



Essentials Guide

Serving Members for over 100 years.
(Saving Members hundreds of dollars each year too.)

There's more to AAA
than you think



To Our Valued Members

AAA has been assisting Members like you for over 120 years get to where they need to go, providing a wide range of services to help them live life more confidently. We're honored to serve our Members to make life better—on the road, at home, and anywhere else the road of life takes them.

As America's most recommended roadside assistance—which includes towing, fuel and lockout services, plus battery testing and replacement—you can count on us, day and night, 24/7. You can also count on outstanding insurance coverages (auto, home, life, motorcycle, boat, trailer, even RV), home security and travel services, identity theft monitoring, expert auto repair, motor vehicle services and so much more.

Your AAA Membership provides you with countless services and savings that you can use every day. So, if you're wondering how you can get the most from your Membership, this Essentials Guide will help show you that AAA is all about lives lived, not just cars towed.

As always, it's a privilege to serve you.

Best regards,

A handwritten signature in blue ink that reads "Tim Condon". The signature is fluid and cursive.

Tim Condon
President & CEO

PS: For even more information and updates on the benefits of being a AAA Member, visit AAA.com/Essentials

Maximize your AAA Membership.



Take advantage of these ways to get the most out of your Membership.

- **Get an Insurance Quote and Save**

You're entitled to savings just by being a AAA Member, and can save even more bundling your coverages.

- **Activate Identity Theft Monitoring**

Activate your free basic identity theft monitoring from AAA Identity Champion.

- **Secure your Home**

Get a premium home security system with 24/7 AAA professional monitoring and smart video and home control devices, plus an easy to use mobile app - all from AAA Smart Home Security.

- **Add Family Members—for Less**

Full Membership benefits, at a discount, for your loved ones—ensuring your entire family has the protection and peace of mind of AAA.

- **Go Paperless**

Choose paperless setting for your AAA Membership and you'll receive your annual statement digitally.

- **Download the AAA App**

Access roadside assistance, exclusive Member discounts, and your digital Membership card.

Learn more at [AAA.com/Essentials](https://www.aaa.com/Essentials)



On the Road



Trust your car to the most recommended roadside assistance.

Roadside Assistance

You're covered 24/7, in anyone's car—whether you're the driver or a passenger. Our trusted technicians will perform the services you need to get you back on your way. Bicycle Roadside Assistance also available.

■ Battery Service

Request our free battery testing service from almost anywhere you are. We'll come to you, check your battery, and if needed, you can purchase a new AAA Battery with a 3 year warranty replacement—at a \$25 savings—right on the spot¹.

■ Towing

Our technicians can address common mechanical problems to get your vehicle running again. If they can't, we'll tow you to the nearest gas station, AAA Approved Auto Repair center, or destination of your choice—based on the miles of towing per your Membership plan.

■ Flat Tire

We'll try to re-inflate your tire, install your usable spare, or provide a tow to a local tire repair facility.

■ Emergency Fuel Delivery

Should you run out of gas, we'll bring you enough to get you to the nearest gas station.

■ Car Locksmith Service

If you've locked your keys inside your car, AAA will reimburse you for locksmith services.²

Motor Vehicle Services

Across many states, we offer the opportunity to skip the trip to the department of motor vehicles office and head over to a local AAA branch to take care of common services. It's fast, easy, convenient—and you never need an appointment.

- **Select services vary by state**, from temporary operating permits to replacement registration stickers, so contact your local AAA branch for services available.
- **For your motor vehicle transactions**, you'll need your AAA Membership card, driver's license / government issued ID, and relevant paperwork.

Auto Repair Services

From roadside to repair, no matter where you travel across the U.S.—and parts of Canada—we're here to help.

■ AAA Owned and Operated Auto Repair Centers

At AAA Auto Repair Centers across Northern California, Nevada and Arizona, our certified technicians provide reliable auto repair service from routine maintenance to major repairs. Plus, Members get 10% off labor and a two-year warranty.³

Find a AAA Owned and Operated Auto Repair Center – AAA.com/Repair

■ AAA Approved Auto Repair Centers

For travels all across the nation, you can trust the repair experts at any of the more than 7,000 AAA-approved facilities which meet our strict quality standards. Members also receive an exclusive discount and extended warranty.

AAA Approved Auto Repair Centers – AAA.com/AutoRepair

At Home



For over 100 years we've kept AAA Members safe on the road. Now we can keep you safe and informed at home, with smarter services that provide security and peace of mind.

Home Security, the AAA Way

AAA Smart Home Security takes the guesswork out of home security, offering you protection where it matters most.

- **Trusted Service** with 24/7 AAA professional monitoring.
- **Great Value** with special AAA Member monitoring rate as low as \$1/day, with no long-term monitoring contracts.*
- **Premium Equipment** curated by security and cyber-security experts. Easily choose from our bundles or create your own.

Solutions for every budget, custom-designed to meet your needs—that's Home Security, the AAA Way. Visit AAA.com/SmartHome for more information on our latest offers.

Home Locksmith Service

Your AAA Premier Membership also includes home locksmith services.³

Identity Protection

Detect and resolve identity theft threats quickly with help from AAA. Our plans offer:

- **Monitoring and alerts** to warn you if personal information may be at risk
- **Dedicated specialists** to help restore a stolen identity
- **Coverage** to replace stolen funds and reimburse theft-related expenses⁹

AAA Members can enroll in the Basic plan at no additional cost. Enhanced coverage is available at affordable rates. Learn more at AAA.com/IDProtect

Via Magazine

For wherever the road of life takes you, you'll discover countless ways to make the most of your AAA Membership within the pages of our award-winning *Via* magazine.

Leisurely browse through the digital or print edition to find useful tips and tidbits to live smarter, as well as travel and lifestyle articles that inform and inspire.





Insurance



For insurance you can count on—plus savings when you switch and bundle—protect your world with AAA. To determine the right policy for you, talk with an award-winning AAA Insurance Agent or get a free quote online at [AAA.com/Insure](https://www.aaa.com/insure)

Auto | Vehicle

With over 100 years of auto services and insurance experience, AAA provides our Members with trusted coverage at home, on the road, and for life.

- **Bundle & Save:** Members in California **save up to 12%** on auto insurance when they bundle auto and home policies. Members in Arizona, Montana, Nevada, Utah, and Wyoming **save up to 10%** when they bundle auto and home policies.
- **Personalized Service:** Trusted, knowledgeable agents to help customize your policy for your unique needs.

Homeowners | Renters

It's not just about protecting your owned home or condo, or rented apartment—it's about the people inside, too.

- **Home and Related Structures:** Protection so that you can repair or rebuild your home, garage, and other detached structures on your premises.

- **Personal Property:** From furniture, appliances and rugs—to jewelry, fine art, collectibles, and more—homeowners, renters, and landlords can all get the coverage needed to keep these valuables protected.

Life

Depend on life insurance through AAA to help protect your loved ones' financial future. AAA offers a variety of affordable options to cover you for whatever's ahead. Benefits can be used to:

- Make rent or mortgage payments
- Provide an income to loved ones
- Fund a college education for a child or grandchild

AAA Members save 10% on select life insurance policies.

Additional Coverages

We've got your motorcycle, boat, RV, trailer or mobile home protected. Own a business or commercial property? AAA offers a wide range of customized coverages⁵ you can count on to protect your property, your belongings, your world.

Get a Free Insurance Quote – [AAA.com/Insure](https://www.aaa.com/insure)

1.833.900.1190

Discounts & Services



We can help you save money in many exciting ways - on everyday items as well as big-ticket purchases you can use throughout the year.

Exclusive Discounts

AAA Members save \$160 per year on average by using AAA Discounts—just one of the many benefits of your Membership.

- **Save online and in-store**—shop available discounts on automotive, movie tickets, gas, EV charging, home and business, restaurants, apparel, travel, electronics, entertainment and attractions, glasses/sunglasses, flowers, gifts, and more.
- **Save on brands you know**—from companies like Hertz, TurboTax, Samsung, T-Mobile, The UPS Store, HP, Dell, 1-800-Flowers.com Family of Brands including Harry & David and Shari's Berries, Atlas Van Lines, Penske Truck Rental, Reebok Outlet Stores, Shell & Fuel Rewards, Lenscrafters, NAPA Auto Parts and many more.⁷

For a complete list of discounts, visit [AAA.com/Discounts](https://www.aaa.com/Discounts)

Travel Services

Travel with a partner you can trust. When you're ready to book travel, you can browse and book online or with one of our Travel Agents, who are at the ready to provide you expert assistance.

- **Exclusive Member Benefits**—Get savings on vacation packages, onboard spending money on cruises, insider experiences, hotel discounts, perks and more.

- **Complimentary AAA Vacation Experts**—Receive free one-on-one travel expertise and support to create a memorable vacation.
- **Best Price Guarantee**⁸—Book with AAA Travel and you're guaranteed the best price on your tour or cruise vacation.
- **Travel Insurance**—Plan for your trip's unplanned turns and enjoy a more worry-free vacation.
- **Maps, Tour Books & More**—We have lots of helpful tools to get you ready for your next road trip.

Local Branches

There are many ways to do business with AAA, including access to nearly access to over 100 local, neighborhood branches—and thousands of agents. Visit yours to take advantage of many Membership and Insurance services, plus:

- **Motor vehicle services**—such as car registrations and renewals
- **Free child safety seat inspections**—in-person and now virtually online
- **International travel tools**—including passport photos and International Driving Permits and expedited passport services.

Travel Services

Contact a AAA Travel Agent at **1.888.587.4222**

Travel Services & Member Discounts

[AAA.com/Travel](https://www.aaa.com/Travel)

[AAA.com/Discounts](https://www.aaa.com/Discounts)



We're here for you.

Your AAA Membership will help you take advantage of many opportunities to live life more confidently. Should you need additional information or services, here's how to reach us:

Roadside Assistance (available 24/7)

1.800.222.4357 (Classic & Plus Members)

1.888.409.7222 (Premier Members)

Member Services

1.800.922.8228

Membership Information

AAA.com/Essentials

Download the AAA Mobile App

AAA.com/Mobile

¹Certain restrictions apply. Valid Membership card required. AAA batteries may not be available for all vehicle makes and models. Mobile battery replacement is not available in all areas. Member pays for battery. Some battery installations may require additional fees. For full Membership terms & conditions, view AAA Terms & Conditions.

²Reimbursement for locksmith services based on Membership tier.

³Valid Membership card is required to receive 10% labor discount and Member extended warranty of 24 months or 24,000 miles, whichever comes first; 10% labor discount excludes already discounted services.

⁴Requires purchase of a new control panel. System sold separately. Installation or shipping fees apply. Discounted price applies to monthly alarm and smart home monitoring fees only. Valid AAA membership required for discount. Certain terms and restrictions apply, visit AAA.com/SmartTerms for details.

⁵AAA Premier Members are also entitled to Home Lockout Service. Home Lockout Service is available only for the residence on file for the primary AAA Premier Member and applies only to locks that provide access in and out of such residence. AAA will not reimburse for Home Lockout Service if it is used to change locks for any reason other than lost keys (including but not limited to domestic disputes and security concerns).

⁶AAA Northern California Insurance Agency uses partnerships to retail motorcycle, boat, RV, mobile/manufactured home, motorhome, off-road vehicle, travel trailer, and snowmobile insurance.

Insurance premium does not include the price of Membership. Insurance products in California offered through AAA Northern California Insurance Agency, License #0175868, in Nevada by AAA Nevada, in Utah by AAA Utah, in Arizona through AAA Arizona, Inc., License #8301727, Montana through AAA Montana, Inc., License #9756, and in Wyoming through AAA Mountain West Inc., License No. 172603. The provider of AAA Auto and Home Insurance is CSAA Insurance Group, a AAA Insurer.

All policies are subject to policy terms, underwriting, guidelines and applicable laws. Multi-policy and other discounts vary based upon eligibility. Discounts not cumulative; certain restrictions apply.

AAA Life Insurance Company is licensed in all states except NY. Life insurance underwritten by AAA Life Insurance Company, Livonia, MI. Products and features may vary by state. ALCS-27192-920-XX

⁷Certain conditions and restrictions apply to all offers, are subject to availability, and are good at participating locations. Valid AAA Membership required. Offers are subject to change and may expire without notice. For full details visit AAA.com/restrictions.

⁸Terms and conditions apply. Visit AAA.com/BestPriceGuarantee for details.

⁹The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

For full Membership terms and conditions visit AAA.com/MemberTerms

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