

GOOD SAM PLATINUM COMPLETE AUTO ROADSIDE ASSISTANCE MEMBER BENEFIT BROCHURE



WELCOME! As a Member of Good Sam Platinum Complete Auto Roadside Assistance from Affinity Road & Travel Club, LLC and Americas Road & Travel Club, Inc.¹, you are entitled to all the benefits and services that have made this program a leader in RV and Auto roadside assistance.

Please keep this Member Benefit Brochure in your vehicle at all times, as it explains your benefits and services in detail. Take a moment to familiarize yourself with the program details so you fully understand how it works.

Your Membership protects you no matter where you travel in the United States, Canada, Puerto Rico, U.S. Virgin Islands and Mexico. Our 24-hour, 365-days-a-year call center and network of more than 30,000 independent specialized tow, service and repair providers ensures you have peace of mind wherever and whenever you take to the road.

If you have any feedback on how we can better serve you, please email me at MarcusVIP@goodsamfamily.com. I'm always glad to hear from you. We are committed to providing you with the superior level of service and care that you have come to expect.

We are delighted that you are part of our family and wish you happy and safe travels.

Sincerely,

Marcus Lemonis, Chairman
Affinity Road & Travel Club, LLC and Americas Road & Travel Club, Inc.

WELCOME TO GOOD SAM PLATINUM COMPLETE AUTO ROADSIDE ASSISTANCE

HOW TO GET HELP IN AN EMERGENCY IT'S EASY AS A, B, C²

A. Call 1-855-265-4111

Your call is toll-free anywhere in the U.S. (including Alaska and Hawaii), Canada, Puerto Rico, and U.S. Virgin Islands. For service in Mexico only, please call toll-free **001-866-456-0969**. Give the Service Representative your Membership number, Membership expiration date, and the phone number you are calling from. Members in good standing of the Good Sam Membership (formerly the "Good Sam Club") will receive priority VIP answering and handling of their calls for roadside assistance.

B. Describe the location and vehicle

Tell us the road name and cross street or highway number and nearest mile marker. Also tell us the model, make and color of your vehicle.

C. Describe the problem to our certified dispatch representatives

When you call Good Sam Roadside Assistance, know that our representatives are specifically trained to answer questions about how to handle vehicle disablement situations. Explain the vehicle's problem so we can send the proper equipment to assist you. Your Good Sam Certified Dispatch Representative may ask you to hold while the appropriate local Emergency Service Provider is contacted. We'll confirm the estimated time of arrival and provide you with the information on the Service Provider who is coming to assist you.

If the service does not arrive by the estimated time of arrival **OR** if you have been promised a call back and have not received it in the time specified, call us back at **1-855-265-4111**.

We may have had difficulty locating your vehicle and/or reaching you at your phone number.

This is not an automobile liability or physical damage insurance contract.

VEHICLE PROTECTION

No matter which vehicle you drive – you can count on this Roadside Assistance Program to tow you to safety.

Subject to the conditions set forth in this brochure, only the following owned, leased or rented vehicles are included and shall be eligible for the emergency roadside assistance benefit so long as they are properly licensed and they are used exclusively for personal or recreational purposes (i.e., non-business purposes):

ELIGIBLE VEHICLE TYPES:

- Automobiles
- Vans
- Unloaded/Empty Pick-ups

- SUVs
- Motorcycles
- Sport Trailers³ - including boat, ATV/Motorcycle, PWC, Snowmobile Trailers

A Member or Associate Member must be in possession of the vehicle when the disablement occurs in order to receive any benefits for the disablement event. Membership vehicles include any eligible non-RV vehicles owned by any person who is part of your Membership as provided for in this brochure.

ROADSIDE ASSISTANCE

Your Roadside Assistance Membership (hereinafter collectively the "Membership") provides all of the services described in this Member Benefit Brochure for the total cost of your enrollment. Other than what is specifically provided for in the brochure, there are no additional charges. When you enroll or upgrade into this Membership level, your benefits become active 48 hours after approval of your payment.

Membership will automatically renew unless canceled by you and you authorize us to automatically renew your Membership. If you elect to pay for your Membership with a credit card we will charge the credit card until you cancel or opt-out of autorenewal. If no credit card is provided you will be invoiced and your Membership may be renewed for an additional term, as reflected in your Membership confirmation materials, and upon approval of your Membership renewal payment. All renewals will be based upon the current rate in effect at the time of renewal.

The purpose of this program is to provide roadside assistance, in the event of a disablement of any eligible vehicle in the possession of either you or any allowable family Member under this program, which is required to enable that vehicle to either proceed safely under its own power, or to be towed to the nearest independent professional service center for repair. This benefit is not intended to be used in lieu of routine maintenance or needed repairs on your vehicle. This Membership does not provide for routine transportation, towing, or relocating of vehicles, unless directly related to qualifying roadside assistance service for a disabled vehicle.

MEMBERSHIP CARD

Your Membership card may be in electronic format or you may print a copy. Please keep your Membership card on hand at all times. Your card bears the TOLL-FREE numbers to call when you need roadside assistance. The Membership and Membership card are issued in the name of the Member. A new card is issued with each renewal notice of your Membership unless not renewed by either the Motor Club or the Member.

SPOUSE AND CHILDREN PROTECTION⁴

The Good Sam Roadside Assistance benefits described in this brochure are non-transferable and will be provided only to the Member or Associate Member. An Associate Member is the Member's family consisting of the Member's spouse or domestic partner (residing in the same household) and any dependent children no more than 25 years old living in the Member's household or attending college (requires proof

¹ Residents of Alaska, Alabama, Utah and Virginia will be provided with motor club services from Americas Road & Travel Club, Inc. (AmRT) only. Residents of all other states will be provided with motor club services from Affinity Road & Travel Club, LLC (ART).

² This is not an insurance policy, and does not comply with any financial responsibility law. This is a Member Benefit Brochure for Good Sam Platinum Complete Auto Roadside Assistance, a motor club program offered by Affinity Road & Travel Club, LLC and Americas Road & Travel Club, Inc., which home office for each is located at 64 Inverness Drive East, Englewood, Colorado 80112. The telephone number for the home office for both is 1-800-523-7541. Unless otherwise specifically stated in this brochure, all roadside services and other motor club services provided under this program are provided by either Affinity Road & Travel Club, LLC or Americas Road & Travel Club, Inc. in

the states noted herein. Except as provided for by law to the contrary in the state where you reside, this Member Benefit Brochure is for informational purposes only and is not intended to be any type of contract. For those members residing in Maryland, this Member Benefit Brochure is considered to be a service contract. For only those members residing in the State of Wisconsin, however, this brochure is considered to be a policy used to prescribe in writing the terms of a contract of insurance.

³ The term "Sport Trailer" means a trailer which is being used at the time of the claimed disablement for the purpose of transporting either a boat, ATV/motorcycle, PWC or snowmobile. The term "motorcycle" means a motorcycle registered and licensed by a state department of motor vehicles.

⁴ Any "additional annual fee" charged will be an amount no greater than the annual fee charged to the Member.

of college enrollment). At our sole discretion, we may charge an additional annual fee for each Associate Member who is included in the Membership, or a single additional annual fee that includes all Associate Members in the household as a group.

ANIMAL TRANSPORTATION ASSISTANCE

This program will assist the Member and Associate Member in the arranging for transportation of dogs or cats, when possible, should the vehicle require a tow. **Note: All expenses related to the transportation of animals are the responsibility of the Member or Associate and will be at their expense.**

24-HOUR EMERGENCY ROADSIDE ASSISTANCE

You can call toll-free, 24 hours a day, 365 days a year. We network with more than 30,000 independent specialized tow, repair, and service providers who have the specific heavy-duty gear and the knowledge to take care of any roadside emergency. One quick call takes care of everything – from towing to changing a flat tire to emergency fuel delivery and so much more, as provided for in this brochure.

Note that service providers and facilities referred to Members by either Affinity Road & Travel Club, LLC (ART) or Americas Road & Travel Club, Inc. (AmRT) are independent businesses neither owned, controlled nor operated by ART or AmRT. The responsibility for damage, loss, or unsatisfactory workmanship lies solely with the service providers and facilities providing the service, rather than with ART or AmRT. In some instances, Members may find it beneficial to utilize towing services provided by their vehicle warranty, rather than the motor club services provided in this program. You must be physically present with your vehicle to obtain any service.

TOWING SERVICE

Our 24-hour, 365 days-a-year dispatch center is available with one toll-free call. There are no pre-set mileage limits, however, refer to "Service Limitations" for important conditions, limits, and exclusions. When you call for service, Good Sam pays for the delivery of your vehicle to the nearest independent professional service center capable and willing to repair your vehicle. However, you must request disablement assistance through our telephone dispatch center within 24 hours of the disablement. If you make any request for your vehicle to be taken to a location other than the nearest independent professional service center, including your home, the mileage fee (for the distance in excess of the nearest licensed repair center) will be at your expense.

If available and you purchased optional "Go Anywhere" benefit coverage at the time of your Membership purchase, we will tow your vehicle to the nearest service center willing and capable to repair your vehicle OR to the destination of your choice within 50 miles of the disablement location. If a request is made to tow the vehicle home, Member will be required to pay the excess mileage fee if that distance exceeds 50 miles from the disablement location.

If you request to be towed to a location other than the nearest professional service center as described above, you will not be entitled to any additional towing services for the same disablement. The mileage fees for any excess mileage and the fees for additional towing services will be determined and billed directly by the dispatch center or independent service provider at the time of the disablement, and all payment of that additional mileage fee or additional towing service will be paid by the Member directly to the service provider or dispatch center.

We will obtain professional tow service appropriate to your specific vehicle using commercially reasonable and efficient means; if you request enhanced tow service that incurs an additional charge, you will be responsible for the additional costs.

Subject to the provisions of this brochure, towing services and other roadside assistance services may also be provided for Membership-owned vehicles which become disabled as a result of a collision.⁵ In the event of a collision, any tow services provided herein shall be considered secondary to your insurance coverage and any service will be subject to standard limitations set forth. We reserve the right to subrogate against your primary automobile insurer to the extent we provide tow service resulting from a collision and require your full cooperation to effectuate such rights.

Note: Fees for services that you hire on your own are not reimbursable.

FLAT TIRE SERVICE

A service technician will replace a flat tire with your inflated spare or we'll tow your vehicle to the nearest professional service center. **Note: This benefit does not include seasonal tire changes or air delivery. Member or Associate is responsible for all parts and labor.** If you qualify for the "Tire and Wheel Road Hazard" benefit, please review the claims procedures listed under "Tire & Wheel Road Hazard" to seek reimbursement consideration.

BATTERY SERVICE

If your vehicle's battery is dead, our service technician will attempt to jump-start your vehicle. When appropriate, and if available, at the Member's discretion, if a replacement battery is required we may attempt to locate and install a new battery. **Note: Member is responsible for the retail cost of the battery and all parts and labor charges necessary to install the new battery. If the vehicle cannot be started, towing will be provided (see "Towing Service").**

EMERGENCY FUEL AND FLUID SERVICE

If the Member's vehicle runs out of fuel, a limited supply of unleaded or diesel fuel will be delivered to enable the Member to reach the nearest fueling station (up to 5 gallons). Other essential fluids needed to enable continued safe operation may also be made available, including anti-freeze, transmission fluid, differential and transfer case lubricant. **Note: Delivery does not include cost of fuel and fluids delivered. Member is eligible for maximum of three (3) fuel or fluid deliveries during your Membership term.**

⁵ Residents of Massachusetts are not eligible for towing or car rental benefits under the terms of this program when requested as a result of a collision.

⁶ Residents of Maryland are not provided Trip Interruption Benefits described herein due to the limitations of the laws of the State of Maryland.

Diesel priming services are not included.

VEHICLE LOCK OUT SERVICE

If you have locked your keys in your vehicle, we will pay for a service provider to come to your location and gain entrance into your vehicle. **Note: Member is responsible for payment for all additional labor, as well as all parts, including the cost of replacement keys.**

TRIP INTERRUPTION ASSISTANCE

Members are eligible for reimbursement for the cost of meals, lodging and car rental if Member's vehicle is disabled due to a collision with another vehicle more than 100 miles from their home. Members will be reimbursed for all eligible expenses, up to \$100 a day for 5 consecutive days. Members are eligible to receive reimbursement for two disablement events per Membership year - up to \$1,000 total (\$500 per event).

COVERED EXPENSES INCLUDE:

- Reasonable Expenses for Meals
- Lodging (campground/hotel/motel)
- Car Rental

TRIP INTERRUPTION ASSISTANCE RESTRICTIONS^{5, 6}

Members may be eligible for Trip Interruption Assistance benefits if the vehicle they are driving is in a collision with another vehicle.

Distance: The collision must have occurred more than 100 miles (based upon actual mileage of the most direct route) from the Member's registered permanent address.

Reimbursement limits: Reimbursement for meals, lodging and car rental are subject to a maximum collective daily limit and a single event maximum collective limit.

Daily Limit: The maximum reimbursement is \$100 per day.

Single event maximum benefit limit: The maximum daily limit of \$100 may be reimbursed to the Member until the vehicle is repaired, for up to five (5) consecutive days.

This benefit will only be allowed for two qualifying collision events for any one-year term of Membership. To receive this benefit, Member's vehicle must either be disabled and unable to be driven or towed by Member's tow vehicle for more than 24 hours as a result of a collision with another vehicle. This benefit does not apply if your vehicle is disabled due to a mechanical failure. Benefits begin after the initial 24-hour period (from the time of the collision) has elapsed.

There is no benefit if, as a result of the collision, your insurance carrier deems your vehicle a total loss.

The original repair order indicating your vehicle VIN number, license number, nature of the disablement, and corrective action taken to repair vehicle must be submitted with a letter of explanation and original receipts for all related expenses within 30 days of the actual disablement caused by the collision.⁷ You must provide an original police report (accident report), and photographs of the damage to the vehicle, when reimbursement request is submitted.

Submit requests for Trip Interruption Assistance reimbursements by visiting roadside.goodsam.com/claims.

PROTECTION IN THE U.S., CANADA, PUERTO RICO, U.S. VIRGIN ISLANDS AND MEXICO

The Services outlined in this brochure will be provided for disablements occurring anywhere in the U.S. (including Alaska and Hawaii), Canada, Puerto Rico, U.S. Virgin Islands and Mexico.

In Mexico, the dispatch phone number for service is toll-free **001-866-456-0969**.

In Puerto Rico, U.S. Virgin Islands and Mexico, Good Sam Platinum Complete Auto Roadside Assistance provides reimbursement for towing and roadside services (as described within this brochure) rendered up to a maximum of \$250 for any one-year term of Membership.

EXCLUSIVE DISCOUNTS & SAVINGS

Your Membership offers valuable discounts and savings nationwide. Offers may change at any time and may expire without notice. Visit roadside.goodsam.com to log into your account for exclusive savings on:

- Hotel Reservations
- Vehicle Rentals
- Auto Service & Parts Discounts
- Recreation & Entertainment
- Attractions & Tours
- And more

REPAIR SERVICE DISCOUNTS

The Good Sam Platinum Auto Roadside Assistance allows Members to receive the following discount from AAMCO - 10% off the retail price on all total car care repairs and services, up to a maximum of \$100 and only if purchased at an AAMCO Transmission Center:

- Transmission
- Driveline
- Driveshafts
- Rears
- Speed Sensors
- Clutches
- Oil Changes
- Brakes
- Axles
- Seals
- CV Boots

- Non-Trans/Non-Driveline Repairs
- Free Multi-Point Inspection/Transcan/Protech Check
- 12 month/24,000 mile warranty on internal transmission services (subject to normal exclusions)

⁷ With respect to Members residing in the State of Wisconsin or the State of Utah only, the submission of receipts and other documents required to support any request for Trip Interruption benefits should be submitted as soon as reasonably possible or within 30 days after the actual disablement and failure to provide notice may be grounds for denying such request.

For more information about AAMCO's discount program call **1-800-GO-AAMCO** or visit aamco.com for a location nearby.

SERVICE LIMITATIONS

The Good Sam Platinum Complete Auto Roadside Assistance program does not service or offer reimbursement for the cost of parts (including keys), fuel or labor for repairs or installation of replacement parts. Other exclusions include expenses resulting from calls from cellular phones, storage charges, delays or displacement, or clean-up. Unless expressly listed in this benefit brochure, expenses incurred for hotels, meals, campgrounds, car rentals, taxi fare or airfare while your vehicle is disabled or being repaired are not included.

Delays are sometimes unavoidable due to weather, traffic or road conditions, availability, or unusual service demands. Additionally, longer-distance tows, after hours service requests, and service requests in certain areas may be subject to longer delays. Good Sam Roadside Assistance cannot and does not guarantee any response times, and will not be liable for any occurrence that arises during any such delay.

If you choose to leave your vehicle unattended at anytime, Good Sam is not responsible for anything lost, stolen or vandalized, or any impounded vehicle situations that may arise. To help control the cost of Membership, **each service offered under this program is limited to a maximum of \$500 per disablement event.**

VEHICLES NOT COVERED BY THE GOOD SAM PLATINUM AUTO ROADSIDE ASSISTANCE PROGRAM INCLUDE BUT ARE NOT LIMITED TO:

- Rented, stolen, vandalized, or impounded vehicles or vehicles damaged and currently immobilized by fire or flood.
- Utility trailers of any type being used for non-recreational purposes, animal trailers and vehicles used to transport show animals.
- Tiny Home trailers and Park Model trailers.
- Vehicles located outside the United States, Canada, Puerto Rico, U.S. Virgin Islands and Mexico.
- Vehicles in a repair facility, off-road area⁸, sand beach area, restricted roadway or toll road where Good Sam is not allowed to send contracted providers, or any unattended, unlicensed, or abandoned vehicles.
- Commercial/business vehicles and trailers (including but not limited to limousines, taxis, box trucks, buses, semi-trucks), vehicles originally and specifically designed or licensed for commercial or business purposes (including those converted into RVs or other personal vehicles), and vehicles licensed commercially or in a business name.

NO BENEFITS OR SERVICES ARE PROVIDED:

- As a result of acts of God or nature (e.g., floods, hurricanes, tornadoes, earthquakes), fire, vandalism, and snow removal.
- For vehicles with pre-existing mechanical disablement conditions.

For each disablement event under this agreement, Member is entitled to a maximum of one hour of either Towing Preparation Services or Recovery Services. Towing Preparation Services include any of the following services: winch-out, extrication services and preparation for towing. Recovery Services include winch-out or extrication services to allow the vehicle to proceed safely under its own power. However, if disablement is caused solely by an accumulation of snow, rain, or mud while vehicle is parked by any means, the Member will not be entitled to any Towing Preparation Services or Recovery Services in regard to such disablement. Dismantling or assembly of any equipment related to the vehicle, unless expressly outlined, is not covered under this Membership.

TIRE & WHEEL ROAD HAZARD⁹

The Good Sam Platinum Complete Auto Tire & Wheel Road Hazard Benefit is extended to you by Good Sam Platinum Complete Auto and administered by Sonsio Management, Inc. ("Administrator"). The Good Sam Platinum Complete Auto Tire & Wheel Road Hazard Benefit provides reimbursement for two (2) incidents per household per Membership year. The maximum reimbursement amount is \$500 per incident, no matter how many tires/wheels are affected. Benefits are limited to the repair, or if not repairable, the replacement of damaged original equipment tires and/or wheels, as well as new tires installed on the eligible vehicles included under this Membership during the term of the Membership, provided the damage is caused by a covered road hazard. This benefit is limited to the reasonable retail repair or replacement cost, based on manufacturer's suggested retail price (MSRP), of the tire and/or wheel and does not cover any mounting, balancing, taxes or miscellaneous fees. To be eligible for reimbursement, your tires must be in good condition with more than 2/32" of tread remaining.

WHAT IS ROAD HAZARD DAMAGE? Road hazard damage is damage that occurs when a tire or wheel fails as a result of a puncture, bruise, or impact break incurred during the course of driving in a legal manner on a road maintained by state or local authority. Nails, glass and potholes are the most common examples of road hazards.

WHERE YOU CAN OBTAIN SERVICE FOR A TIRE AND/OR WHEEL ON YOUR VEHICLE:

1. You may have the tire and/or wheel repaired or (if not repairable) replaced at a tire service facility of your choice.
2. If you are unable to locate a qualified facility, call us at 1-877-657-8324 for assistance.

YOUR RESPONSIBILITIES:

1. Properly care for and maintain your tires and wheels, including ensuring assemblies are kept in balance and tires operated at proper inflation pressures.
2. Use all reasonable means to protect your vehicle from additional damage.
3. Contact the Administrator at 1-877-657-8324 for prior authorization and a claim tracking number before work is commenced.
4. Furnish such information as may be required, including the Department of Transportation (DOT) numbers of the tires installed on the vehicle.

5. Incur only expenses which are authorized in advance.
6. Make available for inspection all tires and wheels that require replacement, and wheels that are being considered for repair.
7. Payment of all expenses and costs not reimbursable by this Membership Benefit.

CLAIMS PROCEDURE: TO OBTAIN ROAD HAZARD BENEFITS YOU MUST:

1. If you have a tire and/or wheel damaged due to a road hazard, call 1-877-657-8324 and follow the prompts for help. The Administrator will give you a claim tracking number and the name of a participating service facility (if needed). You must obtain prior authorization to replace a tire and/or wheel, or to have a wheel repaired. If you fail to obtain prior authorization, your claim may not be eligible for reimbursement. No prior authorization is required for flat tire repairs.
2. If a tire or wheel needs to be replaced, or if a wheel needs to be repaired, and authorization cannot be obtained because the damage has occurred outside of the Administrator's normal business hours and/or because a roadside replacement is being performed, you may elect to wait for authorization or proceed with a tire or wheel replacement, or wheel repair. In order to be eligible for reimbursement: (1) if replaced, you must retain the damaged tire or wheel for inspection, (2) if the wheel is repairable, ensure that you have the repair facility provide you with the bare rim run-out measurements/readings and take clear pictures of the damage before the wheel is repaired, AND (3) the Administrator must be contacted within 2 business days by calling 877-657-8324. There is no guaranteed eligibility.
3. You must render payment for the services provided.
4. You must sign the repair or replacement invoice.
5. The damaged tire and/or wheel must be made available for inspection if requested by the Administrator.
6. You must submit all claim documentation, including the tire and/or wheel if requested, within 60 days of service to be eligible for reimbursement.
7. Submit your request for reimbursement with the required documentation as directed below.

FOR TIRE AND WHEEL ROAD HAZARD DAMAGE REIMBURSEMENT:

In order for your claim to be processed efficiently, please remember to:

- Send:
- Your written request for reimbursement and all documentation within 60 days from the date of damage (including the tire and/or wheel if requested for inspection)
- A clear, legible copy of the repair or replacement invoice with your signature, the date of service, and the service provider's name, address, and telephone number
- Other documentation required by the Administrator

Include:

- The claim tracking number provided by the Administrator during your call for prior authorization
- Your name, current street and e-mail addresses, daytime and home telephone numbers, and your Membership number

Note: We reserve the right to deny any request:

- Submitted more than 60 days after the date of service (subject to certain state restrictions).
- That contains receipts and/or supporting documents which cannot be verified.

Mail, fax, or email a legible copy of the documentation to:
Good Sam Platinum Complete Auto, P.O. Box 16973, Golden, CO 80402-6016,
1-866-449-3239 Fax, tireclaims@sonsio.com

TIRE DAMAGE: If a tire on your vehicle is damaged due to a covered road hazard and can be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, you may have the tire repaired and pay the facility directly for services rendered. Flat tire repair reimbursement is limited to \$35.00 per tire per incident. No prior authorization is required for flat tire repairs.

If the service provider determines that the tire cannot be safely repaired per Tire Industry Association (TIA) and/or Rubber Manufacturers Association (RMA) repair guidelines, have the tire replaced with an exact make and model of tire, if available. If not available, a comparable quality tire should be installed. The cost to replace the tire(s) will be covered up to \$250 per tire. You must obtain prior authorization to replace a tire.

WHEEL DAMAGE: If a wheel on your Covered Vehicle is damaged due to a covered road hazard and it no longer maintains an airtight seal with the tire or cannot be properly balanced after the tire has been repaired or replaced, the cost to repair or replace the wheel(s) will be covered up to \$250.00 per wheel. You must obtain prior authorization to repair or replace a wheel.

The reimbursement benefit is limited to the reasonable retail repair or replacement cost of the tire and/or wheel and does not cover any mounting, balancing, taxes or miscellaneous fees. In addition, cosmetic damage to the tire and/or wheel is not covered or reimbursable.

EXCLUSIONS AND LIMITATIONS: WE WILL NOT PAY OR REIMBURSE FOR:

1. REPLACEMENTS AND WHEEL REPAIRS MADE WITHOUT THE ADMINISTRATOR'S PRIOR AUTHORIZATION.
2. REPAIRS MADE BY ANYONE OTHER THAN A LICENSED SERVICE PROVIDER, ITS AGENTS, CONTRACTORS OR LICENSEES.
3. FAILURES TO TIRES AND/OR WHEELS OCCURRING WHEN ANY PART OF THE TIRE TREAD THAT COMES IN CONTACT WITH THE ROAD HAS A TREAD DEPTH OF 2/32" OR LESS.
4. DAMAGE, REPLACEMENTS, OR REPAIRS TO TIRES OR WHEELS DUE TO WEAR AND TEAR.
5. TIRES AND/OR WHEELS WHICH ARE OVERSIZED, UNDERSIZED, OR OTHERWISE NOT RECOMMENDED BY THE MANUFACTURER.

⁸An off-road area is defined as an area OFF of any of the following: hard-packed or graded dirt public road, paved street, driveway, parking lot, highway, freeway, expressway or adjacent shoulder.

⁹Residents of the State of Massachusetts are not eligible for Tire & Wheel Road Hazard benefits.

6. DAMAGE TO TIRES IN EITHER THE SIDE WALL OR TREAD AREA DUE TO DRY ROT, CRACKING, OR PEELING.
7. LOSS, DAMAGE OR EXPENSE CAUSED BY ACCIDENTS, COLLISION, THEFT, SNOW CHAINS, EXPLOSION, LIGHTNING, EARTHQUAKES, FIRE, WINDSTORMS, WATER, FLOODS, MALICIOUS MISCHIEF, VANDALISM, CIVIL COMMOTION, RIOTS, WAR.
8. DAMAGE THAT IS CAUSED BY OR OCCURS AFTER A TIRE AND/OR WHEEL IS NO LONGER SERVICEABLE BECAUSE OF MISUSE, ABUSE, NEGLIGENCE, IMPROPER APPLICATION, IMPROPER TOWING, IMPROPER BALANCING OR ALIGNMENT, IMPROPER INFLATION, IMPROPER MAINTENANCE, IMPROPER OR FAILED REPAIRS, IMPROPER ROTATION, VALVE STEM CORROSION, VALVE STEM LEAKAGE OR FAILURE, TIRE SEALANTS, BRAKE LOCK UP, WHEEL SPINNING, TORQUE SNAGS, ETC.
9. LOSS, DAMAGE OR EXPENSE AS A RESULT OF OFF-ROAD USE (I.E., DRIVING ON ANYTHING THAT IS NOT A PAVED OR GRAVEL ROAD MAINTAINED BY THE STATE OR LOCAL AUTHORITY).
10. DAMAGE CAUSED BY MECHANICAL FAILURES (E.G., FAILED SHOCKS, STRUTS, ALIGNMENT, BALANCING, ETC.) OR INTERFERENCE WITH VEHICLE COMPONENTS (E.G., FENDERS, EXHAUST, SPRINGS, ETC.)
11. TIRES AND/OR WHEELS THAT HAVE BEEN REPAIRED IN A MANNER OTHER THAN PER INDUSTRY APPROVED METHODS, WHICH INCLUDE TIA AND/OR RMA REPAIR GUIDELINES.
12. TIRES THAT HAVE BEEN RETREADED, RECAPPED, REGROOVED, REMOLDED, OR TUBED.
13. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON MOTORCYCLES, TRAILERS, AND VEHICLES WITH A LOAD CAPACITY OF ONE-TON OR GREATER, AND VEHICLES DESIGNED FOR, BUILT FOR OR USED IN A PRIVATE RECREATIONAL OR COMMERCIAL APPLICATION INCLUDING BUT NOT LIMITED TO CLASS A (OR TYPE A) MOTOR HOMES AND CLASS C (OR TYPE C) MOTOR HOMES.
14. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES USED FOR COMPETITIVE DRIVING OR RACING, POLICE OR EMERGENCY SERVICE, PRINCIPALLY OFF-ROAD USE, SNOW REMOVAL, CARRIAGE OF PASSENGERS FOR HIRE, COMMERCIAL TOWING, CONSTRUCTION, POSTAL SERVICE, FARM, RANCH, OR AGRICULTURE.
15. TIRE PRESSURE MONITORING SYSTEMS (TPMS) AND/OR DEVICES AND COMPONENTS ASSOCIATED WITH TPMS.
16. PRE-EXISTING, CONSEQUENTIAL, INCIDENTAL, SECONDARY DAMAGES OR UNREASONABLE COSTS THAT YOU MAY INCUR AS A RESULT OF THE NEED TO REPAIR OR REPLACE A TIRE AND/OR WHEEL.
17. PERSONAL EXPENSES ARISING BECAUSE YOUR VEHICLE IS NOT AVAILABLE FOR YOUR USE, INCLUDING STORAGE OR FREIGHT CHARGES.
18. LIABILITY FOR DAMAGE TO PROPERTY, INJURY TO OR DEATH OF ANY PERSON ARISING OUT OF THE OPERATION, MAINTENANCE OR USE OF YOUR VEHICLE WHETHER OR NOT RELATED TO TIRE OR WHEEL DAMAGE.

Authorization is granted based on the information provided during the call; if the documentation submitted (including the tire and/or wheel if requested) does not substantiate the information provided during the call for prior authorization your claim will be denied. The Administrator reserves the right to deny any claim submitted with false or misleading information.

EMERGENCY TRAVEL & MEDICAL ASSISTANCE SERVICES¹⁰

All Benefits provided in this section are brought to you by Good Sam Platinum Complete Auto Roadside Assistance and underwritten by International Insurance Company of Hannover SE, UK Branch for Members with a U.S. based address. If you experience a medical emergency while traveling, Good Sam Platinum Complete Auto Roadside Assistance connects you to doctors, hospitals, pharmacies and other services through our Emergency Medical Travel ("ETMA") Services Response Center. These ETMA services are available to you as a part of your enrollment.

ETMA shall provide the following services (the "Services") to Members: A comprehensive program including emergency medical assistance, worldwide emergency evacuation/repatriation and other ETMA services. Benefits as described herein includes a maximum allowable amount of up to \$25,000 per medical emergency.

The benefits referenced herein are provided courtesy of On Call International (Salem, New Hampshire) to all Members of Good Sam Platinum Complete Auto Roadside Assistance and underwritten by International Insurance Company of Hannover SE, UK Branch at no additional cost. On Call International is an independent business neither owned, controlled, nor operated by ART or AmRT. The responsibility for referrals provided by On Call International lies solely with On Call International rather than with ART or AmRT.

HOW TO ACCESS ETMA SERVICES 24 hours a day, 7 days a week, 365 days a year.

If you are traveling away from home and have a medical or travel emergency simply call ETMA for assistance. You must call either the toll-free number from the US or Canada, or call the Global Response Assistance Center collect if you are in another country or if the toll-free number does not work from your location.

Emergency Assistance Toll-Free (US and Canada):	1-866-922-1929
Emergency Assistance Collect (outside US and Canada):	1-603-328-1929
Customer Service & Membership Information:	1-888-853-7333

An English-speaking Service Coordinator will ask for your name, your company or group name, and a description of YOUR situation. ETMA will immediately begin assisting you.

If the condition is an emergency, you should call 911 or go immediately to the nearest

physician or hospital without delay and then contact ETMA. ETMA will then take the appropriate action to assist you and monitor your care until the situation is resolved.

ETMA provides you with Medical Assistance Services, Medical Evacuation and Repatriation Services, Travel Assistance, and Security Assistance Services as described below. These Services are subject to certain Conditions, Limitations, and Exclusions also described below.

WHILE YOU ARE TRAVELING AWAY FROM HOME

Benefits apply when TRAVELING AWAY FROM HOME Expenses incurred without the intervention of ETMA are not covered.

MEDICAL ASSISTANCE SERVICES

Monitoring of Treatment

In an emergency, ETMA Service Coordinators will continually monitor your condition while you are hospitalized and provide ongoing updates to your family. Depending upon the medical and/or geographic situations, ETMA may retain the advice and assistance of licensed consulting physicians/nurses and/or other medical professionals with relevant areas of expertise to assist in the monitoring of your condition.

Transfer of Insurance Information to Medical Providers

To help prevent delays or denials of medical care, ETMA Service Coordinators will assist you with hospital admission, such as relaying insurance benefit information. WE will also assist with discharge planning.

Medication, Vaccine and Blood Transfers

At your request, and with authorization of the prescribing physician, ETMA will dispatch prescription medicine, vaccines or blood products when unavailable locally and when legally permissible. Assistance services are included as part of your Membership. You are responsible for any expenses incurred in this regard including, but not limited to, the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to your credit card prior to shipping.

Replacement of Corrective Lenses and Medical Devices

ETMA will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel. Assistance services are included as part of your Membership. The expenses for replacement and shipping of replacements will be billed to your credit card prior to shipping.

Dispatch of Doctors/Specialists

If you are Hospitalized, ETMA Service Coordinators may dispatch a Qualified Medical Practitioner or other health care professional to assist in determining the medical condition and your suitability to travel. The Qualified Medical Practitioner's or other health care professional's travel expenses and fees are your responsibility.

Medical Records Transfer

Upon your consent, ETMA will assist with the transfer of medical information and records to you or the Qualified Medical Practitioner. Assistance services are included as part of your Membership. Any fees for the transfer of medical information and records will be billed to your credit card.

Continuous Updates to Family, Employer and Physician

With your approval, ETMA will provide case updates to appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence

ETMA will assist you with the arrangement of hotel stays and room requirements before or after hospitalization. Assistance services are included as part of your Membership. Any fees for hotel arrangements will be billed to your credit card.

Please note: Medical expenses of any nature are not covered by this Membership program. This includes hospital bills, doctor visits and/or prescriptions.

MEDICAL EVACUATION AND REPATRIATION SERVICES*

ETMA must arrange and WE must approve all arrangements for the services described and defined in this section to be covered at no cost to you.

Emergency Medical Evacuation WHILE TRAVELING AWAY FROM HOME*

If you are traveling away from home and you sustain an INJURY or suffer a sudden and unexpected ILLNESS and appropriate medical treatment is unavailable in your current facility, ETMA will coordinate and WE will pay for a medically supervised evacuation to a hospital that ETMA determines to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the Qualified Medical Practitioner and ETMA PHYSICIANS, you require immediate emergency medical treatment, without which there would be significant risk of death or serious impairment. If you need to be evacuated by air ambulance, ETMA will attempt to arrange for a TRAVELING COMPANION to accompany you on the air ambulance.

Transportation to Join a Hospitalized Member*

If you are alone and TRAVELING AWAY FROM HOME and are, or will be, hospitalized for more than seven (7) days, ETMA will coordinate and WE will pay for one economy round-trip airfare for a person of your choice to join you while you are HOSPITALIZED. No benefits will be payable after you have been discharged from the hospital.

Return of Minor Children*

If, while TRAVELING AWAY FROM HOME, your UNMARRIED DEPENDENT child(ren) or grandchild(ren) under age 19 are present but left unattended as a result of your INJURY or ILLNESS, ETMA will coordinate for one-way economy airfare to send them back to either your or their PERMANENT PRIMARY RESIDENCE. ETMA will also arrange for the services and transportation of a qualified escort, if required. Should your unmarried

¹⁰ Residents of the State of Tennessee and Kansas are not eligible for Emergency Travel & Medical Assistance Services benefits.

*Expenses incurred without our intervention or assistance are not covered.

child(ren) or grandchild(ren) already have airline tickets, ETMA will handle the rebooking of their tickets, if it is less expensive. Any fees will be billed to your credit card at the time of service.

Transportation After Stabilization*

If you are TRAVELING AWAY FROM HOME and you are treated at a medical facility for an INJURY or a sudden and unexpected ILLNESS that requires immediate emergency medical treatment and Hospitalization, without which there would be significant risk of death or serious impairment, ETMA will arrange your transfer to your PERMANENT PRIMARY RESIDENCE or to a medical facility near YOUR PERMANENT PRIMARY RESIDENCE for continuing care provided the Qualified Medical Practitioner and ETMA PHYSICIANS have determined that YOUR condition has reached maximum medical improvement; and

1. You have been evacuated under the EMERGENCY MEDICAL EVACUATION benefit as defined above; or
2. The Qualified Medical Practitioner and ETMA PHYSICIANS have determined you are unable to operate your vehicle and no one in your traveling party is capable of operating the vehicle; or
3. The Qualified Medical Practitioner and ETMA PHYSICIANS have determined your physical medical condition prevents traveling as a passenger in the vehicle; or
4. You are not traveling in a vehicle and the Qualified Medical Practitioner and ETMA PHYSICIANS have determined your physical medical condition prevents you from continuing on your trip and you must return to your PERMANENT PRIMARY RESIDENCE or to a medical facility near your PERMANENT PRIMARY RESIDENCE to recover from your condition.

Services that ETMA will coordinate and WE will provide you with include the following options:

1. A one-way economy airfare ticket and medically necessary ground ambulance transportation to/from the airport to return you to your PERMANENT PRIMARY RESIDENCE or to a medical facility near your PERMANENT PRIMARY RESIDENCE. If ETMA PHYSICIANS recommend and deem it medically necessary for you to travel by any other method not outlined in number one (1) above, WE will pay up to the value of a one-way economy airfare ticket toward the value of the alternate transportation method.
2. If you have been Medically Evacuated, ETMA will coordinate and WE will pay for a one-way economy airfare ticket to return you to the original place of transport where your Emergency Medical Evacuation began; or
3. If YOU are unable to operate your vehicle and no one in your traveling party is capable of operating your vehicle and you have chosen to have a family Member or friend return your Vehicle, you may choose to return to your PERMANENT PRIMARY RESIDENCE in your vehicle. you will be covered under the Vehicle Return Benefit. Please see Vehicle Return Benefit for complete detail of what is covered.

Return of Deceased Remains*

In the event of your death while TRAVELING AWAY FROM HOME, ETMA will assist in obtaining the necessary clearances for the return of your remains. ETMA will coordinate and WE will pay for the expenses of the preparation and transportation of your deceased remains to your PERMANENT PRIMARY RESIDENCE.

Vehicle Return*

ETMA will coordinate the return of your automobile, motorcycle, non-commercial truck to your PERMANENT PRIMARY RESIDENCE or place of rental within 90 days of the incident if:

1. WE approved transporting you to your PERMANENT PRIMARY RESIDENCE under either the EMERGENCY MEDICAL EVACUATION, TRANSPORTATION AFTER STABILIZATION, or RETURN OF DECEASED REMAINS; or
2. You have not been transported under the services listed above but your documented INJURY or ILLNESS (which does NOT require Hospitalization) prevents you from driving the Vehicle.

ETMA will authorize this service only if no one in your traveling party is capable of driving the vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. You are responsible for all costs required to maintain the safe operation of the Vehicle and/or tow vehicle during the return. This includes any vendor fees associated with Vehicle breakdown if you request to have your Vehicle returned by a hired professional. Any delays associated with Vehicle breakdown and/or maintenance will be your responsibility. The return must be approved by US and coordinated by ETMA and must be performed by one of ETMA's contracted service providers.

Alternatively, you may choose to have your vehicle returned by a friend or family Member. In such instance, and provided the vehicle is returned directly and expeditiously to your PERMANENT PRIMARY RESIDENCE, ETMA will coordinate and WE will provide reasonable transportation in the form of a one-way economy ticket and reasonable ground transportation for that person to either the location of the vehicle or to return home after the Vehicle has been returned, and WE will reimburse you for gas and tolls during the return. In addition, WE will provide up to a \$100 per day benefit, in accordance with the per diem allowance as set forth in the Federal Trade Regulation by the US General Services Administration, for incidental expenses while driving (receipts must be submitted within 180 days from the date of service). Note that if you choose to have a friend or family Member perform the Vehicle Return, WE will not pay more than it would have cost to have ETMA arrange the Vehicle Return.

Please note: In the event you qualify for Vehicle Return by virtue of number 2 above please see the following:

- The medical condition that prevents you from driving and/or returning in your Vehicle must be documented by a Qualified Medical Practitioner near the original location of the Injury or Illness. You must be evaluated by a Qualified Medical Practitioner prior to traveling to your PERMANENT PRIMARY RESIDENCE.
- If you choose to have a friend or family Member return YOUR Vehicle, you can choose to ride to your PERMANENT PRIMARY RESIDENCE in your Vehicle if you are medically cleared to do so.

- If you choose to have a professional return your Vehicle, you will not be able to travel as a passenger in your Vehicle for liability reasons. ETMA will assist you with coordinating any transportation arrangements for you and a companion; however, any costs associated with your transportation and your TRAVELING COMPANION'S transportation are your responsibility.

You must inform ETMA within 30 days of the incident that you need assistance returning your Vehicle. The actual Vehicle return must take place within 90 days from the date of incident.

TRAVEL ASSISTANCE SERVICES

Pre-Travel Information

Upon your request, ETMA will provide you with destination intelligence regarding weather, travel, health, inoculations, travel restrictions and special events.

Emergency Travel Arrangements

In an emergency, ETMA Service Coordinators will help you change airline, hotel or car rental reservations as necessary. All fees associated with the travel arrangements will be billed to your credit card at the time of service.

Emergency Cash Advance Assistance

In an emergency, ETMA Service Coordinators will provide assistance to you by arranging for the forwarding of funds from Member's account, credit cards or family Members. All fees associated with the transfer of funds will be billed to your credit card at the time of service.

Replacement of Lost or Stolen Travel Documents Assistance

ETMA Service Coordinators will provide assistance to you by arranging for the replacement of passports, visas, airline documents, birth certificates and other travel-related documents. All fees associated with the acquisition or forwarding of these documents will be billed to your credit card at the time of service.

MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals

At your request, ETMA will provide referrals to medical professionals in a given geographic area including, to the extent possible, western-style medical facilities and English-speaking doctors, dentists, and other health care providers.

Deposits and Advances

Deposits and advances will be provided to medical facilities, hotels, airlines, ground and air ambulances and other like providers in order to secure service for you. Any advances of funds on your behalf shall be charged to the Member's credit card at the time of service.

Please note: Medical expenses of any nature are **not** provided for by this Membership program. This includes hospital bills, doctor visits and/or prescriptions.

Translation Services

ETMA Service Coordinators will, without charge, provide foreign language assistance over the telephone or up to one-page translations submitted via fax. If necessary, ETMA will also provide referrals to translators and interpreters. All fees for such services are your responsibility.

Emergency Message Forwarding Assistance

In the event of an emergency and you are unable to reach an employer, family Member or traveling companion, ETMA will forward a message via telephone or email to the intended party.

OTHER PLAN DETAILS

ETMA Program Definitions

The following definitions apply:

"Enrollment" means the period of time for which you are validly enrolled for Good Sam Platinum Complete Auto Membership.

"Hospitalization/Hospitalized" means being admitted as an inpatient after your initial visit in the emergency room or Urgent Care facility.

"Illness" means a sudden and unexpected sickness that manifests itself during your Enrollment period and which requires HOSPITALIZATION.

"Injury" means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during your Enrollment period and which requires HOSPITALIZATION.

"Qualified Medical Practitioner" means a doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in.

"Permanent Primary Residence" means the address as shown on your valid state driver's license or state-issued identification card, or address where you are currently residing on a permanent basis as listed on our system prior to the necessity of these benefits.

"ETMA" means On Call International, the ETMA Service Provider.

"ETMA Physician" means physicians retained by On Call International to provide US with consultative and advisory services, including the review and analysis of the quality of medical care you are receiving.

"Travel Advisory or Travel Warning" means U.S. State Department communication advising caution in traveling to specified destinations due to reasons such as armed violence, civil or political unrest, high incidence of crime (especially kidnapping and/or murder), natural disaster or outbreak of one or more contagious diseases.

"Traveling Away From Home" means on a vacation or business trip away from your PERMANENT PRIMARY RESIDENCE (by car, plane, or other mode of travel), without minimum or maximum duration or mileage restriction, for a purpose other than your normal daily activities, commute, or routine.

"Traveling Companion" shall mean any Good Sam Platinum Complete Auto Member or Associate Member on the same itinerary, and accompanying Member on Member's trip for more than 50% of the time and sharing the same accommodations.

"WE", "US", "OUR" means Good Sam Platinum Complete Auto Roadside Assistance and underwritten by International Insurance Company of Hannover SE, UK Branch.

"You", "Your" shall mean Member and / or Associate Members as defined by Good Sam Platinum Complete Auto Roadside Assistance, above.

Conditions and Limitations

The Services described are available to you only during Member's Enrollment period and medical assistance services are available only when you are TRAVELING AWAY FROM HOME.

Assistance and underwritten by International Insurance Company of Hannover SE, UK Branch at no additional cost. On Call International is an independent business neither owned, controlled, nor operated by ART or AmRT. The responsibility for referrals provided by On Call International lies solely with On Call International rather than with ART or AmRT.

HOW TO ACCESS ETMA SERVICES 24 hours a day, 7 days a week, 365 days a year.

*Expenses for the "while you are away benefits" will be covered only if WE have given OUR prior approval and if those Services are coordinated by US. ETMA has sole discretion in making the benefit determination for your TRANSPORTATION AFTER STABILIZATION. OUR determination will be based on your medical inability to return in your vehicle or previously booked transportation. WE will not return you or your Vehicle to your PERMANENT PRIMARY RESIDENCE for the sole sake of your convenience. In the event WE are arranging transportation by commercial air under the TRANSPORTATION AFTER STABILIZATION benefit, and you hold an original return airline ticket, WE may use that ticket and are responsible only for any applicable change fees. ETMA has sole discretion in making the determination as to whether WE will cover the cost of EMERGENCY MEDICAL EVACUATIONS and VEHICLE RETURNS. OUR decision will be based on medical considerations, including the recommendations of the Qualified Medical Practitioner, OUR ETMA PHYSICIANS and OUR Medical Director with respect to your condition and ability to travel. WE will determine the appropriate method, destination, and timing of any evacuation. The destination will be the nearest facility capable of providing appropriate care as determined by US. WE will only direct-pay and not reimburse you for any transportation costs to the transportation providers, unless approved by ETMA in advance for the following benefits; EMERGENCY MEDICAL EVACUATION, RETURN OF DECEASED REMAINS, TRANSPORTATION AFTER STABILIZATION, RETURN OF MINOR CHILDREN, RETURN OF TRAVELING COMPANION, AND TRANSPORTATION TO JOIN HOSPITALIZED Member.

WE are not responsible for the availability, quality, results of, or failure to provide any medical, legal or other care or service caused by conditions beyond OUR control. This includes your failure to obtain care or service or where the rendering of such care or service is prohibited by U.S. law, local laws, or regulatory agencies.

Your legal representative shall have the right to act for you and on your behalf if you are incapacitated or deceased. All legal actions arising under this Agreement shall be barred unless written notice thereof is received by US within one (1) year from the date of the event giving rise to such legal action. Member may be required to release US or any healthcare provider from liability during Emergency Evacuation and/or Repatriation.

Without limiting the foregoing, OUR actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by you and in no event is this the responsibility of ETMA. ETMA is not liable for any malpractice performed by a local doctor, healthcare provider, or attorney. ETMA retains the medical discretion to limit one Medically Necessary Evacuation and/or Medically Necessary Repatriation attributable to any single medical condition.

This contract is underwritten by International Insurance Company of Hannover SE, which is an eligible surplus lines insurer as defined in the Non-Admitted Insurance Act and is licensed as such in the State of Colorado. International Insurance Company of Hannover SE, UK Branch is registered in Germany at the local court of Hannover under company number HRB 211924. Details about the extent of our authorization and regulation by the Financial Conduct Authority are available from us on request. www.inter-hannover.com

Eligibility

The Member and Associate Members shall be covered under the ETMA Benefits, as outlined in the Program Definitions.

Expenses NOT Covered

We will not pay or reimburse Members for any expenses not specifically provided for in this brochure which means that the Member will not be reimbursed and we will not pay for, among other things, the following:

1. Hospital or medical expenses of any kind or nature.
2. Travel arrangements that were neither coordinated by nor approved by US in advance.

3. Anyone traveling against the advice of a Qualified Medical Practitioner, traveling with a chronic or life-threatening condition without medical clearance prior to departure, or traveling for the purpose of obtaining medical treatment.
4. Suicide, attempted suicide, or willful self-inflicted injury.
5. Taking part in military or police service operations.
6. Your arrival into a country for which a formal recommendation in the form of a Travel Advisory or Travel Warning from the U.S. State Department has been issued preceding your arrival into that country.
7. The commission of, or attempt to commit, an unlawful act.
8. INJURY or ILLNESS caused by or contributed to by use of drugs or alcohol.
9. Pregnancies, except in the case of a major, vital complication during the first two trimesters of pregnancy which presents a clear and significant risk of death or imminent serious injury or harm to the mother or fetus.
10. Mountaineering or rock climbing necessitating the use of guides or ropes, spelunking, skydiving, parachuting, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachment, flying in an experimental aircraft, racing of any kind other than on foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports.
11. Psychiatric, psychological, or emotional disorders.
12. Unless specifically listed herein, incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and facsimile charges.
13. Subsequent evacuations for the same or related medical condition, regardless of location.
14. Services covered by other valid and collectible insurance, including Medicare.
15. Services not otherwise shown as covered.
16. Members who enroll in this plan while Hospitalized.

IMPORTANT NOTES

This brochure is intended to supersede any and all brochures or other advertising material previously issued pertaining to this motor club program, and such brochures and other advertising material are null and void. The provisions of this brochure are effective as of the initial date of your Membership. However, the Good Sam Platinum Complete Auto Roadside Assistance program benefits, services, prices, policies and procedures are subject to change. Such changes will be published on the program website at roadside.goodsam.com/brochures. You will be notified of material changes to program benefits, services, prices, policies and procedures electronically by email (to the email address provided at the time of purchase) or as otherwise permitted under applicable law. Further, if any law in any State makes any of the provisions herein unlawful, those provisions shall not apply to those residents in that State. At their discretion, law enforcement officers may radio for a non-program emergency service provider. If this happens, please submit a claim for reimbursement consideration. All claims must be submitted through the program claim website at roadside.goodsam.com/claims with itemized paid receipt and letter of explanation within 30 days of the incident for consideration of reimbursement. Any reimbursement provided by us will be limited to the standard limits provided in this brochure including tow distances. All reimbursement payments may be limited to the amount Good Sam would have paid a contracted service provider (which may be less than the amount you paid for service). We will not provide reimbursement for any services covered by any insurance policy, service contract, or similar agreement. To receive the services provided under this program, Members and Associates must call our toll-free phone number: **1-855-265-4111**. Only active Members are eligible for benefits. Fees for services obtained independently of the Good Sam Roadside Assistance program will not be reimbursed unless specifically provided for in this brochure. A request for reimbursement will only be considered so long as it is provided for in this brochure. **Note: Fees for services that Members or Associates hire on their own are not reimbursable.**

MEMBERSHIP AND CANCELLATION POLICY^{11, 12, 13, 14}

Membership is subject to cancellation by either party at any time for any reason, upon written notification. The cancellation of a Membership includes the primary Member and all other individuals eligible for benefits under the Membership. All benefits will cease when the Membership expires or either party cancels. Upon cancellation, the Member will receive a prorated refund for the unused portion of their Membership term. If the Member has utilized any Roadside Services during their membership term, no refund is owed.

CONTACTS

FOR 24-HOUR EMERGENCY ROADSIDE ASSISTANCE

Dispatch in the U.S., Canada, Puerto Rico and U.S. Virgin Islands
Call 1-855-265-4111

FOR 24-HOUR EMERGENCY ROADSIDE ASSISTANCE

Dispatch in Mexico Call 001-866-456-0969

FOR SPEECH AND HEARING IMPAIRED

Call 1-800-839-0347

FOR CUSTOMER SERVICE, ACCOUNT UPDATES OR PAYMENT

Call 1-800-523-7541

TO SUBMIT CLAIMS

Visit roadside.goodsam.com/claims

FOR EMERGENCY MEDICAL & TRAVEL ASSISTANCE SERVICES

Call 1-866-922-1929

FOR GENERAL INQUIRIES

Good Sam Roadside Assistance
P.O. Box 6888, Englewood, CO 80155-6888

TO MAIL MEMBERSHIP DUES

Good Sam Roadside Assistance
P.O. Box 6903, Englewood, CO 80155-6903

ALTERNATE OFFICE ADDRESSES

In Wyoming: 8910 Hutchins Dr., Cheyenne, WY 82007
For customer service or information: Call 1-800-523-7541

In Wisconsin: 6802 118th Ave., Kenosha, WI 53142
For customer service or information: Call 1-800-523-7541

In Nevada: 13175 S Las Vegas Blvd., Las Vegas, NV 89044
For customer service or information: Call 1-800-523-7541

In Oklahoma:
13111 North Broadway Extension, Oklahoma City, OK 73114
For customer service or information: Call 1-800-523-7541

Benefits and services provided by Americas Road & Travel Club, Inc. for Members residing in Alaska, Alabama, Utah and Virginia; and by Affinity Road & Travel Club, LLC for Members residing in all other States.

¹¹ Special Notice for Wisconsin Residents Only: Notice of non-renewal is mailed 60 days prior to the date of expiration; the club will not cancel a Membership of 60 or more days and less than one year after the start of a Membership unless the member has materially breached the terms of the Membership Benefit Brochure; material misrepresentation by You relating to this Membership, or if there is a substantial change in the risk assumed that we should reasonably have foreseen when issuing this Membership, cancellation becomes effective 10 days after the first class mailing of written notice to the other's address. If we have a good faith basis to suspect that grounds to cancel are present, we require your full cooperation to consider the relevant facts and your failure to cooperate will be deemed a material breach of this Membership. For Members residing in Montana only: Pursuant to MCA 61-12-301(12) and MCA 61-12-309, this brochure constitutes a "service contract" and upon purchase of Membership, the Member agrees and acknowledges the following: (1) this "service contract" is deemed to have been signed by the Member and motor club; and (2) the Member and motor club have each received a copy of this fully executed "service contract."

¹² Special Notice for Utah Residents Only: Members who reside in the State of Utah are entitled to receive any of the roadside assistance services provided in this Member Benefit Brochure up to a maximum of four (4) times per Membership year. If the Member requests roadside assistance services more than four (4) times in a Membership year, he will continue to receive assistance during that Membership year, but any costs associated with those additional services will be at the Member's expense, payable at the scene of disablement at prevailing commercial rates. This motor

club reserves the right to not renew any Membership pursuant to the provisions and procedure mandated by the laws of the State of Utah. Notwithstanding any provision herein to the contrary, the Membership may only be canceled in accordance with the applicable provisions of the Utah Insurance Code, Section 31A-21-303. If we have a good faith basis to suspect that grounds to cancel are present, we require your full cooperation to consider the relevant facts and your failure to cooperate will be deemed a material breach of this Membership.

¹³ For Members residing in Montana only: Pursuant to MCA 61-12-301(12) and MCA 61-12-309, this brochure constitutes a "service contract" and upon purchase of Membership, the Member agrees and acknowledges the following: (1) this "service contract" is deemed to have been signed by the Member and motor club; and (2) the Member and motor club have each received a copy of this fully executed "service contract." If either party cancels for any reason, the member will receive a prorated refund for the unused portion of their Membership term, without any deduction.

¹⁴ For Members residing in Massachusetts, Montana, Nevada, Oklahoma and Wyoming only: If either party cancels for any reason, the Member will receive a prorated refund for the unused portion of their Membership term, without any deduction. For Members residing in Mississippi only: The Membership may be canceled at any time by giving written notice thereof by either the motor club or the member, and the Member will be entitled to a prorated refund of the unused portion of Membership, without any deductions, provided that the motor club may make a reasonable minimum charge.