

# GOOD SAM ROADSIDE ASSISTANCE MEMBER BENEFIT BROCHURE



**WELCOME!** As a Member of Good Sam Roadside Assistance from Affinity Road & Travel Club, LLC and Americas Road & Travel Club, Inc.<sup>1</sup>, 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](mailto: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 ROADSIDE ASSISTANCE

### HOW TO GET HELP IN AN EMERGENCY IT'S EASY AS A, B, C<sup>2</sup>

#### 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 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.

### PROTECTION FOR YOUR HOUSEHOLD VEHICLES<sup>3</sup>

Good Sam Roadside Assistance protects your towable RV and all your household cars, minivans, SUVs, pick-ups, motorcycles and boat trailers

under one program.

Membership vehicles are limited to one towable RV and any other eligible non-RV vehicles 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
- Pick-up Campers

#### PLUS NON-RECREATIONAL VEHICLES:

- Automobiles
- Vans
- Pick-ups, SUVs
- Boat Trailers
- 2 Wheel Tow Dollies (designed to carry only Automobiles, Vans, Pick-ups, or SUVs)
- Motorcycles

### 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 annual enrollment. Other than what is specifically provided for in the brochure, there are no additional charges. Your Good Sam Roadside Assistance benefits become active 24 hours after approval of your payment. At the end of the term, your membership may be renewed for an additional year and will remain active upon approval of your membership renewal payment.

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

<sup>1</sup> 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).

<sup>2</sup> 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 1-800-842-5351. 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.

<sup>3</sup> 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 towable 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.

power, or to be towed to the nearest professional service center for repair. This 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.

### 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.

### 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 ("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.

### 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.

### 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 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 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 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 fee will be paid by 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

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. 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 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). Other essential fluids needed to enable continued safe operation will 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.

### LOST KEY/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.

### RV CONCIERGE SERVICE

While traveling, call **1-800-947-0770**, and a live concierge agent will assist in:

- 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
- Emergency Message Relay Services

### 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. You are responsible for the cost of parts and labor.

### TRIP INTERRUPTION ASSISTANCE<sup>4</sup>

You're 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'll 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.

<sup>4</sup> Note to Maryland residents: Residents of Maryland are not entitled to any Trip Interruption Benefits described herein.

**Single event maximum benefit limit:** The maximum daily limit of \$150 may be reimbursed to you 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, your vehicle must either be disabled and unable to be driven or towed by your tow vehicle for more than 24 hours as a result of a collision with another vehicle. This benefit does not apply if your vehicle is disabled due to a mechanical failure. Benefits begin after the initial 24-hour period (from the time of the collision) has elapsed.

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

The original repair order indicating your vehicle VIN number, license number, nature of the disablement, and corrective action taken to repair vehicle must be submitted with a letter of explanation and original receipts for all related expenses within 30 days of the actual disablement caused by the collision<sup>5</sup>. 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

#### **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<sup>6</sup>)
- Advance medical payments (up to \$5,000 with a valid credit card<sup>6</sup>)
- 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 towing and roadside dispatch for disablement services (as described within this brochure) rendered up to a maximum of \$1,000 for any one-year term of membership.

#### **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
- Driveshafts
- Rears
- Speed Sensors
- Clutches
- Oil Changes
- Brakes
- Axles
- Seals
- CV Boots
- Non-Trans/Non-Driveline Repairs
- 15% off retail price of Power Purge Services
- 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 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](http://aamco.com) for a location nearby.

#### **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.

#### **VEHICLES NOT COVERED BY THIS PROGRAM INCLUDE** but are not limited to:

- Rented, stolen, vandalized, or impounded vehicles.
- Utility trailers of any type, 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 area<sup>7</sup>, 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. 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:**

- 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 by any means, the Member will not be entitled to any Towing Preparation Services or Recovery Services in regard to such disablement.

#### **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 without notice by posting them on the program website at [www.GoodSamRoadside.com/MBBS](http://www.GoodSamRoadside.com/MBBS), and such changes shall be effective for the Member upon 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

<sup>5</sup>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 90 days after the actual disablement and failure to provide notice may be grounds for denying such request.

<sup>6</sup>Subject to credit limitations on Member's credit card.

<sup>7</sup>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.

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 claims must be submitted with original paid receipt and letter of explanation within 90 days of the incident for consideration of reimbursement, except that claims for trip interruption assistance must be submitted within 30 days. To receive the services provided under this program, Members and Associates 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 so long as it is provided for in this brochure. Note: Fees for services that Members or Associates hire on their own are not reimbursable.

Membership 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<sup>8,9,10,11</sup>**

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 **1-800-947-0770**

### **FOR 24-HOUR EMERGENCY ROADSIDE ASSISTANCE**

Dispatch in Mexico Call **001-866-456-0969**

### **FOR SPEECH AND HEARING IMPAIRED**

Call **1-877-251-2221**

### **FOR CUSTOMER SERVICE OR INFORMATION**

Call **1-800-842-5351**

### **TO SUBMIT CLAIMS**

Call **1-800-842-5351** for instructions

### **FOR EMERGENCY MEDICAL REFERRAL SERVICES**

Call **1-877-565-2542**

### **FOR GENERAL INQUIRIES, CHANGE OF ADDRESS, ETC.**

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

### **TO PAY MEMBERSHIP DUES**

Good Sam 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 1-800-842-5351

**In Wisconsin:** 8040 Excelsior Dr., Suite 200, Madison, WI 53717  
For customer service or information: Call 1-800-842-5351

**In Nevada:** 311 South Division Street, Carson City, NV 89703  
For customer service or information: Call 1-800-842-5351

**In Louisiana:**  
5615 Corporate Blvd., Suite 400-B, Baton Rouge, LA 70808  
For customer service or information: Call 1-800-842-5351

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.

<sup>8</sup> 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.

<sup>9</sup> 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](https://le.utah.gov/xcode/Title31A/Chapter21/31A-21-S303.html?v=C31A-21-S303_2015051220150512)

<sup>10</sup> For Members residing in Montana only: Pursuant to MCA 61-12-301(12) and MCA 61-12-309, this brochure constitutes a "service contract" and upon purchase of membership, the Member agrees and acknowledges the following: (1) this "service contract" is deemed to have been signed by the Member and motor club; and (2) the Member and motor club have each received a copy of this fully executed "service contract." If either party cancels for any reason, the member will receive a prorated refund for the unused portion of his/her membership term, without any deduction.

<sup>11</sup> 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.