & Rail Reservations

AAA Travel Agents can arrange every detail of your next trip. Agents are ready to assist you in the selection of a vacation destination and will make a recommendation tailored to your individual interests and needs. Book your cruise or tour package through AAA Hudson Valley's Travel Agency and we will waive the service fees normally associated with airline and rail ticketing. Only the AAA Premier Member traveling whose name appears on the airline and rail tickets is eligible for this benefit. Call 426-1000 for reservations.

TRAVEL ASSISTANCE

Concierge Services*

**Within the U.S. and Canada,
call toll-free 1-800-419-7681**

**Outside the U.S.,
call collect 1-804-281-5764**

**Services are available only during
'covered trips'.**

To obtain 24-Hour Worldwide Concierge Service inside the United States, call the toll-free phone number listed above. Outside the United States, call collect using the phone number listed above. As a AAA Premier Member, you have instant access to a host of travel services when traveling domestically or internationally. By calling the toll-free AAA Premier Services telephone number, you can obtain information such as:

- Restaurant and spa recommendations and services
- Event tickets
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability)

24 HOUR GLOBAL TRAVEL

Emergency Assistance*

**Within the U.S. and Canada,
call toll-free 1-800-419-7681**

**Outside the U.S.,
call collect 1-804-281-5764**

Services are available only during ‘covered trips’.

To obtain Emergency Travel and Medical Assistance inside the United States, call the toll-free phone number listed above. Outside the United States, call collect using the phone number listed above.

As a AAA Premier Member, you can rest easy every time you are traveling domestically or on an international vacation. If you have an emergency while 100 miles or more from your primary residence – within the United States or internationally – you may call for Emergency Travel and Medical Assistance 24 hours a day, 365 days a year. This service provides access to such things as:

- Medical Referrals
- Emergency Medical Transportation Arrangements
- Emergency Visitation Arrangements
- Emergency Message Center
- Lost Ticket and Baggage Assistance
- Emergency Airline and Hotel Reservation
- Legal referrals
- Money transfers

**Certain restrictions and limitations may apply. Please see Covered Services section in this brochure for complete benefit details.*

TRAVEL INSURANCE

Trip Interruption* and Vehicle Return*

Covered person must be at least 100 driving miles from home when incident occurs.

AAA Premier Trip Interruption and Vehicle Return benefits provide members greater peace of mind when driving 100 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. 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.

**Certain restrictions and limitations may apply. Please see Covered Services section in this brochure for complete benefit details.*

AAA Premier Membership Covered Services TRAVEL INSURANCE AND ASSISTANCE SERVICES

AAA Hudson Valley's AAA Premier Trip Interruption and Vehicle Return group insurance benefits and Assistance Services 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:

TRIP INTERRUPTION COVERAGE*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$1500 per trip for out-of-pocket expenses for the cost of reasonable additional Accommodations and meal expenses and/or 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 coverage is 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. Vehicle Return coverage is 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 and services 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 contained in the section titled document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Hudson Valley. 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. We will not unreasonably apply this provision to avoid claims hereunder.

EMERGENCY MEDICAL TRANSPORTATION**

Important: If your emergency is immediate and life threatening, seek local emergency care at once.

Your emergency medical transportation limit is the total amount available for all covered services described below. You or your representative must contact Us and We must make all transportation

arrangements in advance. We will not pay for any of the services listed in this section if We didn't authorize and arrange it.

This benefit is secondary to any existing benefits provided by a Covered Person's health or automobile insurance. We reserve the right to coordinate benefits with other insurance coverage.

Moving You to a Hospital or medical clinic (Emergency medical evacuation)

If You're seriously ill or injured during your Covered Travel and Our medical team determines that the local medical facilities are unable to provide appropriate medical treatment:

- Our medical team will consult with the local Doctor;
- We'll identify the closest appropriate facility, make arrangements and pay to transport you to that facility; and
- We'll arrange and pay for a Medical Escort if We determine one is necessary.

Getting You home after Your care (medical repatriation)

- If you're seriously ill or injured during your Covered Travel, under the care of a local Doctor and unable to continue your Covered Travel, medical repatriation takes place once Our medical team determines that you are medically stable to return home via commercial transportation carrier, such as a scheduled passenger airline. We'll:
- Arrange and pay (less any refunds for unused tickets) for you to be transported via a commercial transportation carrier in the same class of service that you were booked for your Covered Travel.

The transportation will be to one of the following:

- your Primary Residence;
- a location of your choice in the United States; or

- a medical facility near your Primary Residence or city of your choice in the United States. We'll take your request into consideration as long as the medical facility will accept you as a patient and is approved as medically appropriate for your continued care by Our medical director.
- arrange and pay for a Medical Escort if Our medical team determines a Medical Escort is necessary.

Bringing a friend or Family Member to You (transport to bedside)

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll transport a friend or Family Member to stay with you. We'll arrange and pay for round-trip transportation in economy class on a common carrier.

Getting Your children home (return of dependents)

If you're told you will be hospitalized for more than seven days during your Covered Travel, we'll arrange for and pay (less any refunds for unused tickets) to transport your children under the age of 23 who are traveling with you to one of the following:

- your Primary Residence; or
- a location of your choice in the United States. Transportation will be on a common carrier in the same class of service they were originally booked.

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 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. Intentionally self-inflicted harm, including suicide;

3. Normal pregnancy or childbirth;
4. Mental or nervous health disorders;
5. Alcohol or substance abuse, or related illnesses;
6. The commission or attempted commission of an illegal act;
7. Participation in professional athletic events or motor competition (including training).

Emergency Medical Transportation is excess over other insurance or indemnity covering the loss(es) under this program.

****AGA Service Company is the licensed producer this plan.**

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 US 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 Us 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).

DEFINITIONS

“AAA Premier Member” means a AAA Hudson Valley AAA Premier Member, AAA Premier adult associate or AAA Premier dependent associate in good standing.

“Accident” means an unexpected, unintended unforeseeable event causing Injury or property damage.

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

“Baggage” means luggage and personal possessions, whether owned, borrowed or rented, taken by the Covered Person(s) on their Covered Travel.

“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: 1) 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; and 2) for Emergency Medical Transportation ONLY, coverage is available worldwide.**

“Family Member” means your spouse; parent; child(ren); including children who are or are in the process of becoming adopted; sibling; grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws

(parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

“Illness” means a sickness, infirmity or disease that causes a loss that begins during Covered Travel.

“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.

“Injury” means bodily Injury caused by an Accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

“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.

“Medically Necessary or Medical Necessity” means the services or supplies provided by a hospital, Physician, or other licensed provider that are required to identify or treat the Covered Person’s Illness or Injury and which, as determined by Us, are: 1) consistent with the symptoms or diagnosis and treatment of the Covered Person’s condition, disease, Illness, ailment or Injury; 2) appropriate with regard to standards of good medical practice; 3) not solely for the convenience of the Covered Person, Physician or other provider; 4) the most appropriate supply or level of service that can be safely provided to the Covered Person.

“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 AAA Hudson Valley, 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.

“We, Us, or Our” refers to BCS Insurance Company and its agents.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. AGA Service Company is the licensed producer and administrator for this plan.**



Emergency Roadside Assistance

AAA Hudson Valley

877-WHT-GLSV (877-948-4578)

Outside Hudson Valley

800-AAA-HELP (800-222-4357)

Member Services

AAA Hudson Valley Premier Services

877-WHT-GLSV (877-948-4578)

Hertz Car Rental

800-654-2210 (Club ID# 80)

Hertz #1 Club Gold FREE Membership

AAA.com/Hertz

Lodging

866-AAA-SAVE (866-222-7283)

24 Hour Global Travel Concierge Services

Travel Insurance Information and Claims

- Toll-Free within the U.S. and Canada
 - 800-419-7681
- Outside the U.S. and Canada, call collect
 - 804-281-5764

AAA Hudson Valley

Albany

618 Delaware Avenue
Albany, NY 12209

Latham

Newton Plaza
595 New Loudon Road
Latham, NY 12110

Troy

514 Congress Street
Troy, NY 12180

North Greenbush

593 North Greenbush Rd.
Rensselaer, NY 12144

AAA.com

518-426-1000