**WELCOME!** This is your guide to the benefits and services of your Allstate Motor Club membership. Each of us at Allstate Motor Club, Inc. is committed to providing quality customer service. Please retain this document for future reference.

Pam DuFour, President, Allstate Motor Club, Inc. 11/14

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**PLEASE NOTE:** THIS MEMBERSHIP GUIDE IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE CONTRACT, NOR IS IT INTENDED TO COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW(S).

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**BENEFITS AND SERVICES**

**Emergency Road Service and Towing Benefit**

| Benefit Limit | $150 |

**24-HOUR TOLL-FREE DISPATCH SERVICE**

If the eligible vehicle you are driving becomes disabled you must call 800-347-8880 for service.

Dispatch service for:
- On-site emergency road service such as jump-starts, gas delivery* and flat tire changes up to your benefit limit
- Towing at no cost back to the service provider we send or to any destination you choose up to your benefit limit

If for any reason you no longer need emergency road service, please call us back immediately at 800-347-8880.

Service will be provided only if you are with your vehicle, unless other arrangements were made in advance with the dispatch operator. You are responsible for staying in a safe place until the service provider arrives. When the service provider arrives, show your membership card and sign the receipt for covered expenses up to your benefit limit of $150. You are responsible for payment of any additional expenses not covered and expenses that exceed your $150 benefit limit.

If an eligible vehicle requires two tows to reach its final place of repair, the second tow will be considered a continuation of the original tow. The maximum amount payable by us for the combined cost will be the amount of your benefit limit.

**CALL-AHEAD SERVICE**

Simply tell us who to call and their telephone number and we will notify them of your delay.

**ON-TIME SERVICE GUARANTEE**

If the service provider we dispatch arrives more than 30 minutes after the estimated time of arrival, you may call Customer Service and receive a 25% discount off your next year’s membership dues. (Not valid in Maryland.)

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**Lockout Benefit**

| Benefit Limit | $150 |

If you are locked out of your eligible vehicle, you must call 800-347-8880 for service. We will send a service provider to assist you.

If you call us and we cannot dispatch service, the telephone representative will authorize you to call a local service provider and will give you an authorization number. You may then call any service provider of your choice and pay them directly for services rendered.

You’ll be reimbursed up to your benefit limit when you submit your written reimbursement request within 90 days of service and include your original, dated receipt with your authorization number.

For procedures on how to obtain payment, see “Reimbursement Requests” on page 5

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1. Expenses which are not covered include, but are not limited to: Recovery expenses due to accident, fire or flood; parts, products, storage, or gasoline; service(s) performed in a dealership, garage, or service station; service(s) performed in areas not regularly traveled (such as sand beaches, open fields, areas not passable due to construction); service(s) needed due to an act of nature, etc.; charging a battery or delivery and repair of tires; tow bar rentals; towing due to a parking violation or towing out of a place of repair or impound areas (except for accident or theft recovery); service(s) other than that provided by a commercial garage or service station (payment will not be made to private parties or unlicensed facilities); service(s) to a disabled vehicle driven by anyone (such as a friend or distant relative) who is not an Allstate Motor Club member, member’s spouse or other designated driver or associate member; removing/installing snow tires, repairs to studs, mounting and dismounting snow chains; clearing or entering snowbound driveways; shoveling vehicles out of snow banks or shoveling snow from around a vehicle; local tolls or parkway charges; service to a vehicle with an expired or missing safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law; and any other expenses not specifically mentioned as covered.

2. Expenses which are not covered include, but are not limited to: Labor to produce keys, replacement keys, and mechanical failure of locks or ignition system.
If you need to post bail in connection with certain traffic violations, check the back of your official membership card for terms and conditions of your arrest bond certificate. Just present your official membership card to the arresting or court officer(s) instead of surrendering your driver’s license when charged with a moving traffic violation.

It is your responsibility to appear at your court date. If you fail to do so, and we pay the court the amount of your bond up to your benefit limit, then you must reimburse Allstate Motor Club, Inc. for the amount we paid on your behalf.4

Please note: Acceptance is at the discretion of the arresting officer and rules of the court as well as governed by state laws.

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<th>BENEFITS AND SERVICES (continued)</th>
<th>Benefit Limit – Up to $1,000</th>
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<td><strong>Arrest Bond Certificate</strong>3</td>
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**Trip Interruption**6

If your vacation or personal trip is interrupted as a result of a collision involving your eligible vehicle, you may qualify for reimbursement of certain expenses incurred within 72 hours of the collision. To qualify: You must be a member at the time of the collision and the driver of an eligible vehicle; the collision must occur more than 100 miles from home; the collision between your eligible vehicle and either an object and/or another vehicle must render it inoperable and unsafe to drive; the eligible vehicle must be towed from the scene of the accident, and the repairs must be done in the vicinity of the collision. Covered expenses include: Commercial transportation (such as airline, bus, train, etc.) to your home or original travel destination; a rented vehicle from a commercial car rental agency; and meals and overnight lodging purchased in the vicinity of where your vehicle was being repaired. Only one reimbursement request may be submitted for payment per accident and only the member who was operating the vehicle at the time of the collision may submit a reimbursement request.

**VEHICLE THEFT AND HIT-AND-RUN REWARDS**7

An amount up to your benefit limit of $10,000 will be paid as a reward to the witness(es) who provides information leading to the arrest and conviction for larceny or theft of anyone stealing your vehicle.

**HIT-AND-RUN REWARD**

An amount up to your benefit limit of $10,000 will be paid as a reward to the witness(es) who provides information leading to the arrest and conviction (for a felony, not for any lesser or different offense) of anyone responsible for bodily injury to you, your spouse or other designated driver or an associate member (if applicable) because of a hit-and-run accident. You must be a member at the time of the incident, and the vehicle in question must be owned by the member, your spouse or other designated driver.

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3 Expenses which are not covered include but are not limited to: Felony violations; driving a vehicle while under the influence of alcohol, drugs or narcotics or without a valid driver’s license; and payment of fines or forfeiture of bail bond.

4 Benefit reimbursements are covered by contractual liability policies issued to Allstate Motor Club, Inc., underwritten by Traveler’s Casualty Insurance Company of America, licensed in Massachusetts, Allstate Motor Club, Inc., and Travelers Casualty and Surety Company of America guarantee the appearance in court of the Member, Member’s Spouse, or other designated driver (“Member”) in the event such Member has been arrested for a moving violation of any motor vehicle law as allowed by law in the jurisdiction (but in no event for driving while under the influence of intoxicating liquor or drugs or for any felony) committed during the membership period shown on the membership card. If Member fails to appear in court at the time of trial, the payment of any fine or forfeiture not in excess of $2,000 is guaranteed. Except for an appeal bond, all public officers are authorized and requested to accept this certificate in lieu of cash bail. Member must notify Club immediately when membership card is deposited as bail. Member agrees to promptly reimburse the Club for any payment by it because of this guarantee.

5 Maryland state law requires the arrest bond limit to be $1,000. A $1,000 limit also applies in Florida, Georgia, Oregon and Tennessee. Coverage is limited to $500 in Connecticut, Massachusetts, New Jersey, Oklahoma and West Virginia. Coverage is limited to $300 in Arizona and Alabama and $250 in Arkansas, Iowa, Kentucky, Louisiana, Michigan, Mississippi, Nebraska, New Mexico, Ohio, Pennsylvania, Texas and Wisconsin. Under Illinois state law, there are four offenses for which automobile bond cards may be accepted by law enforcement officials as bail: (1) Use of safety belts, driver or passenger; (2) minor traffic offense; (3) speeding, more than 20 miles per hour over the posted limit but not more than 30 miles per hour over the speed limit; (4) speeding, more than 30 miles per hour over the posted limit.

6 Benefit is not allowed in Tennessee. Where benefit is allowed, expenses which are not covered include, but are not limited to: Mechanical failures, fire, or theft; expenses incurred beyond 72 hours; meals or lodging purchased outside the vicinity of where your vehicle was repaired or provided by anyone other than a commercial business; expenses incurred by anyone other than you, your spouse or other designated driver or associate member; telephone calls, photocopies, personal items, sundries, any type of miscellaneous items, etc.; medical expenses; and expenses paid by your insurance company.

7 Persons NOT entitled to receive such rewards include: Your, additional household member, an associate member or any other person related to you, your spouse, or other designated member by blood or marriage; law enforcement officials and/or a member of their families; and anyone with you or your spouse or other designated member or associate member at the time of the theft or accident.
BENEFITS AND SERVICES (continued)

Legal Defense Benefit

The Legal Defense benefit provides payment for attorney fees — up to the benefit limit indicated below — to defend you in court if you are charged with certain moving violations of motor vehicle laws while driving an eligible vehicle. You may choose any attorney (other than yourself or a family member) to represent you. We cannot provide an attorney for you.

For states other than New York, we will reimburse you up to the following benefit limits. For New York state residents, we must by law make the reimbursement payment (up to your benefit limit) directly to your attorney.

Hotel, Motel, Car Rental Discounts and Other Offers

We are always looking to bring you more great savings and benefits. Discounts at participating hotels, motels and car rental companies are generally available when advance reservations are made. From time to time other discounts or special offers may be made available to you as an Allstate Motor Club member. Please refer to your additional member materials and visit allstatemotorclub.com for details.

MEMBERSHIP INFORMATION

All the benefits described in this Guide are available to you as the Member. One other person with a valid driver’s license living with you in your home may also receive all the benefits of this Motor Club Plan if you have listed that person as your spouse or other designated driver. Dependent children ages 16 to 18 are eligible to use ONLY the emergency road service and towing benefit coverage (as long as they reside with you in your home). Full benefit coverage can be purchased for each of your dependent children (ages 16 to 23, living with you or away at school) as an associate member(s) by paying an additional membership fee(s). Other family members, residents of your household, friends, or others riding with you are not entitled to any of the benefits or services of the membership plan you purchased.

Your membership begins on the day you complete, sign, and mail your application. If you indicate a future date on that application, then that’s when your membership begins. And if you join by telephone, you become a member on the day of that call. As with any organization, membership is subject to the payment of dues, whether by check or credit/debit card. Regular membership is for a period of 12 consecutive months, regardless of the frequency with which your membership dues might be billed.

Your membership renews automatically, subject to payment of dues, at the end of the current membership period unless cancelled in writing by you or by the Motor Club. If you paid your first year’s membership dues with a credit/debit card or at some point asked us to charge your renewal dues to a credit/debit card, all future renewal dues will automatically be charged to that same credit/debit card on or about your annual renewal date. That is, of course, unless you tell us otherwise. If you originally paid your dues by check or money order, you’ll receive a renewal bill in the mail as your payment becomes due.

The benefits and services described in this Guide are available to members up to their benefit limit without any additional payments in excess of membership dues, unless otherwise specified.

The benefits described herein are provided anywhere in the continental U.S. Alaska, and Hawaii.

ELIGIBLE VEHICLES

Because membership benefits apply to you, not to a single vehicle, your Motor Club benefits can be used to provide service for any of the following private passenger vehicles which you, or your spouse or other designated driver or dependent children living with you ages 16 to 18 or associate member(s) (if applicable) may be driving regardless of whether that vehicle is owned, leased, rented, or borrowed:

- Automobiles, including company cars assigned to the member for full-time personal use,
- Motorcycles,
- Recreational vehicles and,
- Pickup trucks, vans and sport utility vehicles operated primarily for personal use (if used commercially, said vehicles are only included while traveling to and from the driver’s place of work and residence).

These vehicles are NOT ELIGIBLE under membership: commercial and/or business-use vehicles including, but not limited to, taxis, limousines, automobiles, vans, trucks, and trailers; self-contained and/or self-propelled motor homes, regardless of size or class; and trailers, including but not limited to boat, fifth wheel, travel, and/or pop-up camping trailers.

*Other than reckless driving and/or manslaughter.

*All Legal Defense benefit is not available in the state of Alabama. In all other states, expenses which are not covered include, but are not limited to, the following: 1) any offense prior to becoming a member; 2) any trial defense or appeal expenses for more than one traffic violation arising out of the same incident (if you are charged with multiple violations, reimbursement will be made for the violation which allows for the single highest benefit limit; 3) any trial defense or appeal expenses for charges involving felony violations or driving under the influence of intoxicating liquor or drugs, whether or not you are convicted of the charge or convicted of a lesser offense; 4) if you are charged with other than a moving violation; and 5) traffic fines, court costs or the costs of bail bondsmen.

*Call our Customer Service Center at 800-514-8611 for more information about providing full coverage for your dependent children (ages 16–23) to your membership plan.
MEMBERSHIP INFORMATION (continued)

TEMPORARY SUSPENSION, CANCELLATION AND NON-RENEWAL
You may cancel your membership at any time simply by calling or writing to our Customer Service Center. We may temporarily suspend or cancel certain membership benefits during a membership period for excessive use of the benefits and services we provide. Use of your emergency road or towing service benefit four (4) times within any one membership period will result in the automatic suspension of that benefit until the beginning of your next membership period. If your membership includes one or more paid associate members you are entitled to one (1) additional emergency road service occurrence.

Throughout such suspension period, we will continue to attempt to dispatch a service provider to you if you call us for help. You, however, will be responsible for paying for the full cost of any services rendered.

We may cancel your membership during a membership period for any of the following reasons:

1. Failure to pay your membership dues;
2. Material misrepresentations or fraudulent submission of a request for reimbursement,* or
3. Excessive use of the benefits and services we offer.10

GENERAL PROVISIONS

Service Providers: Emergency road and towing service is rendered by service providers who are independent contractors and who are neither agents nor employees of the Motor Club. Because these independent contractors have exclusive control over their own equipment and personnel, the Motor Club is not responsible for their acts or omissions or for the quality of any service they provide. For those same reasons, the Motor Club assumes no liability for property damage or bodily injury, if any, caused by a service provider. Any claim involving such damage or injury should be filed directly with the responsible service provider.

Vehicle Maintenance: Emergency road service is not intended as an alternative to proper vehicle maintenance. Please maintain your vehicle in good mechanical condition.

Dispatch: In certain areas and at certain times we may not be able to dispatch help to you. In those cases, we will give you an authorization number and will direct you to call a local service provider for the assistance you need. You then pay the service provider directly for services rendered, and submit to us a reimbursement request. Extreme weather conditions, acts of God or nature, heavy call volume, or lack of equipment availability may affect our ability to provide service.

Multiple Memberships: If you or your spouse or other designated driver purchased more than one membership, please notify us immediately. Duplicate payments for a single incident are not permitted. Refunds of dues for duplicate memberships will only be given for the current year membership without claims.

Bank Charges: We are not responsible for any fees or charges imposed by any bank or credit/debit card issuer relating to the use of your credit/debit card or personal check including but not limited to overdraft or credit limit fees.

Address/Email/Name/Credit or Debit Card Changes: In order to keep your membership active, and to allow us to send you information that may affect your membership, you must notify us of any name, street address, email address, credit, or debit card changes (where applicable).

Benefits and Dues: Both are subject to change without notice. From time to time, additional benefits and services may be offered.

Telephone Monitoring: Members who telephone Allstate Motor Club, Inc. are deemed to consent to the monitoring and recording of incoming and follow-up calls.

Inconsistency: In the event there is any inconsistency between the language of this Membership Guide and information provided by an agent or representative of Allstate Motor Club or an independent contractor providing service to a member, the language, terms, limits and conditions of this Guide shall control.

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10 Excessive use is determined by, among other considerations, your length of membership, the number and/or dollar amounts of claims submitted, and the type of membership. Excessive use is not a reason for mid-term cancellation for Alaska, Utah or Wisconsin residents.

11 In the states of Maryland, Massachusetts, Mississippi, Montana, Nevada, Oklahoma and Wyoming, you may cancel at any time and receive a prorated refund of any unused membership dues calculated from the cancellation date without any deductions.
HOW TO SUBMIT A REIMBURSEMENT REQUEST

FOR ALL REIMBURSEMENT REQUESTS
Send us your written request within 90 days (as specified below):12

- Always include your name, current street and email addresses, your daytime and home telephone numbers, and your membership number on your submissions.
- Send us ONLY original, dated documents. Except as specified below, photocopies of relevant documents are not acceptable.
- Be sure to retain copies of all such documents for your own records.
- Mail your reimbursement request to the Benefit Payment Center address indicated on page 6.
We reserve the right to deny any request submitted more than 90 days after the date of service (subject to certain state restrictions), containing receipts and/or supporting documents which cannot be verified, and/or containing photocopies of receipts or supporting documents.

FOR EMERGENCY ROAD SERVICE, TOWING, AND LOCKOUT SERVICE
Send us your reimbursement request within 90 days of service. You must include: Your authorization number; the original, dated itemized receipt on the commercial letterhead of the service provider; and your name, address, and membership number.

FOR TRIP INTERRUPTION
Send us your reimbursement request within 90 days of the incident. You must include a copy of the police report, the original repair bill, and a detailed list of expenses.
If it is not possible to obtain these documents, you must be able to prove the following points:

1. That there was an accident;
2. That the driver of your eligible vehicle at the time of the collision was a member of this Motor Club;
3. That the collision took place more than 100 miles from the member’s home; and
4. That the eligible vehicle was not operable, or was unsafe to drive and was in fact towed from the scene of the accident.

FOR VEHICLE THEFT AND HIT-AND-RUN REWARDS
Send us your reimbursement request within 90 days of the conviction. You must include the following:

1. A copy of all documents pertaining to the incident (e.g., transcripts of witness’ statements, investigation reports, etc.) including reference to the arresting officer’s name, badge number and address, as well as the current address of the witness and the relationship, if any, of the witness to you or your spouse or other designated driver;
2. A copy of the police report which includes the name of the person who provided the information which led to the arrest and conviction and which also describes the nature of the incident; and
3. A copy of the final court transcript or conviction report showing the exact offense(s) of which the thief or hit-and-run driver was finally convicted, and containing a reference to the fact that the person claiming the reward provided information leading to that conviction.

FOR LEGAL DEFENSE
Send us your reimbursement request within 90 days of the trial. You must follow the procedures below:

For Residents of All States (except New York):

1. Pay your attorney directly and obtain a copy of the arrest citation along with an itemized bill—the latter on that attorney’s stationery—which indicates the offense for which you were charged and the fee(s) paid;
2. Be sure your attorney includes on the bill your name, current address, and membership number; and
3. Mail your request for reimbursement, including the original of that attorney’s bill and a copy of the arrest citation, to the Benefit Payment Center at the address listed below.

For Residents of New York State

New York state law requires we pay your attorney directly, up to your benefit limits:

1. Present this Membership Guide to your attorney, along with your current Motor Club membership identification card;
2. Within ninety (90) days of your trial, have your attorney mail (to the Benefit Payment Center at the address listed on page 6) an itemized bill on that attorney’s stationery which indicates the offense for which you were charged and the fee(s) due him or her, along with a copy of your arrest citation; and
3. Be sure your attorney includes on the bill your name, current address, and membership number.

HOW TO SUBMIT A PERSONALIZED TRIP PLAN REQUEST

There are three ways to order your personalized TRIP PLAN: write, email, or call Customer Service (see page 6). When you place your order, be sure to include the following information:

1. Your name and membership number;
2. Your current street and email addresses;
3. Your daytime and home telephone numbers;
4. Your departure date;
5. Your final destination;
6. The major cities you intend to visit in the order you plan to visit them;
7. Whether you prefer hotel/motel or campground information; and
8. Whether to mail or email your TRIP PLAN to you.

12 Wisconsin state law requires residents to provide notice of loss as soon as possible and within one (1) year from the end of the 90-day notice period. In the event it was reasonably possible to provide proof of loss within this period, and you fail to do so, we may deny your claim.
CONTACTS

FOR 24-HOUR TOLL-FREE EMERGENCY ROAD SERVICE
Call 800-347-8880

FOR CUSTOMER SERVICE
Call 800-347-8880
7 A.M. to 7 P.M. CST Monday – Friday
8 A.M. to 3:30 P.M. CST Saturday

TO PAY YOUR MEMBERSHIP DUES
Allstate Motor Club, Inc.
P.O. Box 4363
Carol Stream, IL 60197-4363

Email address: allstatemotorclub@allstate.com

FOR REIMBURSEMENT REQUESTS, GENERAL INFORMATION OR TRIP PLAN REQUESTS
Allstate Motor Club, Inc.
P.O. Box 660021
Dallas, TX 75266-0021

Remember to include your name, membership number, current street and email addresses, plus your daytime and home telephone numbers any time you write to us.