SUMMARY DESCRIPTION FOR GROUP TRAVEL POLICY NUMBER AAAME00057-0222
POLICYHOLDER: AAA Minneapolis

*Insurance coverage is underwritten by BCS Insurance Company under Form No. 53.213 (0421). AGA Service Company (dba Allianz Global Assistance) is the licensed producer and administrator for this plan.

Who is eligible for coverage? All active Primary and Associate AAA Members are eligible for the Travel Insurance benefits and assistance coverage (the Master Policy) as summarized in this Summary Description. Eligible Members do not need to purchase travel through the AAA Travel Agency to be entitled to Travel Insurance Benefits. Such persons for whom premium has been paid by AAA are considered insured persons under the Master Policy.

SCHEDULE OF BENEFITS: Premier Members

Benefits
Trip Interruption Coverage, Per Trip, Per Insured Person or Covered Traveler $1,500.00

Optional Endorsements
Vehicle Return Coverage, Per Trip $500.00

For questions or to report a claim, contact Allianz Global Assistance at 800.390.3894.
## DEFINITIONS

Throughout this Summary Description, words and any form of the work appearing in italics are defined in this section.

<table>
<thead>
<tr>
<th><strong>Accident</strong></th>
<th>An unexpected, unintended, unforeseeable event causing injury or death to you or a covered traveler, or causing damage to the motor vehicle or rental car which prevents the vehicle from being driven.</th>
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<tbody>
<tr>
<td><strong>Accommodation</strong></td>
<td>Temporary lodging in an establishment licensed to provide temporary lodging to paying guests.</td>
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<td><strong>Actual cash value</strong></td>
<td>Purchase price less depreciation.</td>
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<td><strong>Baggage</strong></td>
<td>The personal property you or a covered traveler take on the trip and the suitcases or other kinds of containers used to carry them.</td>
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<td><strong>Common carrier</strong></td>
<td>A company that is licensed to carry passengers on land, water, or in the air for a fee, not including car rental companies.</td>
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<td><strong>Covered traveler</strong></td>
<td>A person who is an immediate family member and is traveling with you.</td>
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<td><strong>Epidemic</strong></td>
<td>A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.</td>
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<td><strong>Family member</strong></td>
<td>The AAA member’s spouse, civil union partner or domestic partner, children and step-children (including children who are or are in the process of becoming adopted); parents and step-parents; siblings; grandparents and grandchildren; in-laws (mother, father, son, daughter, brother, sister).</td>
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<td><strong>Hospital</strong></td>
<td>A provider that is a short-term, acute, general hospital that: 1. Is a duly licensed institution; 2. In return for compensation from its patients, is primarily engaged in providing inpatient diagnostic and therapeutic services for the diagnosis, treatment, and care of injured and sick persons by or under supervision of physicians; 3. Has organized departments of medicine and major surgery; 4. Provides 24-hour nursing service by or under the supervision of registered graduate nurses; and 5. Is not other than incidentally: a) a skilled nursing facility, nursing home, custodial care home, health resort, spa or sanatorium, place for rest, place for the aged, place for the provision of rehabilitation care; b) a place for the treatment of mental illness; c) a place for the treatment of alcoholism or drug abuse; d) a place for the provision of hospice care; or e) a place for the treatment of pulmonary tuberculosis.</td>
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<td><strong>Illness</strong></td>
<td>A sickness, infirmity or disease that causes a loss that begins during a trip.</td>
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<td><strong>Immediate family member</strong></td>
<td>The AAA member’s spouse, civil union partner or domestic partner; children and step-children (including children who are in the process of becoming adopted) under the age of 21; parents, step-parents, siblings, grandparents, and grandchildren who reside with you.</td>
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<tr>
<td><strong>Injury</strong></td>
<td>Bodily injury caused by an accident occurring during a trip, and resulting directly and independently of all other causes in loss.</td>
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<td><strong>Insured person</strong></td>
<td>A person: 1. Who is a member of an Eligible Class of persons as described in the Eligibility Class section of the Schedule of Benefits; 2. For whom premium has been paid; and 3. While covered under the policy.</td>
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<td><strong>An insured person</strong> may be Primary or Secondary. Primary insured person is a AAA member possessing the primary membership in a household. Secondary insured person is any AAA member possessing an Associate membership in a household.</td>
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<td><strong>Mechanical breakdown</strong> A mechanical issue which prevents the vehicle from being driven. Mechanical breakdown does not include running out of gas, tire trouble, or failure to perform routine maintenance.</td>
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<td><strong>Medical escort</strong> A professional person contracted by our medical team to accompany a seriously ill or injured person while they are being transported. A medical escort is trained to provide medical care to the person being transported. A friend or family member cannot be a medical escort.</td>
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| **Motor Vehicle** A self-propelled private passenger vehicle, or a towable trailer, which is a type both designed and required to be licensed for use on public roads. Motorcycles and recreational vehicles (such as motorhomes, campers, or similar) are included. The term motor vehicle does not include:  
1. Trucks (except for pickup trucks and vans);  
2. Motorbikes and all-terrain vehicles;  
3. Off-road vehicles;  
4. Vehicles that don’t have to be licensed;  
5. Vehicles that are used for commercial or livery purposes, including limousines; or  
6. Other conveyances. |
| **Natural disaster** An event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that:  
1. Is due to natural causes; and  
2. Results in widespread severe damage such that the area of damage is officially declared a disaster area and the area is deemed to be uninhabitable or dangerous. |
| **Pandemic** An epidemic that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority. |
| **Personal effects** Items that are regularly worn or carried and can include keys, identification card, wallet, watch, clothing, and toiletries. |
| **Physician** A licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be: (a) you; (b) your spouse, civil union partner or domestic partner; (c) a person booked to accompany an insured person on a trip; or (d) a person who is related to you, your spouse, civil union or domestic partner, child, parent, or sibling. |
| **Policy territory**  
1. For Trip Interruption, Vehicle Return, Stolen Baggage, and Baggage: Outside of a 50 mile radius from your primary residence but within the US, Mexico, and Canada.  
2. For all other coverages (including Emergency Medical Transportation, Repatriation of Remains, Travel Accident): Outside of a 50 mile radius from your primary residence, worldwide. |
| **Policyholder** The organization to whom the policy was issued. |
| **Primary residence** Your permanent and main home for legal and tax purposes. It does not include any secondary or vacation home or residence. |
| **Rental car** Motor vehicle that is rented by you and evidenced by a car rental agreement. The term rental car does not include:  
1. Motorcycles, motorbikes, and all-terrain vehicles;  
2. Trucks;  
3. Campers, trailers, and recreational vehicles;  
4. Off-road vehicles;  
5. Vehicles that don’t have to be licensed; |
6. Vehicles that are used for commercial or livery purposes, including limousines; or  
7. Other conveyances.

| **Severe weather** | 1. The local government or the National Weather Service issues an advisory against travel as a result of rain, snow, or wind; or  
2. A “state of emergency” due to weather is declared by the federal, state, or local government. |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| **Trip** | A planned round-trip travel to and from a place of at least 50 miles from your primary residence. A trip does not include travel to receive health care or medical treatment of any kind, vehicle repairs, or commuting to and from work. 
A trip which:  
1. Does not exceed, and was not planned to exceed, 45 consecutive days.  
2. Was intended to include at least one overnight stay;  
3. For Vehicle Return: Is a driving trip taken by motor vehicle or rental car; and  
4. For all other coverages: Is a trip taken by motor vehicle, rental car, common carrier, or a combination of these. |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

<table>
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<tr>
<th><strong>We, Us, Our</strong></th>
<th>BCS Insurance Company, including its authorized agents.</th>
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<tr>
<th><strong>You or Your</strong></th>
<th>The insured person.</th>
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DESCRIPTION OF COVERAGE

In this section, we will describe the coverage which is included in the policy. We explain each type of coverage and the specific conditions that must be met for the coverage to apply.

A. TRIP INTERRUPTION COVERAGE

Coverage applies to you and any covered traveler during each trip within the policy territory when you are traveling by motor vehicle, rental car, common carrier, or a combination of these. The coverage will provide reimbursement for out-of-pocket expenses incurred by you or a covered traveler up to the limit specified in the Schedule of Benefits for:

i. The cost of additional accommodations and meal expenses; and (if applicable)
ii. The cost of substitute transportation to continue the trip.

The following conditions apply:

a. The expenses incurred must be due to an overnight interruption of the trip; and
b. Only expenses incurred within the first 96 hours of the initial interruption of the trip are covered.

Covered reasons:

1. Vehicle disablement due to mechanical breakdown (excluding tire trouble), substantiated by garage or repair facility or rental car company report.

2. Accident involving motor vehicle or rental car, substantiated by a police report.

3. Theft of motor vehicle or rental car, substantiated by a police report.

4. Illness, injury, or death of you, a covered traveler, your family member, or an adult with whom you reside who is not traveling with you (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions apply:

a. For interruptions due to illness or injury of you or a covered traveler, a physician must recommend that the person interrupt the trip due to the severity of the person’s condition.

b. For interruptions due to illness or injury of your family member or an adult with whom you reside who is not traveling with you, the illness or injury must be life threatening, require hospitalization, or he or she must require your care.

c. You or a covered traveler must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which you or a covered traveler is traveling during the trip.

5. Natural disaster.

6. Severe weather.

IMPORTANT: Please refer to the Schedule of Benefits to confirm the applicable limit.
A. VEHICLE RETURN COVERAGE (53.532 (0421))

Coverage applies to you and any covered traveler during each trip within the policy territory when you are either a driver or passenger in your or a covered traveler’s motor vehicle. We will provide reimbursement for the cost of transporting the motor vehicle to your primary residence, up to the limit specified in the Schedule of Benefits.

Covered reasons:
1. Illness or injury of you or a covered traveler.

2. Illness or injury of the driver of the motor vehicle, if other than you or a covered traveler.

The following conditions apply:

a. If the Vehicle Return is due to illness or injury, a physician must recommend that the person interrupt or delay the trip due to the severity of the person’s condition;

b. You or a covered traveler must contact us prior to making arrangements, unless it is not reasonably possible to do so; and

c. The motor vehicle must be operable and transportation must be performed by an accredited transportation company.

Coverage is not provided if:

1. The motor vehicle is a rental vehicle or has an original lease term of less than one year; or

2. The transportation of the motor vehicle could have been performed by you, a covered traveler, or the driver of the motor vehicle if other than you or covered traveler.

IMPORTANT: Please refer to the Schedule of Benefits to confirm the applicable limit.
GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under this policy. An “exclusion” is something that is not covered by this insurance policy, and therefore no reimbursement would be available.

This policy does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect you, a covered traveler, or a family member.

1. Alcohol or substance abuse or use, or conditions or physical complications related thereto;
2. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest;
3. Participation in professional or amateur sporting events (including training);
4. All extreme, high risk sports including but not limited to: bodily contact sports, skydiving, hang gliding, bungee jumping, parachuting, mountain climbing, or any other high altitude activities, caving, heli-skiing, extreme skiing, or any skiing outside marked trails;
5. Scuba diving (unless accompanied by a dive master and not deeper than 130 feet);
6. Operating or learning to operate any aircraft as pilot or crew;
7. Nuclear reaction, radiation, or radioactive contamination;
8. An epidemic or pandemic, except when an epidemic or pandemic is expressly referenced in and covered under Trip Interruption or Emergency Transportation;
9. Pollution or threat of pollutant release;
10. Any unlawful acts committed by you or a covered traveler; or
11. Any expected or reasonably foreseeable events.
GENERAL PROVISIONS AND CONDITIONS

This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be sure to keep it in a safe place.

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of the policyholder. The terms and conditions of the Master Policy agree with the terms outlined in this guide to benefits. However, features and benefits are subject to change without notice.

You agree to use diligence in doing all things reasonably prudent to avoid or diminish any loss. Allianz Global Assistance will not unreasonably apply this provision to avoid claims hereunder.

How to File a Claim
Please gather the information below if you have a covered loss during your trip as it will be requested when you file a claim upon returning home. All claims must be reported to Allianz Global Assistance within 30 days from the date of loss or as soon after that date as is reasonably possible.

Once you report a claim, the service associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Allianz Global Assistance within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time.

Entire Contract Changes
The entire contract is made up of the policy, the Schedule of Benefits, and the policyholder’s Application, and any attached riders and endorsements.

Any change to the policy must be: (1) made in writing; (2) signed by one of our officers; and (3) attached to the policy. No agent has authority to change the policy or waive any of its provisions. Your consent is not needed to change the policy.

Records
The policyholder must maintain adequate records acceptable to us and provide any information required by us relating to this insurance.

We will be permitted to examine and audit the records of the policyholder that relate to the policy at: (1) any time during the policy term; and (2) within two years after the expiration of the policy; or (3) until all claims have been settled or adjusted, whichever is later.

Clerical Error
If a clerical error is made, it will not affect your coverage. An error will not continue your coverage beyond the date coverage would end, if the error had not been made. After an error is found, we will take appropriate action. This may include adjusting, collecting, or refunding premium.

Errors and Omissions
Clerical error or omission by us to the policyholder will not:
1. Prevent an eligible individual from receiving coverage, if the eligible individual is entitled to coverage under the terms of the policy; or
2. Cause coverage to begin or coverage to continue for an individual when the coverage would not otherwise be effective.
If the policyholder gives us information about an individual that is incorrect, we will:
1. Use the facts to decide whether the individual meets the definition of an insured person and has coverage under the policy and in what amounts; and
2. Make a fair adjustment of the premium.

New Entrants
All individuals added to an Eligible Class shown in the Schedule of Benefits are eligible for insurance under the policy.

Representations
By accepting the policy, the policyholder agrees that:
1. The statements in Application made part of the policy are accurate and complete;
2. Those statements are based upon the representations by the policyholder; and
3. We have issued the policy in reliance upon the policyholder’s representations.

We rely on statements made by the policyholder in the Application. If there is no fraud, the policyholder’s statements: (a) are considered representations and not warranties and (b) will not be used to void the policy or reduce any claim. We will not contest the policy after it has been in effect for two years, except for fraud.

False Claim
If you make any claim knowing it to be false or fraudulent under any Coverage Part or Assistance Service, that Coverage Part or Assistance Service will no longer apply to you and your claims thereunder will be forfeited.

Action against Company
No action at law or in equity may be brought to recover under the policy until:
1. 60 days after we have been given written proof of loss in accordance with the requirements of the policy; and
2. All terms and conditions of the policy have been complied with.

Conformity with State Statutes
Any provision of the policy that, on its effective date, is in conflict with the laws and regulations of the state in which the policy was delivered is amended to conform to the minimum requirements of those laws and regulations.

Due Diligence
You must use due diligence and concur in doing all things reasonably practicable to avoid or diminish any loss or damage to the property insured hereunder. We will not unreasonably apply this provision to avoid claims.

Benefits Provided for Insured Persons and Covered Travelers Only
The insurance provided by the policy are solely for the benefit of the insured persons and covered travelers. No other person or entity will have any legal or equitable right, remedy or claim for coverages or damages under or arising from the policy.

No Benefit to Bailee
This insurance will in no way inure directly or indirectly to the benefit of any carrier or other bailee.

Subrogation
If we become liable for any payment to you under the policy for losses suffered, we will be subrogated, to the extent of such payment, to all of your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in your name. You agree to assist us, as it may reasonably require, in preserving its right against those responsible for such loss, including but not limited to, executing all documents necessary to enable us to bring suit in your name.
No Assignment without Consent
You may not assign or otherwise transfer any one or more rights, duties, obligations, claims, coverages, or benefits under this policy without our prior written consent. Any attempt to make such an assignment or transfer without our prior written consent will be null and void in all respects.

Claim Forms
We will furnish claim forms to you within 15 days of receipt of a notice of claim. If these forms are not furnished within 15 days, you will satisfy this requirement by sending us written proof of loss. This proof should include information sufficient to identify the applicable insured person, the policy number, and a description of both the occurrence and the nature and extent of the loss.

Time of Payment of Claims
We will pay the claim after receipt of acceptable proof of loss. Claims will be paid in accordance with the payment of claims provision.

Payment of Claims
All claims will be paid to you, if living; otherwise, to your estate.

Any payment made in good faith will discharge our liability to the extent of that payment.

Physical Examination
We, at our own expense, have the right to have you examined as often as reasonably necessary while a claim is pending.
BCS INSURANCE COMPANY  
(A Stock Company)  

MINNESOTA STATE AMENDMENT

The Summary Description is amended as follows:

I. GENERAL EXCLUSIONS, exclusion no. 9 is deleted in its entirety and replaced with the following:

9. Pollution or threat of pollutant release, including an oil spill not caused by a natural disaster;

II. GENERAL PROVISIONS AND CONDITIONS, Records is deleted in its entirety and replaced with the following:

Records
The policyholder must maintain adequate records acceptable to us and provide information required by us relating to this insurance.

We will be permitted to examine and audit the records of the policyholder that relate to the policy at: (1) any time during the policy term; and (2) within one year after the expiration of the policy.

III. GENERAL PROVISIONS AND CONDITIONS, Representations is deleted in its entirety and replaced with the following:

Representations
By accepting the policy, the policyholder agrees that:
1. The statements in Application made part of the policy are accurate and complete;
2. Those statements are based upon the representations by the policyholder; and
3. We have issued the policy in reliance upon the policyholder’s representations.

We rely on statements made by the policyholder in the Application. No oral or written misrepresentation made by the policyholder, or on the policyholder’s behalf, in the negotiation of insurance, shall be deemed material, or defeat or avoid the policy, or prevent its attaching, unless made with intent to deceive and defraud, or unless the matter misrepresented increases the risk of loss. We will not contest the policy after it has been in effect for two years, except for fraud.

IV. GENERAL PROVISIONS AND CONDITIONS, Subrogation is deleted in its entirety and replaced with the following:

Subrogation
If we become liable for any payment to you under the policy for losses suffered, we will be subrogated, to the extent of such payment, to all of your rights and remedies against any party with respect to such loss, and will be entitled at its own expense to sue in your name. You agree to assist us, as it may reasonably require, in preserving our rights against those responsible for such loss, including but not limited to, executing all documents necessary to enable us to bring suit in your name. Our rights do not apply against any person insured under the policy or any other policy we issue with respect to the same loss, if the loss arose out of non-international acts of such person.
V. **GENERAL PROVISIONS AND CONDITIONS**, the following is added to How to File a Claim:

Notice may be provided in writing, by telephone at 800.390.3894, or to our agent.

VI. **GENERAL PROVISIONS AND CONDITIONS**, Time of Payment of Claims is deleted in its entirety and replaced with the following:

**Time of Payment of Claims**

We will pay the claim within five days of our receipt of acceptable proof of loss. Claims will be paid in accordance with the Payment of Claims provision.

VII. **GENERAL PROVISIONS AND CONDITIONS**, the following statement is added:

This memorandum of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy.

There are no other changes to the Summary Description.

BCS Insurance Company

[Signatures]

PRESIDENT

SECRETARY
ASSISTANCE SERVICES

Services are available while on an ‘eligible trip’.

Within the U.S. and Canada, call toll-free:
800.390.3894
Outside the U.S., call collect:
804.281.5718

24 HOUR TRAVEL ASSISTANCE

If a Member needs help while traveling, AGA’s assistance team is available 24 hours a day. Our services are here to make challenging situations a little easier.

This service provides access to such things as:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements
- Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

24 Hour Travel Assistance services are not financial benefits. Any costs associated with a service are paid by the Member.

CONCIERGE SERVICE

Our concierge services are designed to help make Members’ travels more enjoyable. Our Concierge associates can assist a Member with many different requests such as:

- Destination information
  Including highlights and sights, shopping, museums, local cultural events, exhibitions, shows and festivals, airports, mass transportation, ATM locations, weather forecasts, local customs and duty requirements, current exchange rates, local visa and passport requirements
- Travel referrals and reservations
  Including hotels, bed & breakfasts, flights, rental cars, limo & car services, restaurants
- Restaurant and spa recommendations and services
- Event tickets
  Including sporting events, concerts, theater arrangements
- Health club information, referrals and reservations
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability), golf referrals, and information

Concierge services are not financial benefits. Any costs associated with a service are paid by the Member.