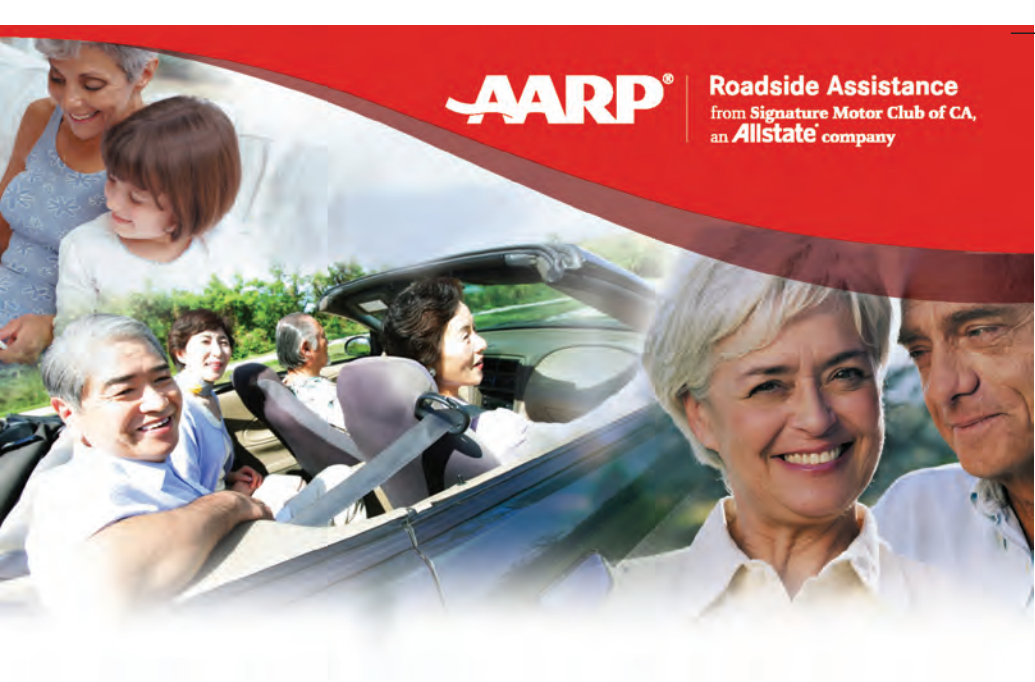




Roadside Assistance
from Signature Motor Club of CA,
an **Allstate** company



Premier Road 'N Tow

Membership Handbook



Drive with
confidence

Drive with AARP Roadside Assistance from
Signature Motor Club of CA, Inc.

Welcome!

September, 2013

Membership ID#: 0123456789

Dear Sample A Sample,

Thank you for choosing AARP Roadside Assistance from Signature Motor Club of California, Inc. We're delighted you've chosen us for your roadside assistance needs. This is a replacement of your AARP Roadside Assistance membership materials, as you requested.

This Roadside Assistance Membership Services booklet is your guide to all of the services and benefits available to you as a member of AARP Roadside Assistance. Please take the time to read through it to fully understand the services. We suggest that you keep it readily available as you travel.

If you have questions after reading this booklet, please call Roadside Assistance from Signature Motor Club of California, Inc. at 1-800-555-1121, Monday through Friday from 7:00 a.m. to 8:00 p.m. and Saturday between 8:00 a.m. to 3:30 p.m., Central Time.

Again, thank you for selecting AARP Roadside Assistance as your traveling companion.

Sincerely,

A handwritten signature in black ink, appearing to read "Glenn M. Solfest". The signature is fluid and cursive, with the first and last names being more prominent.

Glenn Solfest
AARP Roadside Assistance from
Signature Motor Club of California, Inc.

In Maryland and California this is a motor club service contract. This is not an automobile liability insurance contract or physical damage insurance and does not comply with any financial responsibility law.

Services are provided by Signature Motor Club, Inc. in all states except California. In California, services are provided by Signature Motor Club of California, Inc. 2775 Sanders Rd, Suite E2 Northbrook, IL 60062.

Table of Contents

Welcome Letter.....	2
Important Telephone Numbers.....	4
Eligibility for Membership	5
About Your Membership	6
How the Plan Works	8
How to Obtain Service	12
Lockout Service	14
Auto Theft Reward.....	15
Service Offices.....	16

Important Telephone Numbers

Please read this handbook and then keep it in a convenient spot, such as your glove box or front console, for future reference.

- Your membership card is your ticket to accessing your benefits. This handbook is your guide to using the membership privileges.
- Please use the following toll-free telephone numbers to obtain service or for questions about your membership.

Roadside Assistance from Signature Motor Club of California, Inc. (An Allstate Company): 1-800-555-1121

Road & towing services 24 hours a day, 7 days a week in the U. S., Canada, and Puerto Rico.

Customer Service for Roadside Assistance from Signature Motor Club of California, Inc. (An Allstate Company): 1-800-555-1121

Claim services and membership benefit assistance is available Monday through Friday from 7:00 a.m. to 8:00 p.m. and Saturday between 8:00 a.m. to 3:30 p.m., Central Time.

Hearing Impaired: 1-800-235-8737 (TTY/TDD).

Hearing impaired members using teletype equipment.

Member Correspondence Address:

AARP Roadside Assistance*

P. O. Box 4426

Carol Stream, IL 60196-4426

Email: customercare@aarproadside.com

Website: www.aarproadside.com

* Services are provided by Signature Motor Club , Inc. or Signature Motor Club of California, Inc. in the state of California.

Eligibility for Membership

Eligibility for AARP Roadside Assistance is limited to current members of AARP. Roadside Assistance coverage is not renewable if membership in AARP expires or is terminated.

AARP Roadside Assistance offers the following other membership plan options:

- **Standard Plan**
 - Individual Membership.
 - Couple Membership covers both member and spouse for an additional fee.
 - Family Membership covers up to 4 driving age children, ages 16-25, living at home or full-time students for an additional cost.
 - The Standard Plan includes additional benefits and protection over the Road 'N Tow Plans: dispatch guarantee, trip routing/maps, arrest bond certificate, trip interruption guarantee, legal defense reimbursement, vehicle repair referral service, and auto theft deterrent reward.
- **Premier Plan**
 - Individual Membership.
 - Couple Membership covers both member and spouse for an additional fee.
 - Family Membership covers up to 4 driving age children, ages 16-25, living at home or full-time students for an additional cost.
 - The Premier Plan offers the same benefits as the Standard Plan at increased levels for towing miles, reimbursement limits, dispatch guarantee, trip interruption guarantee, and auto theft deterrent reward.

Please call 1-800-555-1121 for further information or to change your plan level.

About Your Membership

As a member of AARP Roadside Assistance, you are entitled to all services and benefits described in this handbook immediately upon receipt of your membership card and/or membership materials.

- Benefits are available to you and a second household member (if applicable) living at the same address with a valid driver's license.
- Membership benefits and dues are subject to change, upon membership renewal.*
- Future dues will be charged at the then applicable rate. Membership is continuous and will be automatically renewed annually with the membership fee being billed automatically on your credit card or invoiced to your address, depending upon the payment method selected.
- Services and benefits of Roadside Assistance are only available in the U. S., Canada, and Puerto Rico, and for incidents that occur while your membership is in force.
- You will not be required to pay any sum in addition to the membership fee for any service specified.
- Your membership begins on the day your membership kit is mailed by Roadside Assistance. All road and towing services are on a reimbursable basis until member dues have been paid.
- Remember, coverage is on the individual member – not the vehicle. You are covered in any car you drive or ride in as long as the type of vehicle is covered as explained within this handbook. Membership benefits do not cover non-members who drive your car.

*60 days prior written notice in the states of Wisconsin and Maryland.

Membership Cards

Personalized membership ID card(s) for you and a secondary household member, if applicable, are included with your membership kit. You need your membership number to access roadside services and other benefits.

Claim Policy

To maintain a high standard of service with fair and reasonable dues for all members, roadside assistance is limited to three (3) paid claims per membership year. These services include jump start, flat tire change, fuel delivery, winching (removing a stuck vehicle), towing, lockout, lost key service, and claim reimbursement. AARP Roadside Assistance will notify you if the limit is reached.

If you exceed the annual claims limit and additional roadside assistance is needed during a membership year, Roadside Assistance will continue to dispatch service on a “pay per use” basis for your disabled vehicle. You must pay any resulting service charges at the time service is rendered, and these charges are not reimbursable. The number of service claims for your membership will be reset to zero upon each anniversary of your membership enrollment.

Cancellation of Membership

AARP Roadside Assistance will not cancel your membership without giving you prior written notice.* You may cancel at any time and receive a prorated refund of any unused membership dues calculated from the cancellation date, less the value of services rendered since the date of your enrollment or last membership renewal, whichever is more recent.** The cancellation of a membership automatically cancels the membership of all other household members.

Failure to repay Roadside Assistance for any money advanced on your behalf is cause for cancellation. Roadside Assistance reserves the right to deduct any amount owed from any refund due to you upon cancellation, where permitted by law.

Roadside Assistance may elect to not renew your membership for any reason by providing written notice 60 days prior to renewal

date. Roadside Assistance may terminate your membership immediately for fraudulent use of services.

* 60 days prior written notice required in the states of Wisconsin and Maryland for any reason except for non-payment or fraud. The Roadside Assistance may cancel your membership for non-payment with a minimum of 10 days notice in the state of Wisconsin. In the state of Utah, the Roadside Assistance may cancel your membership only for the following reasons: 1) non-payment when due; 2) material misrepresentation; 3) substantial change in the risk assumed, unless the insurer should reasonably have foreseen the change or contemplated the risk when entering into the contract; 4) substantial breaches contractual duties, conditions, or warranties; or 5) attainment of the age specified as the terminal age of coverage. In Utah, the Roadside Assistance may cancel your membership with a minimum of 10 days notice for non-payment or 30 days for any of the other permissible reasons.

** In the states of MA, MD, MT, MS, OK and WY, you may cancel at any time and receive a prorated refund of any unused membership dues calculated from the cancellation date without any deductions.

How the Plan Works

Roadside Assistance

AARP Roadside Assistance provides emergency roadside assistance through a network of independent service providers authorized by Roadside Assistance to perform road and towing service for Roadside Assistance members. They are located throughout the U. S., Canada, and Puerto Rico.

Non-authorized Service Providers

Service providers that do not participate in the AARP Roadside Assistance program are usually more expensive. We require that you always call 1-800-555-1121 first. If an authorized service provider is not available, then use the closest available service provider and submit your receipt for reimbursement following the reimbursement procedures.

Important: Since our authorized service providers are independent contractors and are not agents or employees of Roadside Assistance, we assume no liability for any damage to a member's vehicle resulting from the rendering of service or for personal items left in the vehicle. Any claims for damage to the property or person of a member must be filed against the servicing facility. Roadside Assistance cannot guarantee repairs, the hours of operation of repair facilities, the promptness of repairs, or provide more than one service call per breakdown. It is the member's responsibility to arrange for repairs with the service facility.

Types of Vehicles Covered

Roadside Assistance offers covered benefits to vehicles designed, licensed, and used for private on-road transportation, including passenger vehicles, motorcycles, four-wheeled sport utility vehicles, light trucks, and RVs* with a carrying capacity of up to 2,000 pounds. Only jump start and fuel delivery services can be provided for dual-wheeled vehicles and for recreational vehicles and pickup trucks with more than 2,000 pounds carrying capacity.

*RV's and recreational vehicles not covered for Roadside Assistance are: boats, jet skis, hovercraft, snowmobiles, all-terrain vehicles, trailers, trucks, dune buggies or vehicles used for competition.

Special Equipment

Roadside Assistance coverage includes one normally equipped service vehicle, one driver, and one service call per disablement, up to a maximum cost of \$120. Any costs for additional personnel or special equipment are not covered, are at the member's expense, and are not reimbursable.

Extreme Weather

Roadside assistance is designed to render prompt and courteous service. Emergency situations where the motorist is stranded take priority over a disablement where the motorist is in the comfort of a home or office. We ask for your patience and understanding when weather or road conditions are extremely bad. If you are unable to obtain service calling 1-800-555-1121, then follow the procedures in the ***If We Cannot Provide Service*** section of **How to Obtain Service**.

Roadside Assistance Includes

Towing

The service provider will tow your car if it cannot be started or driven without causing damage. Towing will be limited to 100 miles from the point of disablement at no additional charge. Any expenses incurred beyond the 100 mile limit will be your responsibility, payable directly to the service provider at the time of service, and are not reimbursable. Service is limited to one tow or service call per disablement.

Winching

If your vehicle is stuck in mud, sand, snow, or a ditch, and is accessible from a normally traveled roadway, it will be extricated or winched. Winching is limited to one operator/one truck for 30 minutes. Any additional expenses will be your responsibility, payable directly to the service provider at the time of service, and are not reimbursable.

Fuel Delivery

If you run out of gas, the service provider will deliver an emergency supply of gasoline/diesel fuel of 2 gallons free of charge or tow your vehicle to the nearest gasoline outlet, subject to towing options.

Flat Tire Change

The service provider will change a flat tire with your inflated spare tire. If, for any reason, your spare is not usable, the lug nuts cannot be removed, or your vehicle has multiple flat tires, towing will be provided in accordance with the towing provisions. Costs for tire repair, installing a new tire on the wheel, or a second service call to return a tire to the disabled vehicle are not covered.

Jump Start

The service provider will provide a battery jump start or, if necessary, tow your vehicle if your vehicle won't start due to a dead or weak battery.

Roadside Assistance Does Not Include

The purpose of roadside assistance is to provide service in common emergency situations. Coverage does not include:

- Service if member is not with the disabled vehicle. However, do not remain with the vehicle if it is unsafe to do so.
- Towing or service while at an auto repair shop or service station, to another location.
- Towing or service on roads not regularly maintained (including private property).
- Repeated service calls for a car in need of routine maintenance.
- More than one (1) tow per disablement.

- Service when a vehicle is snowbound. Service providers will not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.
- Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, off-road recreation areas, open fields or other places that would be hazardous for service vehicles to reach.
- Installation or removal of snow tires and chains; dismounting, repairing or rotating tires.
- Vehicle storage charges, cost of parts and installation, products, materials, impounding and additional labor relating to towing.
- Service for taxicabs, tractors, boats, trailers, recreational vehicles* and trucks, dune buggies, vehicles used for competition, stolen vehicles, unlicensed vehicles, illegally parked cars or impounded vehicles.
- Service to vehicles with expired safety inspection sticker, license plate sticker, and/or emission sticker, where required by law.
- Service to a vehicle that is not in a safe condition to be towed.
- Transportation for the member to the vehicle for service or from the vehicle to another destination after service has been rendered.
- Charging a weak or dead battery.
- Delivery or repair of tires.
- Towing of vehicle off a boat dock or marina.
- Service of any kind on vehicles used for commercial purposes or using dealer tags.
- Towing at the direction of a law enforcement officer related to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law.
- Reimbursement for towing charges covered by automobile insurance.
- Towing of vehicles for disposal (i.e., to junkyard).

* RV's and recreational vehicles not covered for Roadside Assistance are: boats, jet skis,

hovercraft, snowmobiles, all-terrain vehicles, trailers, trucks, dune buggies or vehicles used for competition.

How to Obtain Service

Call 1-800-555-1121 when you need emergency roadside assistance in the U.S., Canada, or Puerto Rico, 24 hours a day/7 days a week.

Provide the following information when you call:

- Membership number.
- Member verification (name and address).
- Location of disabled vehicle (town, state, street address, and/or closest intersection).
- Description of disabled vehicle (year, make, model, color).
- License plate number and state.
- Type of service needed (tow, flat tire, jump start, etc.).

We will contact our service provider and dispatch service to you while you are on the phone. We will also tell you who is coming and the estimated time of arrival.

When the Service Provider Arrives

- Be with your vehicle. An unattended vehicle cannot be serviced. If you cannot remain with the vehicle for safety reasons, tell the dispatch operator, and an attempt to provide service will be made.
- Present your membership card and driver's license to the service provider.
- After service is complete, verify the information on the call slip provided by the service provider, and sign it (if applicable). Roadside Assistance will pay the service facility directly for any covered dispatch charges. You will be responsible for paying the service facility directly for any charges not covered.

Please cancel your request for service immediately if it is no longer needed by calling us back at 1-800-555-1121.

If We Cannot Provide Service

- An authorization number will be provided. The authorization number is required to be eligible for reimbursement of covered expenses.
- Call any service facility.
- After service is completed, pay for the service and obtain a receipt from the provider. The receipt should include the provider's name, address, telephone number, date and type of service rendered.
- Write your name, address, authorization number and Roadside Assistance membership number on the original receipt.
- Mail the original receipt, within 60 days*, to:
AARP Roadside Assistance **
Claims Department
P. O. Box 4440
Carol Stream, IL 60197-4440
- Keep a copy of the receipt for your records, as we cannot return original documents due to auditing requirements.

Claims submitted with incomplete information or without the original receipt will be returned for resubmission.

* Claims postmarked more than 60 days after the date of the service will not be honored. No time restrictions apply for residents of UT and WI.

**Claims are paid by Signature Motor Club, Inc. or Signature Motor Club of California, Inc. in the state of California.

Dispatch Guarantee

If we are unable to provide roadside assistance when you call, we will reimburse you up to \$240 for covered services you locate yourself. Reimbursement for Lost/Stolen Key Replacement is limited to \$25. Reimbursement for lockout service and accident towing is limited to \$120.

Reimbursement Policy

AARP Roadside Assistance reserves the right to adjust or deny a claim when the:

- Amount paid has exceeded the maximum limit.
- Service rendered is not during the term of active membership.

- Amount paid contains either parkway or toll-way charges.
- Service rendered is not included under Roadside Assistance coverage.
- Number of claims has exceeded the annual limit.
- State and local taxes are not covered.

Accidents

If roadside assistance or towing is required due to an accident, the local law enforcement official on the scene will usually arrange for service. If not, please call 1-800-555-1121 for dispatch of a service provider on a *pay per use basis*.

You pay the provider for the services, and then submit a claim directly to your auto insurance company.

Roadside assistance and/or towing costs resulting from an accident are normally recovered through your insurance company as part of your damage claim. If the insurance company refuses to pay the claim, submit the bill for reimbursement, including the refusal from the insurance company.

Mail the refusal notice and the original paid receipt (not photocopies) with your name, address, phone number and Roadside Assistance membership number written on the receipt, within 60 days*, to:

AARP Roadside Assistance**
 Claims Department
 P. O. Box 4440
 Carol Stream, IL 60197-4440

Claims submitted with incomplete information or without the original receipt will be returned for resubmission.

* Claims postmarked more than 60 days after the service date will not be honored.
 No time restriction applies to UT and WI residents.

**Claims are paid by Signature Motor Club, Inc. or Signature Motor Club of California, Inc. in the state of California.

Lockout Service

If your ignition key is accidentally locked inside the vehicle, you will be reimbursed up to \$120 for the services of a locksmith. In case of

lost, stolen, or broken keys, you will be reimbursed up to \$25 for key replacement and/or \$120 for vehicle lock replacement. You must pay for the service, and then submit the bill for reimbursement.

Auto Theft Reward

A reward will be paid totaling \$10,000 to a private citizen for providing information to the police that leads to the arrest and conviction of anyone stealing your car. If more than one person qualifies to receive the reward, it will be divided and apportioned equally. The total reward will not exceed \$10,000.

How to Obtain Reward

Submit copies of the following items:

- Police report stating that a car owned by a member was stolen. The report must include the name of the person who provided the information that led to the arrest, and it must describe the nature of the theft.
- Final court transcript showing that the thief was convicted and the person claiming the reward provided the information leading to the conviction.

Send the copies with a letter requesting payment of the reward to:

AARP Roadside Assistance*
Claims Department
P. O. Box 4440
Carol Stream, IL 60197-4440

The member whose car was stolen, the member's family, or law enforcement officials or their families cannot claim the reward.

* Claims are paid by Signature Motor Club, Inc. or Signature Motor Club of California, Inc. in the state of California.

Service Offices

Maryland Business Office:

Larry R. Green
Green's Garage, Inc.
25 NW 9th St.
Hampstead, MD 21074
800-555-1121

Mississippi Office:

Joseph Hayes
Hayes Towing and Recovery
1101 Highway 80
Jackson, MS 39204

Montana Office:

City Towing Inc.
1042 Broadwater Ave.
Billings, MT 59102

Nevada Office:

The Corporation Trust Company
of Nevada
311 South Division Street
Carson City, NV 89703
775-888-4070

Home Office

All other states:

AARP Roadside Assistance
2775 Sanders Rd.
Suite E 2
Northbrook, IL 60062-6127

New Mexico Office:

Dugger's Services
7601 San Pedro Dr. NE
Albuquerque, NM 87109

Oklahoma Office:

Mel's Towing Service
25 NW 9th St.
Oklahoma City, OK 73102

Texas Office:

A Ace Towing
12761 Nacogdoches
San Antonio, TX 78217

Wyoming Office:

C T Corporation System
1720 Carey Avenue, Suite 200
Cheyenne, WY 82001
307-632-0541

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from Signature Motor Club of CA,
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CTP1300-12

Sample A Sample
12345 Any Street
AnyTown, CA 12345-1234

**Drive with
confidence**

Drive with AARP Roadside Assistance from
Signature Motor Club of CA, Inc.

Sample A Sample
0123456789
1-1