



Welcome!

Truckers Network Roadside Assistance - Premier has arranged for CT Auto Club, Inc., to bring you the best in ancillary services. We are dedicated to keeping you, our valued member, on the road – safe, secure and smiling. This document outlines the benefits of your program.

MEMBER SERVICES & INFORMATION

For all questions on Member Benefits and Services call us toll-free, 24 hours a day at **877-418-2159**.

MEMBERSHIP AGREEMENT

1. These Membership Terms & Conditions describe the Membership benefits and services You will have under Your **Truckers Network Roadside Assistance - Premier** Membership ("Membership"). Services are provided by CT Auto Club, Inc. and are subject to all the terms of these Terms & Conditions.
2. You will not be required to pay any sum in addition to your membership fee for any service unless specified.
3. Your Club membership begins on the date you are enrolled, and services will continue until either you or the Club indicates, in writing, that membership is cancelled. Your Club membership will renew on your anniversary date, either monthly or annually, depending upon the term of membership you selected and will be charged to the credit card on file. Refer to Cancellation section (paragraph D) below.
4. Services provided must be a Covered service under these Terms & Conditions as described and will be provided to the Covered Vehicle on file.

Benefits Included in Truckers Network Roadside Assistance - Premier

Mobile Tire Repair & Replacement (Medium and Heavy-Duty Vehicles Only) *: When the Covered Vehicle is disabled due to a tire related breakdown, we will dispatch a technician from our managed independent tire network to perform an on-site repair or tire replacement. We deliver top-quality tires for Medium and Heavy-Duty vehicles with on-site and in-store tire repair and tire mounting.

To obtain Mobile Tire Repair & Replacement Assistance (Medium and Heavy-Duty Vehicles Only)

Call **877-418-2159** and select (option1), 24 hours a day for Emergency Service Dispatch

1. Give the Roadside Service Dispatcher the following information:
 - Your membership number and name
 - The phone number from where you are calling
 - A description of your disabled vehicle (color, make, model, year, license plate number and issuing state)
 - The location of your disabled vehicle (city, state, street address or nearest intersection)
 - Description of problem
2. The Roadside Service Dispatcher will give you an estimate of when help will arrive.
3. Service consists of repairing or replacing failed tires while taking cost containment measures which include national account pricing and a managed independent vendor network. Nationwide 24/7 delivery of top-quality tires for any type of vehicle on the road with on-site and in-store tire repair and tire mounting. As a member you will be covered in full for the service fee only. The cost of the repair or tire replacement will be the responsibility of the member; however, the member will take advantage of our national account pricing. This is not a reimbursable benefit.

**Services are being provided by Tire Rescue – 4 Walker Way, Albany, NY 12205*

Reimbursement of Roadside Services:

You are covered up to \$500 per service event, and a total of 5 service events during your membership term!

Whenever Your "Covered Vehicle" is unable to safely proceed under its own power, and you find yourself in need of emergency roadside service we will reimburse You up to **up to your benefit limit of five-hundred dollars (\$500)** for emergency road services completed by a licensed service provider. We will not reimburse for towing charges necessitated by police order. You are responsible for the actual cost of parts, labor and/or supplies needed. Costs in excess of \$500 for a covered service call and/or towing is at the Member's expense.

Emergency Road Service includes the following:

- Emergency Towing – to your chosen location
- Fuel Delivery - You are responsible for the actual cost of fuel delivered.
- Flat Tire Assistance – removal and/or replacement of spare tire mounted to covered vehicle.
- Jumpstart and Pull Start Service
- Lockout Service – unlocking of vehicle. In the event there are no keys found, and a replacement key is needed, the member will be covered up to the program benefit limit for the total cost of lockout service and a new key.

Windshield Repair / Replacement: Windshield stars and cracks caused by small debris will be repaired under industry standards. If the damaged windshield should need replacement because repairs would not allow it to function safely, the member is eligible for replacement of windshield using OEM glass or aftermarket equivalent if not available. We will cover any necessary programming required for the windshield. Windshield replacement benefit is limited to one (1) replacement per 12-month period reimbursable up to the program benefit limit for your covered vehicle.

A windshield repair technician must effect repairs within fifteen (15) days of the date of occurrence notwithstanding any other provision of this Agreement. Member is responsible for payment to the service technician for the windshield service call and the windshield repair or windshield replacement and will be reimbursed by CT Auto Club. In no event will we pay any claim that is not reported within fifteen (15) days of the date You discover the damage. Covers the cost of repairs to the front windshield ONLY of minor chips and cracks caused by propelled rocks or other propelled road debris. There is no coverage for stress cracks, cracks over six (6) inches in length, or any damage wherein it is determined by the repair technician that the damage cannot be repaired. Weather related damage is NOT covered. If deemed necessary, one windshield replacement during the membership term is covered up to the program benefit limit.

Windshield Repair Exclusions: We will not provide coverage for any of the following: a) Cracks or other damage caused by any peril other than flying road debris. This exclusion includes, but is not limited to stress cracks and damages caused by vehicle theft, vandalism, fire, hail or other weather conditions, factory defects, acts of insurrection, rebellion, revolution, nuclear radiation or radioactive contamination; b) Any damage that occurs while the Vehicle is being operated off a paved public highway or street; c) Any damage related to acts of God or acts of war or terrorism; d) Any pre-existing conditions or damage; e) Repair, replacement or re-calibration of any ADAS devices or heads up display windshields or devices; f) More than one windshield replacement during the membership term.

COVERAGE DETAILS

1. Coverage for the reimbursable services outlined above includes expenses up to the Member Benefit Allowance of a total of \$500 per incident. Costs in excess of \$500 for covered services is at the Member's expense and will not be reimbursed.
2. The \$500 Member Benefit Allowance does not cover: Parts, rental of towing equipment, storage fees, labor costs for repairs performed at disablement site, garage or service facility, any form of impound towing or towing by someone other than a licensed service station or garage, or a private citizen's assistance. Towing results from an accident, vandalism, or fire as well as towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Any damage related to acts of God or acts of war or terrorism or any type or recovery.
3. Coverage is for your covered Medium and Heavy-Duty Vehicle on file and Trailers*** being towed at the time of disablement with the following exceptions: Rental Vehicles and Flatbed / Car Transport Trailers (unless 2-wheel dolly) are not covered. ***Trailers covered: Travel Trailer, Utility Trailer, Boat Trailer, Camper Trailer, 5th Wheel Trailer, Motorcycle Trailer / Carrier, 2-Wheel Dollies and Tractor Trailers.
4. Membership is intended to cover emergencies and is not intended to be a substitute for proper vehicle maintenance or repair. More than five (5) claims in a 12-month period may, at our discretion, result in the cancellation of your membership.

Note: As part of our continuing effort to maintain high-quality service to our members, telephone calls between our employees and our members are periodically monitored or recorded on a random basis by our supervisory personnel. By accepting our services, you have indicated that you understand this and give your consent to any such monitoring or recording regarding any telephone calls you may have with us, and for our use of GPS from your cell phone to help identify your vehicle's location.

IMPORTANT NOTICE!

This membership document represents your agreement with CT Auto Club, Inc. for benefits and services. All these benefits are available in the United States. The following disclaimers apply to this agreement:

- A. This is not an insurance contract.
- B. This is not a service contract or an automobile liability contract.
- C. This is not an automobile liability or physical damage insurance contract and does not comply with any financial responsibility laws.

Additional Ancillary Benefits Included:

Ambulance Expense: If the member is injured following an accident in the members covered vehicle and needs an ambulance, your club benefits will reimburse you up to \$100. (NOT applicable to AR, TX, FL, MA, UT, and VA)

BenefitHub – National Values and Discounts: As a member, you receive at no extra cost a BenefitHub membership which entitles you to have access to great savings and Cash Back offers on a wide variety of products and services members use every day. From discounts on **hotel and car rentals** to health & wellness, sports & fitness, travel, food and even apparel & accessories. BenefitHub makes it easy for you to save on the things you want and need the most. To start saving and enhancing your daily life, simply visit <https://drivensolutions.benefitHub.com>.

For first-time users, create an account by entering your email address. You will then be prompted to create a password and enter your name and ZIP code for local deals. If you have already created an account, please enter your email address and password.
***Discounts subject to change.**

Emergency Travel Expense: If you are in an accident more than 100 miles from home that disables your vehicle, you can get reimbursed up to \$1,000 for hotel, meals, car rental and transportation costs incurred by you within three days of the accident. Coverage includes commercial transportation to your destination and return after repair. Expenses for entertainment, recreation, and nonessential goods and services are not covered. (Not available to residents of AR)

Emergency Destination Assistance: If your automobile is disabled (not due to accident) and you need emergency transportation (taxicab, rental car, shuttle, etc.) to an immediate destination, you will be reimbursed up to \$75. Private Citizen assistance is not covered. Claims are limited to one per membership term. (Not available to residents of AR)

Identity Theft Assistance: Provides access to monitor Your Social Security Number, up to ten credit and debit cards, and up to ten bank accounts in underground chat rooms, websites and blogs where identity thieves trade and sell stolen data*. You also have access to a resolution service that provides personalized assistance in the event You become a victim of identity fraud. Also includes access to a Lost / Stolen Wallet service which will provide support in canceling and replacing Your lost or stolen credit cards**.

Registering Your information is simple:

- Log on to www.cardpatrol.net
- Enter Access Code: **78690**

Detection Category

- **DARK WEB – SOCIAL SECURITY MONITORING*:** Real-time, web-crawling technology monitors illicit web portals where compromised Social Security numbers are bought and sold. If suspicious activity is detected, the member is alerted, enabling them to act quickly and re-secure their compromised data.
- **DARK WEB – BANK ACCOUNT MONITORING*:** Monitoring of your bank account numbers on certain web portals where your personal information can be sold and traded. If a bank account is discovered on any web portal, the member is alerted, allowing them to act quickly and secure their bank accounts.
- **DARK WEB – CREDIT CARD MONITORING*:** Searching of various online databases, chat rooms, and blog sites for your credit and debit cards on the internet. An early warning email alert will be sent if any of the member's monitored information is found.

Resolution Category

- **LOST/STOLEN WALLET ASSISTANCE**:** Support in canceling and replacing lost or stolen credit cards. Unlimited number of cards (credit, store, etc.) can be pre-registered and stored in a secure location.

- **UNLIMITED ACCESS TO IDENTITY FRAUD RESOLUTION SPECIALIST:** A resolution service that provides personalized assistance in resolving a case of identity fraud. Member is assigned a dedicated FCRA-trained caseworker who will work with them in restoring their identity with complete guidance along the way.

For questions regarding your Identity Theft Assistance Benefit, please call **844-570-2241** for support.

**Card Patrol monitors your personal information up to ten registered credit/debit cards, up to ten bank accounts and on Social Security number on the internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your person information that is publicly available for that may have been compromised.*

***Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.*

National Tire Discount Program: As a member you have web portal access (<https://tirerescue.com/>) to a robust tire repository showcasing major tire brands such as; Goodyear, Michelin, Bridgestone & Firestone, which are available for purchase at national account pricing levels. Additionally, Tire Experts are available 24/7 at **888-426-2144** to help guide you through the entire tire buying process by learning your driving habits and ensuring you get the best tires for your specific vehicle. You will receive a 10% discount on your tire purchase in the shopping cart by using the Coupon Code, **RESCUE10**.

Traffic Court Defense: We will pay the member up to \$100 for their defense regarding traffic tickets paid to an attorney. Claims are limited to one per membership term. (Not available to residents of AR or NV)

To file a claim:

For payment consideration members need to call **877-418-2159** and request a claim form. Depending on the claim, CT Auto Club Inc. may require additional reports such as but limited to repair statements, accident/police reports, medical records, toxicology reports and affidavits. All claims not submitted within twenty (20) days from the incident date will be denied. **MAIL ALL CLAIMS TO: Member Services, P.O. Box 830008, Miami, FL 33283-0008.**

\$10,000 Loss of Life or Dismemberment in a Private Vehicle* – The CT Auto Club member is insured for Personal Auto Loss of Life coverage per the benefit limit. This benefit is available for the Member only and not for the other Covered Individuals. Coverage applies while riding in a duly registered Automobile and while wearing a seat belt at the time of the accident. Automobile means a four wheeled, private passenger car, station wagon, van or jeep-type vehicle which is not being used as a Common Carrier. Benefits for loss of life will be paid to the beneficiary the member has designated. If the member has not designated a beneficiary, the loss-of-life benefit will be paid to the survivors, in equal shares, in the first of the following classes to have a survivor at the member's death: (1) spouse, (2) children, (3) parents, (4) brothers and sisters. If there is no survivor in these classes, payment will be made to the member's estate.

\$500,000 Common Carrier Travel Accident Insurance* – The CT Auto Club member is insured for Common Carrier Travel Accidental Death and Dismemberment coverage per the benefit limit. This benefit is available for the Member only and not for other Covered Individuals. Coverage applies when the member is riding as a passenger (not the operator, pilot or crew member) in or on, or boarding or alighting from, a common carrier. Common Carrier means a conveyance operated by a concern, other than the Policyholder, organized and licensed for the transportation of passengers for hire and operated by an employee of that concern. Benefits for loss of life will be paid to the beneficiary the member has designated. If the member has not designated a beneficiary, the loss-of-life benefit will be paid to the survivors, in equal shares, in the first of the following classes to have a survivor at the member's death: (1) spouse, (2) children, (3) parents, (4) brothers and sisters. If there is no survivor in these classes, payment will be made to the member's estate.

**All provisions of these plans issued and underwritten by ACE American insurance. A copy of the certificate of insurance can be received by calling 877-418-2159. To file a claim call 800-336-0627 or e-mail ACEAandHClaims@chubb.com and reference policy number PTP N04844038*

GENERAL PROVISIONS

A. BANK FEES – We and/or Our authorized agent(s) are not responsible for any fees or charges imposed by any bank or credit/debit card issuer relating to the use of Your credit/debit card for payment of Your Membership dues including, but not limited to, credit limit fees.

B. CHANGE OF YOUR PERSONAL INFORMATION – If there are changes to Your personal information, including name, address, telephone number, e-mail address or Your credit/debit card account for payment of Your Membership dues, please notify Us so that We may keep Your Membership active and send You information that may affect Your Membership.

C. PROGRAM BENEFITS AND DUES – We may decide to offer additional benefits and services for this Program in the future. If so, We will send You, at Your address in Our membership records, at least thirty (30) days' advance written notice

of any changes to benefits or dues for this Membership along with new Terms & Conditions. Any such change will take effect the calendar month following expiration of the thirty (30) days' advance notice given You.

D. CANCELLATION

- 1. Cancellation by You:** As a Member of the Program, You may cancel Your Membership at any time by notifying Us of such cancellation in writing. All cancellation requests must be addressed to CT Auto Club and signed by the Member. If You cancel Your Membership within the first thirty (30) days of its Effective Date, You will receive a full refund of the Membership dues You paid, less any paid claims. If Your Membership is cancelled after the first thirty (30) days, You will be entitled to the unused portion of the monthly dues You pre-paid for this Membership, if any, calculated on a pro-rata basis over the Membership Term, less any paid claims. In either case, We will no longer bill Your credit/debit account for Membership dues.
- 2. Suspension or Cancellation by Us for Non-Payment:** In the event CT Auto Club or Our authorized agent are unable to bill the monthly Membership dues to Your designated credit/debit account as scheduled, We may: (a) elect in Our sole discretion to keep Your Membership in effect, but suspend Your access to all of the Program's benefits and services until such time (if any) as CT Auto Club or Our authorized agent are able to bill the monthly Membership dues to Your designated account, or (b) terminate Your Membership by providing You with ten (10) days' written notice.
- 3. Cancellation by Us for other than Non-Payment:** We may also cancel this Membership at any time for any of the following reasons: (a) when required by law; or (b) upon thirty (30) days' written notice in the event of any of the following: (i) a material misrepresentation or fraud by You, (ii) a substantial change in the risk assumed reasonably unforeseen by Us, or (iii) a substantial breach of Your contractual duties, conditions or warranties. However, the foregoing notification period in (b) does not apply if Your Membership has been in effect for less than sixty (60) days when the written notice of cancellation is mailed or delivered to You. In this case, the effective date of cancellation will be at least ten (10) days after the written notice is mailed via first-class mailing or delivered to You.
- 4. Our Written Notice and Effects of Termination:** Any written notice sent by Us to You will be sent to Your address in Our membership records and will indicate the reason for such action. Your Membership benefits will end on the date You are no longer a member of CT Auto Club in accordance with the time frames above. Such termination will not affect Your right to payment for a claim arising before the date of termination. Refund of Membership dues, if any, will be subject to the provisions of Paragraph D (1) above.

Thank You for joining our club!



Patrick J. O'Brien, President
CT Auto Club, Inc.

WE ARE HERE WHEN YOU NEED US!

Please call us any time: **877-418-2159**. Or write us at: **Member Services, P.O. Box 830008, Miami, FL 33283-0008**.

NOTICE TO WISCONSIN AND UTAH RESIDENTS: Renewals on Altered Terms or Non-renewal of your auto club membership; Cancellation for non-payment 60 days prior to the renewal of your auto club membership, we will mail written notice to you explaining any changes in benefits or increase in membership fees (unless the fee increase is less than 25%). Any changes to your contract will not take effect until 60 days after notice to you is given. If we decide not to renew your membership, your benefits and services will continue until 60 days following your written notification of non-renewal. Should you fail to pay your motor club membership fee, we will notify you in writing that your benefits will be suspended 10 days following such notification.

NOTICE TO WISCONSIN RESIDENTS KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS PROBLEMS WITH YOUR INSURANCE?
If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem. You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by contacting **Office of the Commissioner of Insurance Complaints Department P. O. Box 7873 Madison, WI 53707-7873 1-800-236-8517 or 608-266-0103**

Notice for Mississippi Residents: This membership may be canceled at any time by providing written notice thereof by either the club or the member, and that the member will, if the dues or membership fee has been paid thereupon, be entitled to a refund of the unused portion of the consideration paid for such contract, calculated on a pro rata basis over the period of the contract, without any deductions, provided that CT Auto Club, Inc. may make a reasonable minimum charge.

Notice to California, Oklahoma, Montana, Wyoming, Massachusetts, Nevada & Utah Residents: This membership may be canceled at any time by either CT Auto Club, Inc. or by Member. Upon cancellation, Member will be entitled to the unused portion of the membership fee paid, calculated on a pro rata basis without any deductions.