WELCOME TO GOOD SAM ROADSIDE ASSISTANCE

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

A. Call 1-800-947-0770
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 who are also 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 RV complexities and how to handle vehicle disablement situations. Explain the vehicle’s problem so we can send the proper equipment to assist you. Your 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 1-800-947-0770.

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

Good Sam Roadside Assistance protects your towable RV and all your household cars, vans, SUVs, pickups, motorcycles and boat trailers under one program.

Memorial vehicles are limited to one tovable RV and any other eligible non-RV vehicles Member-owned and registered by any person who is part of the Membership. Subject to the conditions set forth in this brochure, only the following owned vehicles are included and shall be eligible for the emergency roadside service benefits so long as they are properly licensed and they are used exclusively for personal or recreational purposes (i.e., non-business purposes):

RECREATIONAL VEHICLES (RVs):
• Travel Trailers and Toy Haulers
• Pop-up Camping Trailers
• Trucks with attached Truck Bed Campers

ELIGIBLE VEHICLE TYPES:
• Automobiles
• Vans
• Unloaded/Empty Pickups, SUVs
• Sport Trailers2 - including boat, ATV/Motorcycle, PWC, Snowmobile Trailers
• 2 Wheel Tow Dollies (designed to carry only Automobiles, Vans, Pick-ups, or SUVs)
• Motorcycles

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 one tovable RV and any other eligible non-RV vehicles owned by any person who is part of your Membership as provided for in this brochure. Membership does not provide benefits for Motorized RVs or Fifth Wheel Trailers of any type.

ROADSIDE ASSISTANCE

Your Good Sam 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.

Residents of Alaska, Alabama, Utah and Virginia will be provided with motor club services from Americas Road & Travel Club, Inc. (Art) 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 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 each: 1-800-866-0697. Unless otherwise specifically stated in this brochure, all roadside services and other motor club services provided under this program are provided by 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.

2 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.
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 the Good Sam Roadside Assistance program is to provide roadside assistance, in the event of a disablement of any 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 or Emergency Medical Referral Service. 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 PROTECTION
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 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 Members 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 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, 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 preset-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 extra distance in excess of the nearest licensed repair center) will be at your expense.

If you request to be towed to a location other than the nearest independent 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. 3 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. On occasion and whenever possible, we will make arrangements for the Member to purchase a tire(s) for delivery to the disablement scene. In these cases Good Sam Roadside Assistance will pay for delivery of tire only, Member is responsible for all additional costs including cost of tire(s), mounting, balancing, other parts or labor, tax and any other fees. Note: This benefit does not include seasonal tire changes or air delivery. Member is responsible for all parts and labor.

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. 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.

RV CONCIERGE SERVICE
If your vehicle is disabled while traveling, call 1-800-947-0770, and a live agent will assist with:
- Locating: RV Repair Facilities, Service Facilities, Fuel Locations, Dump Station Locations, and Rest Stops
- Helping locate lodging (including Campgrounds & RV Parks)
- Locating nearby restaurants
- Locating nearby rental car locations

Members who are also members in good standing of the Good Sam Membership have access to a VIP personal concierge agent by calling VIP Concierge line at 1-866-298-2929 or access VIP Concierge online benefits by logging into roadside. goodsam.com.

RV ROADSIDE MECHANICAL REPAIRS
If necessary and whenever possible, depending on the RV disablement, there may be a local mobile mechanic available that can perform minor repairs or adjustments to your RV. In these situations, at the Member’s discretion, we’ll attempt to bring a

6 Residents of Maryland are not provided Trip Interruption Benefits described herein due to the limitations of the laws of the State of Maryland.
The Emergency Medical Referral Service benefit referenced herein is provided for medical services. Note: Member is responsible for the cost of parts, labor and any additional trip charges/runs for more parts.

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 $150 a day for up to 8 consecutive days (up to $1200 total). Members are eligible to receive this reimbursement for one disablement event per Membership year.

COVERED EXPENSES INCLUDE:
• Reasonable Expenses for Meals
• Lodging (campground/hotel/motel)
• Car Rental

TRIP INTERRUPTION ASSISTANCE RESTRICTIONS
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 total maximum daily reimbursement for all trip interruption expenses is $150 collectively.

Single event maximum benefit limit: The maximum daily limit of $150 may be reimbursed to the Member until the vehicle is repaired, for up to eight (8) consecutive days.

This benefit will only be allowed for one qualifying collision event 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 the Member’s tow vehicle for more than 24 hours as a result of a collision with another vehicle. This benefit does not apply if the 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, the Member’s 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. Member 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

EMERGENCY MEDICAL REFERRAL SERVICE
Good Sam Roadside Assistance also provides you with Emergency Medical Referral Service, which covers you and your family when you need help with a medical or personal emergency associated with sudden illness or accident while traveling.

SERVICES PROVIDED:
• Emergency Medical Referral Service
• Directions to requested medical, dental, vision or legal help
• Assistance replacing lost prescriptions
• Emergency cash advances (up to $250 with a valid credit card)\(^1\)
• Advance medical payments (up to $5,000 with a valid credit card)\(^2\)
• Assistance in making emergency travel arrangements
• 24-hour emergency message service to family or friends
• Help locating lost items – luggage, documents, etc.
• Assistance in making arrangements for pet care, transport or safe return
• Language interpretation/translation assistance

Note: Member is responsible for cost of any contracted or arranged emergency medical services.

The Emergency Medical Referral Service benefit referenced herein is provided courtesy of On Call International (Salem, New Hampshire) to all Members of Good Sam Roadside Assistance 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.

For Emergency Medical Referral Assistance Call Toll-Free 1-877-565-2542

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 Roadside Assistance provides reimbursement for towing and roadside services (as described within this brochure) rendered up to a maximum of $1,000 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
Good Sam Roadside Assistance Members receive the largest discount available 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 • Oil Changes • Brakes
• Speed Sensors • Clutches • Oil Changes • Brakes
• Axles • Seals • CV Boots • And more

REPAIR SERVICE DISCOUNTS are subject to credit limitations on Member’s credit card.

SERVICE LIMITATIONS
The Good Sam 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 $1,000 per disablement event.

VEHICLES NOT COVERED BY THIS 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, animal trailers and vehicles used to transport show animals.
• Tiny Home trailers and Park Model trailers.

\(^1\)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.

\(^2\)An 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.

In Mexico

Membership.

Virgin Islands and Mexico.

For more information about AAMCO’s discount program call 1-800-GO-AAMCO or visit aamco.com for a location nearby.
• Vehicles located outside the United States, Canada, Puerto Rico, U.S. Virgin Islands and Mexico.
• Vehicles in a repair facility, off-road area, 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.
• Any personal vehicle(s) used for any type of commercial/business purpose(s) or for any non-recreational purpose(s).

NO BENEFITS OR SERVICES ARE PROVIDED:
• In connection with driving or riding in any other vehicles other than Membership owned vehicles.
• 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 two hours 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.

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 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 services covered by any insurance policy, service contract, or similar agreement. To receive the services provided under this program, Members and Associate Members must call our toll-free phone number: 1-800-947-0770. 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 as long as it is provided for in this brochure. Note: Fees for services that Members or Associate Members hire on their own are not reimbursable.

MEMBERSHIP AND CANCELLATION POLICY 10, 11, 12, 13
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.

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 1-800-865-6899

In Wisconsin: 6802 118th Ave., Kenosha, WI 53142
For customer service or information: Call 1-800-865-6899

In Nevada: 13175 S Las Vegas Blvd., Las Vegas, NV 89044
For customer service or information: Call 1-800-865-6899

In Oklahoma: 13111 North Broadway Extension, Oklahoma City, OK 73114
For customer service or information: Call 1-800-865-6899

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.

FOR 24-HOUR EMERGENCY ROADSIDE ASSISTANCE
Dispatch in the U.S., Canada, Puerto Rico and U.S. Virgin Islands
Call 1-800-947-0770

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 1-800-865-6899

TO SUBMIT CLAIMS
Visit roadside.goodsam.com/claims

FOR EMERGENCY MEDICAL REFERRAL SERVICES
Call 1-877-565-2542

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

10 Special Notice for Wisconsin Residents Only: Notice of nonrenewal 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 that grounding 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.

11 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.

12 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.

13 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.