

GOOD SAM PLATINUM COMPLETE ROADSIDE ASSISTANCE MEMBER BENEFIT BROCHURE



WELCOME! As a Member of Good Sam Platinum Complete 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 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 comments, complaints, or ideas 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 ROADSIDE ASSISTANCE

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

A. For Roadside Assistance, Call 1-800-586-7400

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 Club" will receive priority VIP answering and handling of their calls for roadside assistance. For other Program Benefits, refer to the list of phone numbers below.

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 Platinum Complete 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 **1-800-586-7400**.

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.

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 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 is 1-800-842-5351. 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.

PROTECTION FOR YOUR HOUSEHOLD VEHICLES

All owned, leased, rented or borrowed private-use, non-commercial vehicles are included:

- Any RVs you own, lease, rent or borrow
- Any Non-Recreational vehicles you own, lease, rent or borrow

Subject to the conditions set forth in this brochure, only the following owned, leased, rented or borrowed 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):

RECREATIONAL VEHICLES (RVs):

- Self-contained Motorhomes
- Fifth Wheels, Travel Trailers and Toy Haulers
- Pop-up Camping Trailers
- Van Campers
- Pick-up Campers

PLUS NON-RECREATIONAL VEHICLES:

- Automobiles
- Vans
- Pick-ups, SUVs
- Utility Trailers (single axle open air)
- Sport Trailers² - Boat trailers, All-Terrain Vehicle (ATV) trailers, Motorcycle trailers, Personal Water Craft (PWC) trailers, and Snowmobile trailers while transporting sport vehicles (boats, ATVs, Motorcycles, PWC, Snowmobiles) only.
- 2 Wheel Tow Dollies (designed to carry only Automobiles, Vans, Pick-ups, or SUVs)
- Motorcycles
- Vehicles specifically designed to tow Fifth Wheel 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 all eligible RVs and any other eligible non-RV vehicles owned, leased, rented or borrowed by any person who is part of your membership as provided for in this brochure.

GOOD SAM PLATINUM COMPLETE ROADSIDE ASSISTANCE

Your Good Sam Platinum Complete Roadside Assistance membership (hereinafter "membership") provides all of the services described in this Member Benefit Brochure for the total cost of your annual enrollment and for only those few additional costs specified in the brochure. Other than what is specifically provided for in the brochure, there are no additional charges. Your benefits become active 24 hours after approval of your payment. At the end of the term, your membership will be automatically renewed pursuant to the provisions described below.

The purpose of the Good Sam Platinum Complete Roadside Assistance 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 professional service center for repair. This

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 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.

benefit is not intended to be used in lieu of routine maintenance or needed repairs on your vehicle.

MEMBERSHIP CARD

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 annually 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 Platinum Complete Roadside Assistance benefits described in this brochure are nontransferable and will be provided only to the Member or Associate Member. An Associate Member ("Associate") is the Member's family consisting of the Member's spouse or domestic partner (i.e., one of two adults residing in the same household) and any dependent children no more than 25 years old living in the Member's household or attending college. 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 in the arranging for transportation of dogs or cats, when possible, should the vehicle require a tow. 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 RV 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.

TOWING SERVICE

Our 24-hour, 365-days-a-year dispatch center is available with one toll-free call. There are no pre-set mileage or dollar limits. When you call for service, Good Sam Platinum Complete Roadside Assistance pays 100% of the towing fees for the delivery of your vehicle to the nearest 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 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 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. A request for a tow to your home would also require additional payment if that distance exceeds the distance to the nearest professional service center.

The mileage fees for any excess mileage and the fees for additional towing services will be determined and billed directly by the 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.

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.

Subject to the provisions of this brochure, towing services and other roadside assistance services are also provided for membership-owned vehicles which become disabled as a result of a collision.

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

FLAT TIRE SERVICE

Call Roadside Assistance dispatch Center and we will arrange for a service technician to replace a flat tire with your good, inflated spare or we'll tow your vehicle to the nearest professional service center, all at no additional cost. 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 and if you do not qualify for the "Tire and Wheel Road Hazard" benefits described later in this brochure, 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. If you qualify for the "Tire and Wheel Road Hazard", follow the directions below to seek reimbursement for those costs. Note: We do not pay for seasonal tire change like snow tires.

BATTERY SERVICE

If your vehicle's battery is dead, our service technician will attempt to jump-start your vehicle. When appropriate and at the Member's discretion, if a replacement battery is required, we will attempt to locate and install a new battery. The 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 fuel will be delivered to enable the Member to reach the nearest fueling station (up to 5 gallons). Good Sam Platinum Complete Roadside Assistance Members will not be charged for the first five gallons of gasoline or diesel. Other essential fluids needed to enable continued safe operation will also be made available, including anti-freeze, transmission fluid, differential and transfer case lubricant.

VEHICLE LOCK OUT SERVICE

We will pay for a locksmith to come to your location and gain entrance into your vehicle. Member is responsible for payment for all additional labor, as well as all parts, including the cost of replacement keys.

HOME LOCK OUT SERVICE

We will pay for a locksmith to come to your home and gain entrance into your home. Member is responsible for payment for all additional labor, as well as all parts, including the cost of replacement keys. (Note to Utah residents: Residents of Utah are not entitled to any Home Lockout Benefits described herein.)

PRIORITY ACCESS TO RV TECH HELPLINE

With Good Sam Platinum Complete Roadside Assistance you are given high priority when you call one of our RVIA/RVDA, ASE and Certified RV Technicians. Get help in solving technical RV problems, from malfunctioning refrigerators, slide-outs or AC units to transmission, fuel or brake problems. Our Certified RV Techs can also help with manufacturer-specific questions about the power train, chassis or carriage of your RV. If we are unable to assist you with your technical problem, we will help you locate the nearest professional service center capable of repairing your vehicle, and communicate with the potential service center or repair technicians or set up a service appointment for you. Good Sam Platinum Complete Roadside Assistance is not responsible for any damages or negligence on the part of the service center providing you with repair services or parts. Member acknowledges that the Program instructs and advises that any maintenance or modification to the vehicle should be made by a licensed service provider and not by the Member. Any technical advice or direction provided by Good Sam Platinum Complete Roadside Assistance and its providers are provided without warranty and are provided solely for the purpose of helping the Member determine what kind of licensed service provider should be retained by Member. If the Member performs any maintenance or modifications, the Member does so at their own risk. Call 1-800-445-4457 and provide your Platinum Complete Member ID number.

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, we'll attempt to bring a mobile mechanic to your location as an alternative to towing your vehicle. Member is responsible for the cost of parts and labor.

TRIP INTERRUPTION ASSISTANCE³

You are eligible for reimbursement for the cost of meals, lodging and car rental if your vehicle is disabled due to a collision with another vehicle more than 100 miles from your home. You will get reimbursement for all your eligible expenses, up to \$150 a day for up to eight consecutive days (up to \$1,200 total). You are eligible to receive 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

You may be eligible for Trip Interruption Assistance benefits if the vehicle you 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 your 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 you until the vehicle is repaired, for up to ten (10) consecutive days. This benefit will only be allowed for one qualifying collision event for any one-year term of membership. To receive this benefit, your vehicle must either be disabled and unable to be driven or towed by your tow vehicle for more than 24 hours as a

³ Exception: Residents of Maryland are not provided Trip Interruption Benefits described herein due to the limitations of the laws of the State of Maryland.

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 collision⁴. You must provide an original police report (accident report), and photographs of the damage to your vehicle, when you submit your reimbursement request.

Submit requests for Trip Interruption Assistance reimbursements to:

Trip Interruption Assistance Administration
P.O. Box 6850, Englewood, CO 80155-6850

\$5,000 THEFT REWARD PROGRAM⁵

Subject to the provisions of this brochure, this benefit could help ensure the return of your vehicle in the event it is stolen by providing an incentive for witnesses to come forth. Contact Customer Service at **1-800-865-6899**.

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 Roadside Assistance provides towing and roadside dispatch for disablement services (as described within this brochure) rendered up to a maximum of \$1,500 for any one-year term of membership.

UP TO 25% DISCOUNTS ON VEHICLE RENTALS

When making a reservation, please provide the discount ID#.

AVIS: 1-800-225-7094 - AWD# A645146 or book yourself online at avis.com/goodsamroadside

Budget: 1-800-455-2848 - BCD# R007601 or book yourself online at budget.com/goodsamroadside

RV/AUTO SERVICE AND PARTS DISCOUNTS AND SAVINGS

Good Sam Platinum Complete Roadside Assistance provides exclusive offers that can save Members and Associates up to 10% to 50% off regular prices on parts and labor on body- work, auto glass, mufflers, brakes, tires, transmission work and more at over 20,000 national and local locations of the best-known and highest-rated automotive service chains in America. Enjoy instant discounts at quality establishments such as Firestone Complete Auto Care, Meineke Car Care Centers, Advanced Auto Parts and many more. To access your discounts and savings, go to: goodsamroadside.accessdevelopment.com or call toll free **1-888-325-3233**.

RV CONCIERGE SERVICE

If your vehicle is disabled while traveling, call **1-800-586-7400**, and a live concierge agent will assist in:

- Helping to find Dealers and Manufacturers (based on your RV make and model)
- Locating: RV Repair Facilities, RV Parts Facilities and Retail Stores, Service Facilities, Fuel Locations, Dump Station Locations, and other points of interest to RVers such as Rest Stops
- Helping locate lodging (including Campgrounds & RV Parks)
- Offering a list of the nearest restaurants
- Pointing out National Parks and Historic Sites
- Providing Turn-by-Turn Directions
- Arranging Rental Car Valet Services – we'll help get the alternative transportation sent to you immediately from your disablement site. Once your road service has been secured, we can transfer you directly to a national rental service ready to take your call and get you back on the road.
- Emergency Message Relay Services

NEW/USED CAR BUYING AND SELLING ASSISTANCE

With the Good Sam Platinum Complete Roadside Assistance Car Buying Service you can feel confident you're getting the right car at the right price.

- Haggles-free Guaranteed Savings on new cars
- Dealer-guaranteed pricing for used cars
- Free CARFAX Reports and/or warranties on select used vehicles
- Unlimited access to new car Price Reports and used car Market Reports

- A nationwide network of prescreened dealers for a better car buying experience

Go to driveyourdream-sam.truecar.com or call **1-855-313-9227** to speak with a car buying service representative. This service is free to use and there is never any obligation to buy. (Guaranteed Savings not available in all states. See site for details.)

REPAIR SERVICE DISCOUNTS

The Good Sam Platinum Complete 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)

Please show your Good Sam Platinum Complete Roadside Assistance membership card to qualify for these discounts.

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

UP TO 20% OFF ON HOTELS⁶

Good Sam Platinum Complete Roadside Assistance Members get discounts of up to 20% off Best Available Rate* at all 14 participating Wyndham Hotel Group brands and over 7,300 hotels worldwide. Each hotel offers different savings off the non-discounted room rate when a Member or Associate makes an advance reservation. Availability of special discounted rates varies based on room availability and the terms set by the individual participating chains and their properties.

To receive these special rates, call the toll-free number, identify yourself as a Good Sam Platinum Complete Roadside Assistance Member and give the reservation agent the Hotel Savings Network ID number listed or conveniently book yourself using our link for all hotel brands: wyndhamhotelgroup.com/?corporate_id=1000007642

• Wyndham Hotels & Resorts	1-800-364-6176	ID#1000007642
• TRYP	1-800-364-6176	ID#1000007642
• Dream Hotels	1-800-364-6176	ID#1000007642
• Night Hotels	1-800-364-6176	ID#1000007642
• Days Inn	1-800-364-6176	ID#1000007642
• Ramada Worldwide	1-800-364-6176	ID#1000007642
• Super 8	1-800-364-6176	ID#1000007642
• Wingate	1-800-364-6176	ID#1000007642
• Baymont Inns & Suites	1-800-364-6176	ID#1000007642
• Hawthorn Suites	1-800-364-6176	ID#1000007642
• Microtel Inns & Suites	1-800-364-6176	ID#1000007642
• Howard Johnson	1-800-364-6176	ID#1000007642
• Travelodge	1-800-364-6176	ID#1000007642
• Knights Inn	1-800-364-6176	ID#1000007642

SERVICE LIMITATIONS

The Good Sam Platinum Complete 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.

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

- Stolen, vandalized, or impounded vehicles.
- 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 area⁷, sand beach area, or any unattended, unlicensed, or abandoned vehicles.
- Commercial/business vehicles and trailers (including but not limited to limousines), vehicles specifically designed for commercial or business purposes.

⁴With 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 90 days after the actual disablement and failure to provide notice may be grounds for denying such request.

⁵Good Sam Platinum Complete Roadside Assistance includes a \$5,000 Reward Program to fight theft of RVs. If you witness a crime, we'll reward you for information that leads to the arrest and conviction of anyone who steals an RV belonging to a Member in good standing.

⁶Terms and Conditions: **Best Available Rate* is defined as the best, non-qualified, unrestricted, publicly available rate on the brand sites for the hotel, date and accommodations requested. The

discount for some properties may be less than 20% off Best Available Rate. Certain restrictions may apply. To redeem this offer, click the URL link described above or call the phone number listed above. Offer not valid if hotel is called directly, caller must use toll free numbers listed above. Advanced reservations are required. Offer is subject to availability at participating locations and some blackout dates may apply. Offer cannot be combined with any other discounts, offers, group rates, or special promotions. Discounted rates vary by location and time of year. Offer is void where prohibited by law and has no cash value. Planet Hollywood is not a current participant in the member benefit program.

- Vehicles licensed commercially or in a business name.
- Any personal vehicle(s) used for any type of commercial/business purpose(s) or for any other non-recreational purpose(s).

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 for which Member is entitled to towing services, 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 by any means, the Member will not be entitled to any Towing Preparation Services or Recovery Services in regard to such disablement.

TIRE & WHEEL ROAD HAZARD¹²

The Good Sam Platinum Complete Tire & Wheel Road Hazard Benefit is extended to you by Good Sam Platinum Complete and administered by Sonsio Management, Inc. ("Administrator"). The Good Sam Platinum Complete Tire & Wheel Road Hazard Benefit provides reimbursement for two (2) incidents per household per membership year. The maximum reimbursement amount is \$750 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. To be eligible for reimbursement, your tires must be in good condition with more than 2/32" (3/32" for motorcycles) 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 (including roads maintained by state or national park services, or improved campgrounds). 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.

⁷ 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.

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, 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 \$75.00 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 repair or replace the tire(s) will be covered up to \$750.00 per incident. 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 \$750.00 per incident. You must obtain prior authorization to repair or replace a wheel.

The reimbursement benefit is limited to the 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" (3/32" for motorcycles) 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.
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 OR STATE OR NATIONAL

¹² Residents of the State of Massachusetts are not eligible for Tire & Wheel Road Hazard benefits.

- PARK SERVICES, OR IMPROVED CAMPGROUNDS).
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, REMODED, OR TUBED.
 13. DAMAGE TO TIRES AND/OR WHEELS INSTALLED ON VEHICLES DESIGNED FOR, BUILT FOR OR USED IN A COMMERCIAL APPLICATION.
 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 SERVICES¹³

All Benefits provided in this section are brought to you by Good Sam Platinum Complete Roadside Assistance and underwritten by International Insurance Company of Hannover SE, UK Branch. If you experience a medical emergency while traveling, Good Sam Platinum Complete 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 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 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.

¹³ Residents of the State of Tennessee are not eligible for Emergency Travel & Medical Assistance Services benefits.

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

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 you 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 RV/vehicle and no one in your traveling party is capable of operating the RV/vehicle; or
3. The Qualified Medical Practitioner and ETMA PHYSICIANS have determined your physical medical condition prevents traveling as a passenger in the RV/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 RV/vehicle and no one in your traveling party is capable of operating your RV/vehicle and you have chosen to have a family member or friend return your RV/Vehicle, you may choose to return to your PERMANENT PRIMARY RESIDENCE in your RV/vehicle. you will be covered under the RV/Vehicle Return Benefit. Please see RV/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.

RV/Vehicle Return*

ETMA will coordinate the return of your automobile, motorcycle, non-commercial truck or RV 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 RV/Vehicle.

ETMA will authorize this service only if no one in your traveling party is capable of driving the RV/vehicle. The vehicle must be in good condition and capable of being safely driven on the highway in compliance with local laws. If the vehicle is an RV, ETMA will also coordinate the return of an additional vehicle if it was hitched to your RV. You are responsible for all costs required to maintain the safe operation of the RV/Vehicle and/or tow vehicle during the return. This includes any vendor fees associated with an RV/Vehicle breakdown if you request to have your RV/Vehicle returned by a hired professional. Any delays associated with RV/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 RV/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 RV/Vehicle Return, WE will not pay more than it would have cost to have ETMA arrange the RV/Vehicle Return.

Please note: In the event you qualify for RV/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 RV/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 RV/Vehicle, you can choose to ride to your PERMANENT PRIMARY RESIDENCE in your RV/Vehicle if you are medically cleared to do so.
- If you choose to have a professional return your RV/Vehicle, you will not be able to travel as a passenger in your RV/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 RV/Vehicle. The actual RV/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 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 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 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 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.

*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 RV/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 RV/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 Roadside Assistance program benefits, services, prices, policies and procedures are subject to change without notice by posting them on the program website at www.GoodSamRoadside.com/MBBS, and such changes shall be effective for the Member upon the earlier of either the date of your next renewal of membership or the membership anniversary, at which time the amended brochure with those changes will be provided to the Member. 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 call for reimbursement information. Towing or disablement service charges may also be eligible for reimbursement when a law enforcement officer requests those services from a non-program provider in the event that a Member's vehicle breaks down on a limited access or toll road. All requests for reimbursement must be submitted with original paid receipt and letter of explanation within 90 days of the incident for consideration of reimbursement, except that requests for reimbursement for trip interruption assistance must be submitted within 30 days. To receive the services provided under this program, Members and Associate Members must call our toll-free phone number: **1-800-586-7400**. 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 or through their vehicle warranty are not reimbursable.

Membership is continuous and will be automatically renewed to your credit card or invoiced to your address at the then current rate in effect.

MEMBERSHIP AND CANCELLATION POLICY^{8,9,10,11}

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. Should the member cancel, the member will receive a prorated refund for the unused portion of his/her membership term, less our cost for any roadside assistance benefits provided under the membership during the membership term. Should we cancel the membership, the member will receive a prorated refund for the unused portion of his/her membership term, without any deductions.

CONTACTS

FOR 24-HOUR EMERGENCY ROADSIDE ASSISTANCE

Dispatch in the U.S., Canada, Puerto Rico and U.S. Virgin Islands

Call **1-800-586-7400**

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 OR INFORMATION

Call **1-800-865-6899**

FOR RV TECH ASSISTANCE HOTLINE

Call **1-800-445-4457**

TO SUBMIT CLAIMS

Call **1-800-865-6899** for instructions

FOR EMERGENCY MEDICAL & TRAVEL ASSISTANCE SERVICES

Call **1-866-922-1929**

FOR GENERAL INQUIRIES, CHANGE OF ADDRESS, ETC.

Good Sam Platinum Complete Roadside Assistance

P.O. Box 6888, Englewood, CO 80155-6888

TO PAY MEMBERSHIP DUES

Good Sam Platinum Complete Roadside Assistance

Affinity Road & Travel Club, LLC and Americas Road & Travel Club, Inc.

P.O. Box 6903, Englewood, CO 80155-6903

ALTERNATE OFFICE ADDRESSES

In Wyoming: 1720 Carey Ave., Cheyenne, WY 82001

For customer service or information: Call 1-800-865-6899

In Wisconsin: 8040 Excelsior Dr., Suite 200, Madison, WI 53717

For customer service or information: Call 1-800-865-6899

In Nevada: 311 South Division Street, Carson City, NV 89703

For customer service or information: Call 1-800-865-6899

In Louisiana:

5615 Corporate Blvd., Suite 400-B, Baton Rouge, LA 70808

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.

⁸ 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; cancellation becomes effective 10 days after the first class mailing of written notice to the other's address.

⁹ 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 laws of the State of Utah. The law regarding cancellation (Utah Code 31A-21-303) can be found at https://le.utah.gov/xcode/Title31A/Chapter21/31A-21-S303.html?v=C31A-21-S303_2015051220150512

¹⁰ 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."

¹¹ For Members residing in Massachusetts, Montana, Nevada, and Oklahoma only: If either party cancels for any reason, the Member will receive a prorated refund for the unused portion of his/her membership term, without any deduction.