

THE AUTO PLUS PLANSM
Membership Service Contract

Administered by:

The American Traveler Motor Club, LLC
1440 Main Street, Sarasota, Florida 34236
P.O. Box 1299, Sarasota, Florida 34230-1299
Nationwide Toll-Free Number: 1-800-621-5287
www.realbenefits.com

This is not an insurance contract. This is not an automobile liability or physical damage insurance contract and it cannot be used as proof of financial responsibility under any financial responsibility law.

MEMBERSHIP FACTS: This membership is expressly for enrolled members of The American Traveler Motor Club, LLC (hereinafter sometimes referred to as “ATMC” or “the Club”) whose dues have been paid and whole membership has not expired or been canceled by the Member or the Club. This membership is effective as of the Enrollment Date shown on your Enrollment Authorization. Membership is continuous for the term selected on your enrollment authorization, subject to cancellation by either party at any time. A Member is not required to pay any sum in addition to the membership fee specified on the Member’s Enrollment Authorization Form for the benefits and services provided herein. Services are available 24 hours per day, 7 days per week in the United States, Canada, and Puerto Rico.

PERSONS COVERED: Whenever the term “Member,” “you,” or “your” is used, it refers to the proposed Member named on the Enrollment Authorization and includes each covered Family Member for Family Memberships. Family memberships cover the Member’s spouse or domestic partner and all unmarried children under 21 years of age living in your home, and unmarried children under 23 years of age if attending an institution of continuing education as a student and having the same principal residence as the Member. You are covered anywhere within the United States, Canada, and Puerto Rico. **A non-member who may be driving your car is not covered unless a Member is in attendance with the car.**

VEHICLES COVERED: You are covered in your vehicle. As used in this agreement, “your vehicle” means any vehicle you may drive or occupy whether owned, rented, leased, or borrowed. Covered vehicles include all properly licensed, private, non-commercial, personal automobiles designed for use on public roads, including cars, pickups, station wagons, jeeps, vans, mini-vans, or SUVs with a manufacturer’s Gross Vehicle Weight of up to 10,000 pounds. **Vehicles not covered** include but are not limited to: mobile homes, taxicabs, tractors, boats, campers, travel trailers, trailers of any kind, motorcycles, recreational vehicles, box trucks, motor scooters, public conveyance vehicles, vehicles on display, vehicles for sale, vehicles used in competition, or vehicles used for a commercial purpose, including transporting property for business purposes or transporting passengers for hire.

EMERGENCY ROADSIDE ASSISTANCE: You must call the Club at our nationwide toll-free number to make arrangements for service. All services must be provided by the Club. Emergency Roadside Assistance is designed for the Member whose vehicle has an emergency condition and should not be construed as a repair or maintenance service. ATMC is not responsible for any damage caused by any service station or towing service. **Excluded services** include but are not limited to: storage of rental or towing equipment; towing by other than a licensed service provider; service on stolen, unlicensed, illegally parked, or impounded vehicles; the cost of any liquids, parts, materials, or services received at a repair or service facility; transporting operable vehicles; any member initiated services.

Vehicle Towing: If your vehicle cannot be started or will not operate under its own power without causing damage, your vehicle will be towed to the closest repair facility. Maximum tow distance is 30 miles from the location of the vehicle. One tow per disablement permitted. (Additional accommodations or services may be arranged at your request and expense.)

Flat Tire Service: If your tire becomes flat or disabled, resulting in the immobilization of your vehicle, the Club will coordinate the installation of your inflated spare. If you have no spare or if your spare is flat, no reimbursement is available for the cost of tire repair or the second service call to return the repaired tire to the disabled vehicle.

Lockout Service: If you lock your keys in your car, the Club will pay for a service call to open your car.

Locksmith Service: If your car keys are lost or stolen, the Club will pay for a dealership or professional locksmith to make you new car key(s) up to \$200 per occurrence. Call the Club at our nationwide toll-free number and the Club will make arrangements to have emergency locksmith service dispatched to you or to tow your vehicle to the closest available dealership to have your key made. When towed to a dealership, submit the key replacement receipt for reimbursement consideration to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299. Locksmith service for making extra keys, making repairs, or replacing locks is not covered.

Fuel Delivery Service: If you run out of fuel, the Club will deliver an emergency supply of gas, up to 2 gallons, to get your car back on the road. (Member pays only for the cost of the fuel delivered.)

Battery Boost Services: If your vehicle won't start due to loss of battery charge, the Club will provide a battery boost and minor emergency mechanical adjustments at the point of disablement.

Extrication/Winching Service: Service call to extricate your vehicle from a ditch, snow, mud, or sand when it can be safely reached from a normally traveled or established thoroughfare. Cannot be used for everyday snow removal. Special equipment, additional trucks or personnel-associated costs may be at your expense.

AUTOMOTIVE DEDUCTIBLE REIMBURSEMENT BENEFIT UP TO \$500: This benefit pays You or an Eligible Family Member the deductible amount stated on the declaration page of Your or Your spouse's or Domestic Partner's master Automotive Insurance Policy up to \$500 when You or an Eligible Family Member actually receive a payment from Your or Your spouse's or Domestic Partner's insurance company for a collision or comprehensive loss on an Insured Vehicle that exceeds Your or Your spouse's or Domestic Partner's deductible amount. See the attached Terms and Conditions for coverage and limitation details. To obtain a claim form, visit us at www.realbenefits.com or call us at our nationwide toll-free number.

EMERGENCY MEDICAL EXPENSE BENEFIT: An emergency medical expense benefit is payable if You or an Eligible Family Member, if the family membership was purchased, require emergency treatment in an Outpatient Facility as the result of an Injury received in an Auto Related Accident. See the attached Terms and Conditions for coverage and limitation details. To obtain a claim form, visit us at www.realbenefits.com or call us at our nationwide toll-free number.

AMBULANCE AND PARAMEDIC EXPENSE BENEFIT: An ambulance and paramedic expense benefit is payable if You or an Eligible Family Member, if the family membership was purchased, requires ambulance transportation and/or paramedic service as a result of an Auto Related Injury. See the attached Terms and Conditions for coverage and limitation details. To obtain a claim form, visit us at www.realbenefits.com or call us at our nationwide toll-free number.

AUTO REPAIR REIMBURSEMENT: After thirty (30) days from the effective date of membership, the Member is eligible to receive a thirty percent (30%) Reimbursement of the payment made to repair an automobile owned by the Member or an Eligible Family Member residing in the Member's primary residence. Reimbursements are limited to thirty percent (30%) of the repair payment up to two hundred fifty dollars (\$250). The maximum amount the member can receive during a twelve (12) month membership period is five hundred dollars (\$500). See the attached Summary of Benefit for full coverage and limitation details.

AUTO BODY REPAIR REFERRAL NETWORK: If your vehicle is damaged in an accident, storm, or just needs cosmetic refinishing and you are uncertain about where to bring your vehicle, call us for help. We will refer you to a local network repair center where they will evaluate the damage, provide a written estimate, supervise the repair process for you, and troubleshoot possible problems or difficulties. Your car will be repaired at a network center and returned to you with the repairs guaranteed in writing by the network center, in many instances for as long as you own the car, in accordance with the network center's policy.

AUTO CARE DISCOUNTS: Members can save on tires, mufflers, brake service, wheel alignment, transmission service, and other everyday automobile care needs at thousands of service facilities nationwide. Visit us at www.realbenefits.com for coupons and to find participating locations near you. You must show your membership card at the time of service.

\$500 EMERGENCY TRANSPORTATION AND CAR RENTAL EXPENSE BENEFIT: If your car is **disabled** as a result of an **accident** (not mechanical failure) occurring 100 miles or more from **home** and you need emergency transportation, you will be reimbursed up to a maximum of \$50 per day for 10 days (240 hours) for the expense of a **car rental**, or up to a maximum of \$500 for **carrier** transportation to your destination or **home**. The **accident** must be reported to state or local police. You must begin usage of the Emergency Transportation and Car Rental Expense Benefit within 10 days of the date of **accident**. For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

Accident means the actual colliding of your car with another vehicle or object.

Car rental means an automobile rented from a bona fide car rental agency for use while your car is being repaired.

Carrier means a common carrier licensed to carry passengers for hire.

Disabled means inoperable or not able to be driven under its own power.

Home means the Member's principal residence.

\$500 EMERGENCY LIVING EXPENSE BENEFIT: If your car is **disabled** as a result of an **accident** (not mechanical failure) occurring **100 miles** or more from **home**, you will be reimbursed up to a maximum of \$167 per day for 3 days (72 hours) from the time of the **accident**, while your car is being repaired in the vicinity of the **accident**, for a maximum of \$500 for any combination of expenses for meals and lodging as long as the **accident** has been reported to state or local police. The expenses must be incurred in the vicinity of the station, garage or body shop where your car is being repaired and they must be incurred while your car is being repaired. (See Emergency Transportation and Car Rental Expense Benefit above for definition of **accident** and **disabled**.) For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

\$500 STOLEN CAR EXPENSE BENEFIT: If your car is stolen, you will be reimbursed up to a maximum of \$35 a day for up to 14 days for the expense of a **car rental**, or if you are away from **home**, up to a maximum of \$500 for **carrier** transportation to your destination or **home**. The theft must be reported to state or local police. You must begin usage of the Stolen Car Expense Benefit within 10 days of the date the loss was reported to police. (See Emergency Transportation and Car Rental Expense Benefit above for definition of **car rental**, **carrier** and **home**.) For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

LEGAL DOCUMENTS AND ADVICE BENEFIT: As a member, you have access to a nationwide network of plan attorneys that will provide free and discounted legal services. The following legal services are available at no charge:

- Unlimited phone consultations regarding personal legal matters
- Initial face-to-face consultation for personal legal matters
- Plan attorneys will help members represent themselves in small claims court
- Plan attorneys will provide assistance solving problems with government programs

If attorney referral is needed, you will receive services at a discounted rate on virtually all personal legal matters. *Attorney's may not be available in all areas; some travel may be required.*

To obtain an attorney referral or information regarding legal benefits, please call **1-800-305-6816**. Visit www.realbenefits.com for additional legal benefit information.

Service exclusions: Real estate transactions, conflicts of interest with any Provider, Finder, Administrator or Distributor of this service; any income-producing commercial or business matters; patent, trademark, or admiralty law matters; matters lacking merit; matters presenting a potential violation of legal ethics; matters for which you are already represented by a lawyer; matters not covered by laws of the USA or Canada.

\$5000 BAIL BOND BENEFIT: If you are arrested for a non-felony traffic violation of a motor vehicle law and must post bail to stay out of jail or insure your appearance in court, the Club will reimburse the bail bond premium for a required bond up to \$5,000; maximum bail bond premium is \$500. The bail bond cannot be used to pay any fines, penalties, or sums that you are required to pay because of any offenses for which you are charged or convicted. The Bail Bond Benefit is not available for the following initially charged offenses: Driving under the influence of alcohol, drugs, or narcotics, or driving on a suspended license. (Not available in NY or CA.) For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

\$2,000 LEGAL DEFENSE BENEFIT: If you must appear in court as a result of a violation of a motor vehicle law, consult a lawyer of your choice and be reimbursed for the legal fees up to \$2,000. You must be a Member at the time of the violation. Reimbursement will be made for all charges arising out of the same occurrence based on the following schedule for the violation charged which allows the largest maximum payment. (Not available in CA.)

Reckless Driving- Trial Defense \$300; Appeal \$300 - Total \$600

Manslaughter- Trial Defense \$1,000; Appeal \$1,000 - Total \$2,000

Other Motor Vehicle Violations- Trial Defense \$150; Appeal \$150 - Total \$300

You cannot be reimbursed for any fines, penalties or sums that you are required to pay because of any offense for which you are convicted. Nor will you be reimbursed for attorney's fees for any offense in connection with the commission of a felony; driving without a valid operator's license; parking tickets, or for any offense while driving under the influence of alcohol, drugs or narcotics. Be sure to file your claim within 30 days after your trial, or if you appeal the decision, within 30 days of your appeal. You must first submit a copy of your receipt for payment of the bill for legal fees before benefits are payable. For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299. You cannot submit a bill if you defend yourself.

\$2,000 UNINSURED MOTORIST PROTECTION: If you are injured, or your car is damaged by a motorist who does not carry automobile liability insurance, the Club will reimburse you up to \$2,000 for attorney's fees if you take legal action against that person. (Limited to property damage in NY. Not available in CA or NV.) For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

EMERGENCY CASH WIRING FEE REIMBURSEMENT: Anytime an emergency arises, day or night, and you need cash, no matter where you are in the United States or Canada, the Club will reimburse you for the service fee charged to wire cash to you in an emergency. For reimbursement consideration, submit documentation to: ATMC, P.O. Box 1299, Sarasota, Florida 34230-1299.

MySAVERS! SHOPPING & ENTERTAINMENT DISCOUNTS: Receive access to shopping, entertainment, recreation, and attraction discounts from thousands of local and national vendors. Visit www.realbenefits.com for full details and to start saving now!

PERSONALIZED TRIP ROUTING: When you're planning a trip, take advantage of your Plan's expert map trip routing service. It will guide you over the most scenic or direct routes to and from your destination and highlight points of interest along the way. When your trip is completed, the package becomes your family's permanent souvenir of the trip. Call the nationwide toll-free number to order your trip routing guide.

VACATION TRAVEL SERVICE: You have available to you selected travel services for vacation and travel opportunities throughout the world. To access travel services, visit www.realbenefits.com.

HOTEL DISCOUNTS: You will receive various discounts for Hotels whether traveling for business or pleasure. Discounts will vary according to season and location. Not all offers available at all times. Visit www.realbenefits.com or call the nationwide toll-free number to obtain participating locations.

CAR RENTAL DISCOUNTS: Car rental discounts are available with most major national car rental agencies. Discounts are good whether you are traveling for business or pleasure. Not all offers available at all times. Visit www.realbenefits.com or call the nationwide toll-free number to obtain participating locations.

FILING A CLAIM: Notice of claim must be mailed within 90 days of the date of loss, or as soon as reasonably possible, and in no event later than 1 year after the original date of loss.

CANCELLATION BY THE MEMBER: We want you to be fully satisfied with your membership. If you're not satisfied, call the toll-free number within thirty-one (31) days of purchase and your Membership will be canceled for a full refund of the membership fee. If you cancel after thirty-one (31) days, you will receive a prorated refund without any deductions.

CANCELLATION BY THE CLUB: Your Membership may be cancelled or non-renewed by the Club, if the Club determines that your benefits usage is outside of their intended use as outlined in this service contract. This includes but is not limited to using the Plan's benefits for commercial purposes, using benefits for the maintenance of a vehicle in need of repair or which has a chronic condition, or for purposes that are not construed to be an emergency event for which these benefits and services are intended. The Club may terminate your Membership for material misrepresentation.

CHANGES TO BENEFITS: The Club reserves the right to eliminate, change, and substitute benefits without notice to you.

IMMEDIATE ACCESS TO YOUR PLAN: We want you to feel that the Club really works for you! We are always striving to give you the best possible service. Call us at **1-800-621-5287** with any questions you have about your Club benefits. Also, please remember to update your personal information by logging onto www.realbenefits.com to update your address or update your profile or e-mail address.

Executive Office

Please direct communication here (unless specified otherwise below):
The American Traveler Motor Club, LLC
1440 Main Street, Sarasota, Florida 34236
P.O. Box 1299, Sarasota, Florida 34230-1299

Local Contact Information

Certain states require that we provide you with the following information:

California

The American Traveler Motor Club
4640 Admiralty Way, 5th Floor
Marina del Rey, CA 90292

Maryland

The American Traveler Motor Club
2 Wisconsin Circle #700
Chevy Chase, MD 20815

Mississippi

The American Traveler Motor Club
232 Market Street #1600
Flowood, MS 39232

Nevada

The American Traveler Motor Club
8275 South Eastern Avenue #200
Las Vegas, NV 89123

New Mexico

The American Traveler Motor Club
400 N. Pennsylvania Avenue #600
Roswell, NM 88201

Oklahoma

The American Traveler Motor Club
601 South Boulder #600
Tulsa, OK 74119

Texas

The American Traveler Motor Club
5444 Westheimer #1000
Houston, TX 77056

Wisconsin

The American Traveler Motor Club
4650 W. Spencer Street
Appleton, WI 54914

TERMS AND CONDITIONS

THE BENEFITS DESCRIBED IN THE TERMS AND CONDITIONS ONLY COVER LOSSES RESULTING FROM ACCIDENTS. THEY DO NOT COVER LOSS CAUSED BY ILLNESS OR DISEASE.

**The American Traveler Motor Club, LLC
Automotive & Rental Vehicle Deductible Reimbursement Summary of Coverage**

American Bankers Insurance Company of Florida
11222 Quail Roost Drive, Miami, FL 33157-6596
(herein referred to as Company, We, Us, or Our)

To insure its obligations for the Auto Deductible Reimbursement benefit provided to its members in Texas, The American Traveler Motor Club has a policy from an A-rated insurer.

DEFINITIONS:

Administrator means cynoSure Financial, Inc. on behalf of The American Traveler Motor Club, LLC. You or an Eligible Family Member should contact the Administrator if you have questions regarding this coverage or would like to make a claim. The Administrator can be reached by phone at 1-855-433-7108 or via email at www.realbenefits.com.

Membership Effective Date means the date You enroll as a member in The American Traveler Motor Club, LLC or upon receipt of payment of membership dues as per the membership terms and conditions for The American Traveler Motor Club, LLC, whichever occurs last.

Coverage Period means the period of time starting on the Membership Effective Date. Coverage will continue for the term indicated on the enrollment form or until You or The American Traveler Motor Club, LLC cancel Your membership. If You or The American Traveler Motor Club, LLC cancel Your membership, this coverage will also be cancelled.

Covered Deductible means Your or Your spouse's or Domestic Partner's, if the family membership was purchased, master Automotive Insurance Policy's collision Deductible and comprehensive Deductible.

Loss means a loss in which You or an Eligible Family Member incur a deduction from the indemnity payment as per the deductible clause of Your or Your spouse's or Domestic Partner's primary Automotive Insurance Policy, subject to the terms and conditions of this Summary of Coverage.

You or Your means the person who is a member in good standing in The American Traveler Motor Club, LLC as defined by the membership terms and conditions for The American Traveler Motor Club, LLC and whose membership has not expired or been canceled by the member or The American Traveler Motor Club, LLC.

Eligible Family Member(s) means the spouse or Domestic Partner of the member, but only if the spouse or Domestic Partner of the member resides at the Principal Residence of the member, and each unmarried child of the member, who is less than 21 years of age (or less than 23 years of age if a fulltime student at an accredited college or university), but only if the unmarried child resides at the Principal Residence of the member. Any spouse, Domestic Partner or child of the member who does not reside at the Principal Residence of the member is not eligible for coverage under this Policy. **The family membership must have been elected for coverage to apply.**

Domestic Partner means an unmarried person in an intimate, committed relationship of mutual caring who shares responsibility for basic living expenses with the member and also resides in the Principal Residence and is at least eighteen (18) years old and is not currently married and/or committed to another person.

Summary of Coverage or Coverage means this document, which describes the terms and conditions of The American Traveler Motor Club, LLC Automotive Deductible Reimbursement Coverage. This Summary of Coverage sets forth the entire agreement between You and the Company.

Representations or promises made by any person that are not contained in this document are not a part of Your The American Traveler Motor Club, LLC Automotive Deductible Reimbursement Coverage.

Automotive Insurance Policy refers to a policy of insurance issued to Your, or Your spouse or Domestic partner, for which You or Your Eligible Family Member, if the family membership was purchased, is a named insured covering a vehicle owned by You or an

Eligible Family Member against all risks including direct physical damage. Automotive Insurance Policy also refers to a policy of insurance issued in a company name, where company is owned by You or Your spouse or Domestic Partner, for which the company is the auto policy named insured, covering a vehicle owned by the company against all risks including direct physical damage, and used by You or Your Eligible Family Member for personal use. The Auto Insurance Policy must be a valid and active program/form.

Insured Vehicle means any vehicle owned by You or an Eligible Family Member, if the family membership was purchased, that is insured under Your or Your spouse's or Domestic Partner's Automotive Insurance Policy or in a company name, where the company is owned by You or Your spouse or Your Domestic Partner for which You or Your spouse or Domestic Partner are the auto policy named insured. Insured Vehicle also refers to a rental vehicle for which You or Your Eligible Family Member are an authorized driver of the Rental Vehicle and for which You or Your spouse or Domestic Partner incurred a Covered Deductible loss. Insured Vehicles may include a.) private passenger cars; b.) station wagons; c.) jeep-type vehicles; and d.) truck-type vehicles.

Deductible means the amount of covered loss which is assumed by the insured and which is not payable by the insurer under an insurance policy.

Principal Residence means a Home that the member lives in for at least nine (9) months out of the year.

Rental Vehicle means an automobile rented from a bona fide car rental agency under a written rental agreement. **Rental vehicle** does not include antique automobiles, vans used for commercial transportation or hire, vehicles that have an open cargo bed, trucks used commercially, or any other automobile designed and manufactured primarily for commercial, for hire or off-road use, vehicles with a gross vehicle weight rating of 10,000 pounds or higher, motorcycles, mopeds, motorbikes, all-terrain vehicles (ATV's), watercrafts, campers or trailers, limousines, and recreational vehicles.

Home means either a single-family dwelling or a multiple-family dwelling (such as a condominium, townhome, or apartment unit).

COVERAGE DESCRIPTION: Subject to this Summary of Coverage, an automotive deductible reimbursement benefit is payable if You or an Eligible Family Member, if the family membership was purchased, sustain a collision or comprehensive loss on an Insured Vehicle that is covered by Your or Your spouse's or Domestic Partner's Automotive Insurance Policy, but only if (a) the collision or comprehensive loss exceeds the applicable deductible and (b) You or an Eligible Family Member submit a claim with respect to the collision or comprehensive loss to the insurance company that issued Your or Your spouse's or Domestic Partner's Automotive Insurance Policy and that claim is paid by Your or Your spouse's or Domestic Partner's automotive insurance company.

NOTE: Coverage is excess of any other applicable insurance or indemnity available to You or an Eligible Family Member. Coverage is limited to only those amounts not covered by any other insurance or indemnity, subject to the conditions, limitations, and exclusions described herein. In no event will this coverage apply as contributing insurance. This "non-contribution" clause will take precedence over the "non-contribution" clauses found in other insurance or indemnity language.

LIMIT OF LIABILITY: Our aggregate Limit of Liability is as follows:

The maximum deductible reimbursement We will pay for covered deductibles:

- Automotive collision deductible up to \$500
- Automotive comprehensive deductible up to \$500

We will not be liable for more than two (2) Loss(es) within any consecutive twelve (12) month period.

Conditions Precedent to Liability:

We have no liability unless the following has taken place:

- The Loss occurred during the Coverage Period; and
- At the time of Loss, You or Your spouse or Domestic Partner have in force coverage through Your or Your spouse's or Domestic Partner's automotive insurance carrier; and • You or an Eligible Family Member have received an indemnity payment for a Loss from Your or Your spouse's or Domestic Partner's automotive insurance carrier; and
- The indemnity payment You or an Eligible Family Member have received from Your or Your spouse's or Domestic Partner's automotive insurance carrier includes a deduction from the Loss settlement proceeds as per the Deductible clause of Your or Your spouse's or Domestic Partner's Automotive Insurance Policy.

EXCLUSIONS: We shall not be responsible for a Loss:

- If the claim under Your or Your spouse's or Domestic Partner's automotive insurance has been denied for any reason;
- If Your or Your spouse's or Domestic Partner's automotive insurance company has waived the automotive insurance policy Deductible;

- If the claim does not exceed Your or Your spouse's or Domestic Partner's current automotive insurance Deductible or does not result in a payment made to You or an Eligible Family Member by Your or Your spouse's or Domestic Partner's current automotive insurance company because the claim did not exceed the current insurance Deductible, or it is not covered, or it is specifically excluded by the Automotive Insurance Policy;
- If the vehicle is used for commercial purposes or hire;
- That involves liability on insured motorists' medical payments, personal injury protection, or towing coverage provided for under Your or Your spouse's or Domestic Partner's automotive insurance policy, including but not limited to, personal injuries of any kind arising from illegal activity;
- If the vehicle is a motor home, mobile home, recreational vehicle, commercial vehicle, camper, trailer, limousine, or manufactured to seat more than eight occupants;
- That occurs prior to the start of the Coverage Period or after the Coverage Period ends;

CLAIMS: To make a valid claim, You or an Eligible Family Member should call the Administrator at 1-855-433-7108 within 90 days following the date that the Loss occurred, or as soon as reasonably possible. If the claim is reported after 90 days of the Loss, your claim may be denied. Failure to give notice within 90 days of the Loss will not invalidate or reduce any otherwise valid claim, if notice is given as soon as possible.

The Administrator will send a claim form, which should be completed and mailed back to the Administrator at The American Traveler Motor Club, LLC, c/o cynoSure Financial, Inc., P.O. Box. 7690, St. Clair Shores, MI 48080 with:

1. A copy of the current automotive insurance policy, showing Your or an Eligible Family Member's vehicle is insured;
2. A copy of the check from Your or Your spouse's or Domestic Partner's insurance company showing payment for a loss that exceeds the Deductible amount;
3. A copy of the vehicle accident/police report;
4. A copy of the vehicle registration;
5. Any other documentation that the Administrator may reasonably request.

All these required items, including the claim form, must be postmarked within **180 days**, but in no event later than 1 year, of the date of the Loss, or as soon as reasonably possible. Failure to provide proof of loss within 180 days of the Loss will not invalidate or reduce any otherwise valid claim if notice and proof of loss is given as soon as is reasonably possible, and in no event later than 1 year after the original date of Loss.

CLAIMS: Benefits payable under this Summary of Coverage for any Loss will be paid upon receipt of proof of such Loss and all required information necessary to support the claim.

All benefits payable will be payable to You or an Eligible Family Member or, in the case of death, to Your or an Eligible Family Member's estate. No person or entity other than You or an Eligible Family Member shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this Policy.

CANCELLATION AND NON-RENEWAL: The American Traveler Motor Club, LLC or the Company can cancel or choose not to renew this coverage. If this happens, The American Traveler Motor Club, LLC will notify You at least sixty (60) days in advance of the expiration of this coverage. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. If the Policy is canceled or non-renewed by either The American Traveler Motor Club, LLC or the Company, the coverage benefits will continue in force until the expiration date of Your membership. Coverage will still apply to claims that occurred prior to the date of such cancellation or non-renewal, provided all other terms, conditions, and exclusions of coverage are met.

GENERAL PROVISIONS:

Misrepresentation and Fraud: Coverage for You or an Eligible Family Member shall be void if, whether before or after a loss, You or an Eligible Family Member have concealed or misrepresented any material fact or circumstance concerning this Coverage or the subject thereof or the interest of You or an Eligible Family Member therein, or if You or an Eligible Family Member commit fraud or false swearing in connection with any of the foregoing.

Legal Actions: No action at law or in equity shall be brought to recover under this Summary of Coverage until there has been full compliance with all the terms of the Policy under which this coverage is provided, and not more than two (2) years after You or Your Eligible Family Member, first have knowledge of the loss. But we will extend this two (2) year period by the number of days between the date proof of loss is filed and the date the claim is denied in whole or in part.

Duplicate Membership Coverage: In the event that You or an Eligible Family Member have intentionally or unintentionally enrolled for more than one membership in The American Traveler Motor Club, LLC, coverage under this Summary of Coverage is limited to one benefit payable per Loss.

Subrogation: If payment is made under this Summary of Coverage, We are entitled to recover such amounts from other parties or persons. Any party or person to or for whom We make payment must transfer to Us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from that person.

Salvage: If salvage is requested, it must be remitted to the Administrator at Your or an Eligible Family Member's expense. Failure to remit requested salvage may result in denial of the claim.

Dispute Resolution: The American Traveler Motor Club, LLC Automotive Deductible Reimbursement Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Summary of Coverage is not a policy of insurance. In the event of any conflict between the coverage in this Summary of Coverage and the policy, the policy will govern. The policy is on file at the offices of the Administrator. The

American Traveler Motor Club, LLC Automotive Deductible Reimbursement Coverage is insured by American Bankers Insurance Company of Florida

If any dispute arises between Us and You with reference to the interpretation of this Coverage or the extent of any settlement offered, the dispute shall be referred to arbitration for a decision binding on both parties, and not subject to any appeal process. Unless otherwise governed by applicable state law, the policy shall be interpreted and enforced in accordance with the laws of the state of Delaware.

Emergency Medical Expenses Benefits

DEFINITIONS:

Administrator means cynoSure Financial, Inc. on behalf of The American Traveler Motor Club, LLC. You or an Eligible Family Member should contact the Administrator if you have questions regarding this coverage, or would like to make a claim. The Administrator can be reached by phone at 1-800-621-5287 or via email at www.realbenefits.com.

Membership Effective Date means the date You enroll as a member in The American Traveler Motor Club, LLC or upon receipt of payment of membership dues as per the membership terms and conditions for The American Traveler Motor Club, LLC, whichever occurs last.

Coverage Period means the period of time starting on the Membership Effective Date. Coverage will continue for the term indicated on the enrollment form or until You or The American Traveler Motor Club, LLC cancel Your membership. If You or The American Traveler Motor Club, LLC cancel Your membership, this coverage will also be cancelled.

Injury means accidental bodily injury suffered by You or an Eligible Family Member, if the family membership was purchased, resulting from an Auto Related Accident that occurs during the Coverage Period.

Auto Related Accident means an accident which: (1) occurs while You or an Eligible Family Member is operating, riding in, entering or exiting a Private Passenger Automobile; or (2) involves a Private Passenger Automobile striking You or an Eligible Family Member while You or an Eligible Family Member are a pedestrian.

You or Your means the person who is a member in good standing in The American Traveler Motor Club, LLC as defined by the membership terms and conditions for The American Traveler Motor Club, LLC and whose membership has not expired or been canceled by the member or The American Traveler Motor Club, LLC.

Eligible Family Member(s) means the spouse or Domestic Partner of the member, but only if the spouse or Domestic Partner of the member resides at the Principal Residence of the member, and each unmarried child of the member, who is less than 21 years of age (or less than 23 years of age if a full-time student at an accredited college or university), but only if the unmarried child resides at the Principal Residence of the member. Any spouse, Domestic Partner or child of the member who does not reside at the Principal Residence of the member is not eligible for coverage under this Policy. **The family membership must have been elected for coverage to apply.**

Domestic Partner means an unmarried person in an intimate, committed relationship of mutual caring who shares responsibility for basic living expenses with the member and also resides in the Principal Residence and is at least eighteen (18) years old and is not currently married and/or committed to another person.

Summary of Coverage or Coverage means this document, which describes the terms and conditions of The American Traveler Motor Club, LLC Emergency Medical Expenses Benefits. This Summary of Coverage sets forth the entire agreement between You and the company. Representations or promises made by any person that are not contained in this document are not a part of Your The American Traveler Motor Club, LLC Emergency Medical Expenses Benefits.

Private Passenger Automobile means a vehicle designed and licensed for use on public roads, but not used commercially, and includes: (1) private passenger cars; (2) station wagons; (3) jeep-type vehicles; and (4) truck-type vehicles.

Outpatient Facility means a hospital, walk-in medical center or outpatient clinic which meets all of the following requirements: (1) is legally licensed; (2) is operated primarily for the reception, care, and treatment of sick, ailing or injured persons; (3) has a staff of one or more licensed Physicians available at all times; and (4) provides facilities for diagnosis and surgery. The term does not include nursing, rest or convalescent homes.

Emergency Treatment Expenses means Outpatient Facility charges for: (1) diagnosis, treatment or surgery performed by a Physician, Surgeon or Dentist; (2) laboratory tests and X-ray examinations, if such tests or examinations are made by or at the request of the Physician, Surgeon or Dentist; (3) casts, splints and medication; and (4) any other reasonable and necessary emergency services and supplies. In no event, however, will Emergency Treatment Expenses include any inpatient charges, or any Outpatient Facility charges which exceed the usual and customary charges for comparable diagnosis, treatment, surgery, tests, examinations, casts, splints, medication, services and supplies.

Physician, Surgeon or Dentist means a legally licensed or certified practitioner (in Kansas, under the Kansas Healing Arts Act) who performs a covered service within the scope of the practitioner's license or certificate.

Principal Residence means a Home that the member lives in for at least nine (9) months out of the year.

Home means either a single-family dwelling or a multiple-family dwelling (such as a condominium, townhome, or apartment unit).

EMERGENCY MEDICAL EXPENSE BENEFIT

Description of Coverage: Subject to this Summary of Coverage, an emergency medical expense benefit is payable if You or an Eligible Family Member, if the family membership was purchased, require emergency treatment in an Outpatient Facility as the result of an Injury received in an Auto Related Accident that occurs during the Coverage Period. The emergency treatment must be received within 48 hours after the Auto Related Accident which caused the Injury. The benefit will be equal to the Emergency Treatment Expenses that are actually incurred by You or an Eligible Family Member during the 48-hour period immediately following the time emergency treatment was first received and that are not covered by any other insurance available to You or any Eligible Family Member.

NOTE: Coverage is excess of any other applicable insurance or indemnity available to You or an Eligible Family Member. Coverage is limited to only those amounts not covered by any other insurance or indemnity, subject to the conditions, limitations, and exclusions described herein. In no event will this coverage apply as contributing insurance. This "non-contribution" clause will take precedence over the "non-contribution" clauses found in other insurance or indemnity language.

Conditions Precedent to Liability:

- We have no liability unless the following has taken place:
- The Emergency Treatment Expenses were incurred as a result of an Injury received in an Auto Related Accident that occurred during the Coverage Period; and
- The Emergency Treatment Expenses were incurred within 48 hours after the Auto Related Accident which caused the Injury.

EXCLUSIONS:

We shall not be responsible for:

- Any inpatient charges;
- Any Outpatient Facility charges which exceed the usual and customary charges for comparable diagnosis, treatment, surgery, tests, examinations, casts, splints, medication, services and supplies;
- Any loss caused by or resulting from suicide or self-destruction, or any attempt thereat, while sane or insane;
- Any loss caused by or resulting from declared or undeclared war, or any act thereof;
- Any loss caused by or resulting from operating, riding in, entering or exiting any vehicle which is (a) being tested or time tested, or (b) participating in races, speed contests or exhibitions of any kind;
- Any loss caused by or resulting from being struck as a pedestrian by operating farm equipment or any other vehicle which is not designed or licensed for use on public roads;
- Any loss caused by or resulting from bacterial infection, except pus-forming infections resulting from Injury;
- Any loss caused by or resulting from participating in or attempting to commit a felony;
- Any loss caused by or resulting from illness, disease or allergic reaction;

- Any loss caused by or resulting from ingestion of a poisonous substance (except that accidental ingestion of a poisonous substance which causes Injury is not excluded);
- Any loss caused by or resulting from driving under the influence of narcotics, unless taken in accordance with the advice of a Physician;
- Any loss caused by or resulting from driving under the influence of any intoxicating liquor. (An intoxicating liquor is that which is defined as or determined to be such by the laws of the jurisdiction where the loss or cause of loss occurred.)

CLAIMS: To make a valid claim, You or an Eligible Family Member should call the Administrator at 1-800-621-5287 within 90 days following the date that the Auto Related Accident occurred, or as soon as reasonably possible. If the claim is reported after 90 days of the Auto Related Accident your claim may be denied. Failure to give notice of loss within 90 days of the Auto Related Accident will not invalidate or reduce any otherwise valid claim, if notice is given as soon as is reasonably possible.

The Administrator will send a claim form, which should be completed and mailed back to the Administrator at The American Traveler Motor Club, LLC, c/o cynoSure Financial, Inc., P.O. Box. 7690, St. Clair Shores, MI 48080 with:

1. Copy of the explanation of the diagnosis, along with copies of the itemized bills and receipts for the Emergency Treatment Expenses incurred by You or an Eligible Family Member;
2. A copy of the Declaration Page from the health insurance policy, auto insurance policy and/or any other available insurance for this claim;
3. A copy of the claim form(s) submitted to the health insurance, auto insurance or other insurance company for the Emergency Treatment Expenses incurred by You or an Eligible Family Member (as applicable);
4. A copy of the vehicle accident/police report;
5. A copy (or copies) of the payment(s) made to the Outpatient facility on behalf of You or an Eligible Family Member by Your or an Eligible Family Member's health insurance and/or by any other available insurance (e.g., Your or an Eligible Family Member's auto insurance carrier, liability carrier insuring the 3rd party responsible for the Auto Related Accident, etc.);
6. Any other documentation that the Administrator may reasonably request.

All these required items, including the claim form, must be postmarked within 180 days, but in no event later than 1 year, of the date of the Auto Related Accident, or as soon as reasonably possible. Failure to provide proof of loss within 180 days of the Auto Related Accident will not invalidate or reduce any otherwise valid claim if notice and proof of loss is given as soon as is reasonably possible, and in no event later than 1 year after the original date of loss.

AMBULANCE AND PARAMEDIC EXPENSE BENEFIT

Description of Coverage: Subject to this Summary of Coverage, an ambulance expense and paramedic expense benefit is payable if You or an Eligible Family Member, if the family membership was purchased, require ambulance transportation and/or paramedic service as the result of an Auto Related Injury caused by an Auto Related Accident that occurs during the Coverage Period. The Ambulance and Paramedic Expense Benefit will be equal to the expenses actually incurred for necessary ambulance service furnished by a licensed ambulance service and/or for urgent medical attention provided by a certified Emergency Medical Technician that are not covered by any other insurance available to You or any Eligible Family Member.

NOTE: Coverage is excess of any other applicable insurance or indemnity available to You or an Eligible Family Member. Coverage is limited to only those amounts not covered by any other insurance or indemnity, subject to the conditions, limitations, and exclusions described herein. In no event will this coverage apply as contributing insurance. This "non-contribution" clause will take precedence over the "non-contribution" clauses found in other insurance or indemnity language.

Conditions Precedent to Liability:

We have no liability unless the following has taken place:

- The Injury resulted from an Auto Related Accident that occurred during the Coverage Period; and
- The ambulance expenses incurred must be for necessary ambulance service that is provided by a licensed ambulance service;
- The paramedic expenses incurred must be for urgent medical attention that is provided by a certified Emergency Medical Technician.

EXCLUSIONS: We shall not be responsible for any loss caused by or resulting from:

- Suicide or self-destruction, or any attempt thereat, while sane or insane;
- Declared or undeclared war, or any act thereof;
- Operating, riding in, entering or exiting any vehicle which is (a) being tested or time tested, or (b) participating in races, speed contests or exhibitions of any kind;
- Being struck as a pedestrian by operating farm equipment or any other vehicle which is not designed or licensed for use on public roads;
- Bacterial infection, except pus-forming infections resulting from Injury;
- Participating in or attempting to commit a felony;

- Illness, disease or allergic reaction;
- Ingestion of a poisonous substance (except that accidental ingestion of a poisonous substance which causes Injury is not excluded);
- Driving under the influence of narcotics, unless taken in accordance with the advice of a Physician;
- Driving under the influence of any intoxicating liquor. (An intoxicating liquor is that which is defined as or determined to be such by the laws of the jurisdiction where the loss or cause of loss occurred.)

CLAIMS: To make a valid claim, You or an Eligible Family Member should call the Administrator at 1-800-621-5287 within 90 days following the date that the Auto Related Accident occurred, or as soon as reasonably possible. If the claim is reported after 90 days of the Auto Related Accident, your claim may be denied. Failure to give notice of loss within 90 days of date that the Auto Related Accident occurred will not invalidate or reduce any otherwise valid claim, if notice is given as soon as is reasonably possible. The Administrator will send a claim form, which should be completed and mailed back to the Administrator at The American Traveler Motor Club, LLC, c/o cynoSure Financial, Inc., P.O. Box. 7690, St. Clair Shores, MI 48080 with:

1. Copy of the explanation of the diagnosis, along with copies of the itemized bills and receipts for the ambulance transportation and/or paramedic service expenses incurred by You or an Eligible Family Member;
2. A copy of the Declaration Page from the health insurance policy, auto insurance policy and/or any other available insurance for this claim;
3. A copy of the claim form(s) submitted to the health insurance, auto insurance or other insurance company for the ambulance transportation and/or paramedic service expenses incurred by You or an Eligible Family Member (as applicable);
4. A copy of the vehicle accident/police report;
5. A copy (or copies) of the payment(s) made to the ambulance service and/or paramedic service on behalf of You or an Eligible Family Member by Your or an Eligible Family Member's health insurance and/or by any other available insurance (e.g., Your or an Eligible Family Member's auto insurance carrier, liability carrier insuring the 3rd party responsible for the Auto Related Accident, etc.);
6. Any other documentation that the Administrator may reasonably request.

All these required items, including the claim form, must be postmarked within 180 days of the date of the Auto Related Accident, or as soon as reasonably possible. Failure to provide proof of loss within 180 days of the date of the Auto Related Accident will not invalidate or reduce any otherwise valid claim if notice and proof of loss is given as soon as is reasonably possible, and in no event later than 1 year after the original date of the Auto Related Accident.

CLAIMS: Benefits payable under this Summary of Coverage for any Loss will be paid upon receipt of proof of such Loss and all required information necessary to support the claim.

All benefits payable will be payable to You or an Eligible Family Member or, in the case of death, to Your or an Eligible Family Member's estate. No person or entity other than You or an Eligible Family Member shall have any legal or equitable right, remedy or claim of insurance proceeds and/or damages under or arising out of this Policy.

CANCELLATION AND NON-RENEWAL: The American Traveler Motor Club, LLC can cancel or choose not to renew this coverage. If this happens, The American Traveler Motor Club, LLC will notify You at least sixty (60) days in advance of the expiration of this coverage. Such notices need not be given if substantially similar replacement coverage takes effect without interruption. If the Policy is canceled or non-renewed by The American Traveler Motor Club, LLC, the coverage benefits will continue in force until the expiration date of Your membership. Coverage will still apply to claims that occurred prior to the date of such cancellation or non-renewal, provided all other terms, conditions, and exclusions of coverage are met.

GENERAL PROVISIONS:

Misrepresentation and Fraud: Coverage for You or an Eligible Family Member shall be void if, whether before or after a loss, You or an Eligible Family Member have concealed or misrepresented any material fact or circumstance concerning this Coverage or the subject thereof or the interest of You or an Eligible Family Member therein, or if You or an Eligible Family Member commit fraud or false swearing in connection with any of the foregoing.

Legal Actions: No action at law or in equity shall be brought to recover under this Summary of Coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this coverage.

Duplicate Membership Coverage: In the event that You or an Eligible Family Member have intentionally or unintentionally enrolled for more than one membership in The American Traveler Motor Club, LLC, coverage under this Summary of Coverage is limited to one benefit payable per Loss.

Subrogation: If payment is made under this Summary of Coverage, we are entitled to recover such amounts from other parties or persons. Any party or person to or for whom we make payment must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from that person.

Dispute Resolution: The American Traveler Motor Club, LLC Emergency Medical Expenses Benefits are subject to the terms and conditions outlined and include certain restrictions, limitations, and exclusions. This Summary of Coverage is not a policy of insurance.

In the event of any conflict between the coverage in this Summary of Coverage and the policy, the policy will govern. The policy is on file at the offices of the Administrator.

If any dispute arises between You and us with reference to the interpretation of this Coverage or the extent of any settlement offered, the dispute shall be referred to arbitration for a decision binding on both parties, and not subject to any appeal process. Unless otherwise governed by applicable state law, the policy shall be interpreted and enforced in accordance with the laws of the state of Delaware.

The American Traveler Motor Club, LLC
30% Auto Repair Reimbursement Summary of Benefit

Definitions:

Automobile means a four-wheeled, new or used, private passenger auto, owned or leased and used for personal use by the **Member**, or a family member residing in the **Member's** primary household. (Proof of ownership will be required at time of claim.)

Collision means a collision of any kind, including but not limited to, collision with another object, vehicle or animal.

Exclusionary Period means the first thirty (30) days following the original **Membership Effective Date**. **The Exclusionary Period does not apply to memberships that are renewed.**

Member means an individual who has purchased and is an active member of a membership program.

Membership Effective Date means the date the membership period starts.

Membership Expiration Date means the date the membership period ends.

Description of Coverage:

The **Member** is eligible to receive a thirty percent (30%) Reimbursement of the payment made to a licensed repair facility to repair an **Automobile**, if the repair occurs after both the **Membership Effective Date** **AND** **Exclusionary Period** but before the **Membership Expiration Date**.

Reimbursements are limited to thirty percent (30%) of the repair payment made to a licensed repair facility up to two hundred fifty dollars (\$250) per repair. The reimbursable part of any repair is only limited to the cost of eligible replacement parts, labor, shop fees and disposal fees. The maximum amount the **Member** can receive during a twelve (12) month membership period is five hundred dollars (\$500).

The Reimbursement amount is excess of any other coverage available which would include, but not be limited to: a manufacturer's warranty, extended warranty, automobile insurance, credit card benefit, repair facility discounts/promotions, etc.

Repair Reimbursements do not include:

- 1) Repair or replacement of a windshield, side windows, rear window or the glass part of a sunroof.
- 2) Repair or replacement of tires and rims, including a spare tire and rim.
- 3) Performance or appearance upgrades to the **Automobile** which includes painting, cleaning, restoration work, engine modifications, lift kits, suspension modifications, etc.
- 4) Work performed on the **Automobile** as a result of an automobile manufacturer's recall.
- 5) Repairs on an automobile owned by someone other than the **Member** or a family member residing in the **Member's** primary household.
- 6) Repairs on an **Automobile** at a non-licensed repair facility.
- 7) Repairs on an **Automobile** that occur before the **Membership Effective Date** or after the **Membership Expiration Date**.
- 8) Repairs to an **Automobile** that occur during the **Exclusionary Period**.
- 9) The cost of parts purchased by the **Member** for repairs not made by a licensed repair facility.
- 10) Any routine maintenance work. Examples include, but are not limited to; the replacement of brake pads, brake rotors, batteries; filters of any kind, struts, belts, shocks, bulbs, spark plugs, tire balancing and tire alignment.

- 11) Any regularly scheduled maintenance work as defined in the **Automobile's** Owner's Manual. Examples include, but are not limited to; oil changes and tire rotations or Emissions Testing, Inspection Fees, and Smog Testing.
- 12) Repairs to a motorhome, travel trailer, motorcycle, boat, ATV, or any other vehicle not defined as an **Automobile**.
- 13) A repair to an automobile used for commercial purposes and/or that is owned by a business.
- 14) Repairs to an **Automobile** that is the result of Acts of God, including fire, lightning, hail, flooding and wind.
- 15) Repairs to an **Automobile** that is the result of theft, **Collision**, misuse, vandalism, or improper, or lack of, vehicle maintenance.

How to File a Reimbursement Request

To receive a Reimbursement, the **Member** may initiate a request online at www.realbenefits.com or may call the Administrator at 1-800-711-4280 to request a Reimbursement form.

Once the **Member** receives or prints the Reimbursement form, it must be completed and returned with the following information within 120 days of the date the repair was made:

- 1) A repair bill on the **Automobile** from a licensed repair facility that shows the:
 - a) name, address, city, state, zip code and telephone number of the repair facility
 - b) date the repair occurred
 - c) description of the problem causing the repair
 - d) a breakdown of the dollar amount charged for the repair (parts, labor, etc.)
- 2) Evidence that **Member** paid the licensed repair facility for the repair (i.e., a receipt from the licensed repair facility showing method of payment, copy of cancelled check, or credit card statement, etc.)
- 3) Copy of the **Member's** current driver's license, and if the Automobile is owned by a family member, the current driver's license of the family member residing in the **Member's** primary household.
- 4) A copy of the **Automobile's** current Vehicle Registration or title showing the:
 - a) **Member**, or a family member residing in the **Member's** primary household, as the named owner or lessee of the **Automobile**, and
 - b) address matching the **Member's** address.

The completed form and documentation can be submitted at www.realbenefits.com or sent to:

Auto Repair Reimbursement Administrator
PO Box 7690
St. Clair Shores, MI 48080
homeandautoclaims@cynosurefinancial.com
Telephone: (877) 354-3873 Facsimile: (586) 771-3867

In order to effectively process the request for a Reimbursement, the request must be received within one hundred and twenty (120) days of the date that the repair was made or the Reimbursement may be denied. If all of the documentation is submitted and the Reimbursement is verified, the **Member** will receive a check for 30% of the allowable repair costs up to \$250 per repair, and up to a maximum of \$500 per 12-month membership period.