

Auto Knight Motor Club RV Motor Club Membership Plan Benefits

# THIS IS NOT AN AUTOMOBILE PHYSICAL DAMAGE OR AUTOMOBILE LIABILITY INSURANCE CONTRACT.

As a Member of Auto Knight Motor Club Roadside Assistance, all emergency roadside assistance benefits are available to **You** up to the one thousand dollar (\$1,000.00) per occurrence benefit limit without any additional payments. **Covered Members, "You", "Your"** are responsible for any non-covered expenses over the per occurrence limit. Each **Covered Member** will be permitted an aggregate (total) of benefit occurrences that are covered by the **Membership Plan** of up to two (2) Roadside Assistance covered occurrences per twelve (12) month **Membership Plan** term. **Your Membership Plan** will begin on the date shown on **Your Membership Plan** card and continue until either **You** or **We** cancel **Your Membership Plan**. This **Membership Plan** is not transferrable.

All Auto Knight Motor Club Roadside Assistance Service(s) are provided by Auto Knight Motor Club Inc., referred to in this document as "We", "Us", "Our", Club". In the event that service is not obtainable through the Club, upon Your written request You may receive a refund of payments made for services received independently according to the coverage limits outlined in this Membership Plan. You must first contact the Club for authorization to obtain independent services.

All of the emergency Roadside Assistance benefits of **Your Membership Plan** are described herein and are applicable throughout the United States and Canada 24 hours a day, 365 days a year. However, it is important that **You** understand this is a Motor Club **Membership Plan**.

Vehicle, "Towable", refers to the Self-Contained Motorhome, Travel Trailer, Fifth Wheel, Slide-In Camper, Van Camper, Pick-Up Camper, or Pop-Up Camper that which You own, lease, rent or borrow. Vehicle may also include the vehicle that is actively towing the Towable. Benefits apply to Vehicles used for personal and commercial use. The Covered Member must be in possession of the Vehicle when the disablement occurs in order to receive any benefits.

## SCHEDULE OF COVERAGES

The following Service(s) are covered emergency roadside assistance benefits, subject to the one thousand dollar (\$1,000.00) per occurrence limitation and the aggregate covered occurrences limitation:

- (1) Towing Assistance When towing is necessary, the **Covered Member's** disabled **Vehicle** will be towed up to fifty (50) (unloaded/loaded) miles to the nearest qualified service facility or destination of **Your** choice.
- (2) Battery Service If a battery failure occurs, a jump start will be applied to start the **Covered Member's Vehicle**. Hybrid or Electric vehicles will be towed.
- (3) Flat Tire Assistance Service consists of the removal of the Covered Member's Vehicle's flat tire and its replacement with the inflated spare tire; if no spare is available, Vehicle will be towed to nearest service facility (under the limits of the Towing Assistance benefit).
- (4) Emergency Fluid Delivery Service An emergency supply of up to five (5) gallons of gasoline, oil, fluid, and water will be delivered to the Covered Member if the Covered Member's Vehicle is in an immediate need. Member must pay for the fuel or other fluid when it is delivered.
- (5) Lock-Out Assistance If the **Covered Member's** keys are locked inside the **Vehicle**, the **Club** will provide for assistance gaining entry to the **Vehicle**. **Covered Member** must provide identification and proof of vehicle ownership at the time that the lockout service is provided.
- (6) Winching When the Covered Member's Vehicle can be reached safely from a normally traveled road or established thoroughfare, the Club will provide winching service to extract Covered Member's Vehicle from mud, sand, or a ditch, with the use of one person and one normally equipped truck for no more than two (2) hours.

#### THE SERVICES LISTED ABOVE ARE NOT ROADSIDE ASSISTANCE REIMBURSEMENT SERVICES.

## ADDITIONAL BENEFITS UNDER THIS MEMBERSHIP PLAN

**RENTAL VEHICLE BENEFIT:** Coverage will be provided to **You** up to a maximum of one hundred dollars (\$100.00) for every eight (8) labor hours, or portion thereof of applicable labor time required to complete the repair of **Your Vehicle**, up to a maximum of ten (10) days or one thousand dollars (\$1,000.00) for each repair visit. In addition, a maximum of four (4) additional days of rental coverage is available for part(s) delay.

**TRIP INTERRUPTION BENEFIT**: We will reimburse **You** for receipted hotel and restaurant expenses up to a maximum of three hundred dollars (\$300.00) per day for a maximum of five (5) days, in the event a breakdown of **Your Vehicle** occurs more than fifty (50) miles from **Your** home and results in a licensed repair facility keeping **Your Vehicle** overnight. The total benefit payable per occurrence is fifteen hundred dollars (\$1,500.00).

AIRFARE BENEFIT: We will reimburse You for receipted airfare expenses for You and a traveling companion to fly home up to a maximum of one thousand dollars (\$1,000.00), in the event a breakdown of Your Vehicle occurs more than two hundred (200) miles from Your home and results in a licensed repair facility keeping Your Vehicle overnight.

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**FOOD SPOILAGE BENEFIT:** In the event of **Your Vehicle's** refrigerator or freezer breakdown or, the repair facility fails to continually operate the refrigerator or freezer and either event results in the loss of perishable food or beverages, **We** will reimburse **You** for receipted expenses to replace the food or beverages up to a maximum of one hundred fifty dollars (\$150.00) per occurrence.

**FUEL/LP GAS REPLACEMENT BENEFIT**: In the event **Your Vehicle's** fuel tank incurs a breakdown that results in the loss of fuel or LP gas, **We** will reimburse You for receipted expenses to replace the fuel or LP gas up to a maximum of three hundred dollars (\$300.00) per occurrence.

## MOTOR CLUB TERMS AND CONDITIONS

The following terms and conditions must apply to qualify for coverage under this **Membership Plan**. Throughout this **Membership Plan** defined terms whether capitalized or bolded have a defined meaning or value.

- (1) Membership benefits extend to the **Covered Member(s)** only. "**Covered Member(s)**", "You", Your" is defined as the enrolled member(s) registered with the **Club**.
- (2) Important: A Covered Member must be with the Vehicle when the service provider arrives, as they cannot service an unattended vehicle; You will be charged a service fee for any unattended service attempts.
- (3) Service provided must be a covered benefit under the terms and conditions of this Membership Plan. To obtain service just call TOLL FREE 844-204-3610 to speak to a dispatcher who will dispatch a service vehicle for a covered emergency. "Service(s)" is defined as items 1-6 under the Schedule of Coverages above. Note: Any Service obtained through any source other than the Club is not covered and is not reimbursable. However, in the event that the Club is unable to provide service, upon Your request You will be authorized by the Club to obtain service from another service provider. In this event, You will be reimbursed for any payments made for authorized covered service(s) up to the specified benefit limits. To receive a reimbursement form, You must call 844-204-3610.
- (4) Your Membership Plan must be active, and You must contact the Club directly for service at 844-204-3610. "Membership Plan" is defined as the agreement between You and the Club.
- (5) The following items are not included as part of the Membership Plan benefits:
  - (i) Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the Covered Member's use of a vehicle in the commission of a felony.
  - (ii) Cost of parts, replacement keys, cost of fluids, lubricants, or cost of fuel, material, additional labor relating to towing, or the cost of installation of products. Non-emergency towing or other non-emergency service.
  - (iii) Any service available through a valid manufacturer's warranty or service. Non-emergency mounting or removing of snow tires or chains or shoveling snow from around a vehicle.
  - (iv) Tire Repair.
  - (v) Motorcycles, trucks over one-and-a-half-ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles not included above.
  - (vi) Any and all taxes or fines. Damage or disablement due to fire, flood, or vandalism.
  - (vii) Towing from or repair work performed at a service station, garage, or repair shop. Towing by other than a licensed service station or garage; vehicle storage charges; a second tow, or other benefit related to the same occurrence.
  - (viii) Service on a Vehicle that is not in a safe condition to be towed or serviced that may result in damage to the Vehicle if towed or serviced.
  - (ix) Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
  - (x) Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
  - (xi) Repeated service calls for a Covered Member's Vehicle in need of routine maintenance or repair. Only one (1) disablement for the same service type during any seven-day period will be accepted.
  - (xii) Services received independently from the Club without prior authorization from the Club. Only two (2) covered occurrences are provided for each twelve (12) month Membership Plan term.
  - (xiii) Benefits of Covered Members will not be paid if incident giving rise to claim occurs while the Covered Member is charged with no or improper license or permit.

<u>Cancellation</u>: You or the Club may cancel this Membership Plan at any time during the Membership Plan Term period by calling 844-204-3610 or by sending a written notification of such cancellation to the Club. You may cancel this Membership Plan within thirty (30) days for a full refund of the purchase price paid, less any claim paid. After thirty (30) days, You may cancel this Membership for a pro-rata refund of the amount originally paid for the Membership, based on the months remaining, less a cancellation fee of twenty-five dollars (\$25.00) and the amount of claims already paid during Your Membership Plan Term. Monthly memberships are not refundable, but will be cancelled after the end of Your last paid month. The Club reserves the right to cancel this Membership Plan for fraud or material misrepresentation on Your part. Cancellation will be effective thirty (30) days after delivery or first-class mailing of a written notice to You. Cancellation by the Club for non-payment of this Membership Plan by You will be effective ten (10) days after delivery or first-class mailing of a written notice to You.

<u>Change of Address or Contact Information</u>: If there are changes to Your personal information, including name, address, or telephone number, please notify the entity that issued this **Membership Plan** to You.

#### STATE REQUIREMENTS AND DISCLOSURES

THIS MEMBERSHIP PLAN IS AMENDED TO COMPLY WITH THE FOLLOWING REQUIREMENTS AND DISCLOSURES FOR THE DEALER'S STATE.

**ARKANSAS**: The benefits listed under Emergency Fluid Delivery Service and Battery Service are provided to Members at discounted rates. SCHEDULE OF COVERAGES section is amended to add (7) <u>One Thousand Dollar (\$1,000) Bail Bond</u>: If You are charged in an accident, in which someone is injured or killed, the **Club** will assist in arranging bail bond with a bonding company of **Your** choice. The **Club** will pay up to 10% of the face of the bail bond set, not to exceed a maximum of one thousand dollars (\$1,000). The **Club** does not agree to be a surety on any bail bond, but rather, contracts to pay up to a maximum of one thousand dollars (\$1,000) of the bondsman's fees. This benefit does not include an appeal bond of any kind. Each **Covered Member** will be permitted up to one (1) covered occurrence per twelve (12) month **Membership Plan** term.

<u>CALIFORNIA</u>: You will not be required to pay any sum, in addition to the amount specified in the **Membership Plan**, for any services thus specified. You have the unconditional right to cancel and terminate this optional **Membership Plan** for a refund of the unearned portion of the cost for this **Membership Plan** at any time. If You request a cancellation within thirty (30) days of the **Membership Plan** and request a refund, You must contact Us in writing and return this **Membership Plan** to address indicated. The Member is entitled to the unused portion of the consideration paid for such **Membership Plan**, calculated on a pro rata basis over the period of the **Membership Plan**, without any deductions. The language "based on the months remaining, less a cancellation fee of twenty-five dollars (\$25.00) and the amount of claims already paid during Your Membership Plan Term" is deleted.

MARYLAND: Office Location: c/o Corporate Creations Network, Inc., 2 Wisconsin Circle #700, Chevy Chase, MD 20815.

<u>MISSISSIPPI</u>: All benefits under this **Membership Plan** are promised to the Member. Residents of Mississippi may not have claims deducted from any cancellation refunds. **You** will not be required to pay any sum in addition to the amount specified in the **Membership Plan** for any services thus specified. If fees or the **Membership Plan** fee has been paid thereupon, **You** are entitled to a refund of the unused portion of the consideration paid for the **Membership Plan** calculated on a pro rata basis over the period of the **Membership Plan**, without any deductions.

**MONTANA:** CANCELLATION section is amended as follows: After thirty (30) days, **We** will refund a pro-rated amount of the **Membership Plan** price, based on the unused portion of premium as of the date of cancellation. This refund applies regardless if **You** or **We** cancel the **Membership Plan**. The cancellation refund will be calculated without any deductions.

**NEVADA**: Services commence on the effective date of this **Membership Plan**. Office location – Corporate Creations Network, Inc., 8275 South Eastern Avenue #200, Las Vegas, NV 89123. Residents of Nevada may not have claims deducted from any cancellation refunds. CANCELLATION section is amended as follows: This **Membership Plan** may be canceled at any time, and **You** will receive a pro rata refund with no deductions. RENTAL VEHICLE BENEFIT is amended as follows: Coverage will be provided to You in the event a breakdown of **Your Vehicle** occurs more than fifty (50) miles from **Your** home and results in a licensed repair facility keeping **Your Vehicle** overnight, up to a maximum of one hundred dollars (\$100.00) for every eight (8) labor hours, or portion thereof of applicable labor time required to complete the repair of **Your Vehicle**, up to a maximum of ten (10) days or one thousand dollars (\$1,000.00) for each repair visit. In addition, a maximum of four (4) additional days of rental coverage is available for part(s) delay.

**OKLAHOMA**: Office Location: c/o Corporate Creations Network, Inc., 601 South Boulder #600, Tulsa, OK 74119. The **Membership Plan** may be canceled at any time by the **Club** or canceled at any time by the Member. If the **Membership Plan** is cancelled and the Member has actually paid the consideration, thereupon the Member is entitled to the unused portion of the consideration paid for such **Membership Plan**, calculated on a pro rata basis over the period of the **Membership Plan**, without any deductions.

WISCONSIN: Residents of Wisconsin may not have claims deducted from any cancellation refunds.

<u>WYOMING</u>: Office Location: c/o Corporate Creations Network, Inc., 5830 E. 2<sup>nd</sup> Street, Casper, WY 82609. The **Membership Plan** may be canceled at any time by the **Club** or canceled at any time by the Member. If the **Membership Plan** is cancelled and the Member has actually paid the consideration, thereupon the Member is entitled to the unused portion of the consideration paid for such **Membership Plan**, calculated on a pro rata basis over the period of the **Membership Plan**, without any deductions.

I have read this **Membership Plan** in its entirety and fully understand its content and acknowledge receipt of a copy thereof. I further understand that this **Membership Plan** is not required in order to purchase or obtain financing for the vehicle and that my acceptance of the coverage under this **Membership Plan** is voluntary. A copy of this **Membership Plan** will be retained by Auto Knight Motor Club, Inc.

I ACCEPT THIS MEMBERSHIP PLAN		I REJECT THIS MEMBERSHI	I REJECT THIS MEMBERSHIP PLAN	
Member Signature(s)	Date	Member Signature(s)	Date	
Agent	Title	Date		