

AAA clubs provide a variety of insurance products and services to members and the general public.¹ Services usually are provided through a full-service AAA agency that offers AAA branded products or represents a variety of insurance companies. Many AAA clubs offer products from insurance companies owned and operated specifically for AAA members. Certain types of insurance may be provided to members as part of the member benefit package. Travel-related insurance products are available through most AAA Travel Agencies.

Automobile, Homeowners and other Personal Lines	Automobile and homeowners/renters insurance policies are sold by all AAA clubs. Most club agencies also offer a broad range of personal lines insurance, and, in some cases, commercial insurance. Since many factors affect insurance coverage, check with the local club for in-depth descriptions.
Life, Accident and Health Insurance	AAA clubs sell a selection of life, accident and health insurance products. Term and whole life policies generally are available. A variety of accident coverage ranging from low-limit personal accident insurance to high-limit accidental death benefit and travel accident insurance are commonly offered. Health-related coverage might include major medical, hospital indemnity, Medicare supplements, long-term care, short-term medical, and travel medical insurance. For products available in your area, contact the local club.
Other Types of Coverage	Not all coverage is available from all clubs; however, most clubs sell or provide insurance similar to that explained below.
Travel Agency Travel Accident Insurance	Some clubs provide travel accident insurance at no additional cost to members or travel agency customers who book travel through AAA. It provides benefits in the event of accidental death resulting from a covered travel-related accident. Options are sometimes available for travelers to purchase higher limits of coverage.
TripAssist® Travel Insurance	The AAA TripAssist program provides travelers with 24-hour emergency access to legal, medical and travel-related services. A multilingual hotline connects travelers with emergency assistance worldwide. TripAssist also provides insurance benefits for trip cancellation and interruption when necessitated by certain situations, like job loss, severe weather or a death in the family. TripAssist offers the most comprehensive list of covered reasons for trip cancellation and interruption in the travel insurance industry. Depending on the plan purchased, the program also provides benefits for lost baggage, travel accidents and medical expenses.
Bail Bond	Some clubs offer members a \$1,000 Guaranteed Arrest Bond and may offer up to a \$5,000 Bail Bond for covered traffic violations. Exclusions and state specific limitations apply.

¹ Due to state regulations and local restrictions, insurance is not available through all AAA clubs. The AAA National Office does not sell any type of insurance.

**Vehicle
Extended
Warranty**

The AAA Vehicle Extended Warranty provides coverage for major repairs upon the expiration of the factory warranty. The plan allows the use of any licensed repair facility, but if the vehicle is taken to an AAA Approved Auto Repair (AAR) facility, the plan deductible is reduced from \$100 to \$50. Pricing is based on the manufacturer, age of vehicle, plan chosen and duration of coverage.

Summary

Whether at home, on the highway, flying the skies, or sailing the oceans, most AAA clubs can provide the insurance protection members need. Check with the local club for the insurance available in your area.