### BENEFITS AND SERVICES

#### Emergency Road Service and Towing Benefit

<table>
<thead>
<tr>
<th>Benefit Limit – Up to $100</th>
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**24/7 ROADSIDE HELP IS JUST A CALL AWAY**

If the eligible vehicle (see page 3 for definition) you are driving becomes disabled, call us first at 800-347-8880.

We will provide dispatch service for:
- On-site emergency road service such as jump-starts, gas delivery* if your tank is empty and flat tire changes up to your benefit limit
- Unlimited towing back to our service provider’s facility or towing up to your benefit limit to any destination you choose

**WHAT TO KNOW WHEN REQUESTING SERVICE**

Service will be provided only if you are with your vehicle, unless other arrangements were made in advance with the member services representative. Please be sure to stay in a safe place until the service provider arrives. If for any reason you no longer need emergency road service, please call us back immediately at 800-347-8880. When the service provider arrives, show your membership card and sign the service receipt.

If your vehicle requires two tows to reach its final place of repair, the second tow will be considered a continuation of the original tow. We will reimburse you up to your $100 benefit limit. You are responsible for payment of expenses that exceed your benefit limit plus any expenses that are not covered by your plan.

* Valid in states where permitted by law.

#### Lockout Benefit

<table>
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<tr>
<th>Benefit Limit - Up to $100</th>
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If you are locked out of your vehicle, call us at 800-347-8880. We will send a service provider to assist you.

If we are unable to dispatch service when you call, a member services representative will provide you with an authorization number. You may then call a local provider of your choice and pay them directly for services rendered.

Be sure to submit your reimbursement request within 90 days of service. Include your membership number and the original, dated receipt with your authorization number. We will reimburse you for service up to your $100 benefit limit. For more details on how to obtain payment, see “How to Submit a Reimbursement Request” on page 5.

**WHEN YOU WILL NEED AN AUTHORIZATION NUMBER**

If we are unable to dispatch service when you call us, a member services representative will provide you with an authorization number. You may then call a local provider of your choice and pay them directly for services rendered.

To receive reimbursement, be sure to submit your reimbursement request within 90 days of service. Include your membership number and the original, dated receipt with the authorization number the representative gave you. For more information on how to obtain reimbursement, see “How to Submit a Reimbursement Request” on page 5.

**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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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, forests and 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, additional household member 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.
### BENEFITS AND SERVICES (continued)

<table>
<thead>
<tr>
<th>Arrest Bond Certificate</th>
<th>Benefit Limit - Up to $500</th>
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<tbody>
<tr>
<td><strong>Your Allstate Motor Club membership can help if you are stopped for a traffic violation. If you need to post bond 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.</strong> Please Note: Acceptance is at the discretion of the arresting officer and rules of the court and governing state laws. Also, be sure that your signature on your card appears just as it does on your driver’s license. Please remember that it is your responsibility to appear at your court date. If you fail to do so, you must reimburse Allstate Motor Club, Inc. for the bond amount we paid on your behalf.4 We reserve the right to deduct any forfeited bond amount from member benefits or refunds owed to you. Failure to repay any forfeited bond may result in immediate membership cancellation and other legal remedies on our part. A membership may be non-renewed if any member fails to reimburse us for any monies paid to satisfy an ex parte judgment notice. Certain states (such as California and Colorado) do not accept arrest bond certificates. In those states, we will not provide cash payment to post bond even if you are a resident of another state. Other states may accept an arrest bond certificate, but in an amount less than the $500 benefit limit.5</td>
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<tr>
<th><strong>Trip Interruption</strong>6</th>
<th>Benefit Limit – Up to $750</th>
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| **If your vacation or personal trip is interrupted as a result of a collision involving your vehicle, you may qualify for reimbursement of certain expenses incurred within 72 hours of the collision. To qualify:**  
1. You must be a member at the time of the collision and the driver of an eligible vehicle;  
2. The collision must occur more than 100 miles from home;  
3. The collision between your vehicle and either an object and/or another vehicle must render it inoperable and unsafe to drive;  
4. Your vehicle must be towed from the scene of the accident; and  
5. The repairs must be done in the vicinity of the collision. **Covered expenses include:**  
   - Commercial transportation (such as airlines, 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 per accident may be submitted for payment by the member who was operating the vehicle at the time of the collision. |

<table>
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<tr>
<th><strong>Vehicle Theft And Hit-And-Run Rewards</strong>7</th>
<th>Benefit Limit – Up to $5,000</th>
</tr>
</thead>
</table>
| **If your vehicle is stolen or you’re involved in a hit-and-run accident, Allstate Motor Club may be able to offer you assistance through our Rewards program.** **VEHICLE THEFT REWARD**  
An amount up to your $5,000 benefit limit will be paid as a reward to the witness(es) who provides information leading to the arrest and conviction of anyone for larceny/theft of your vehicle. **HIT-AND-RUN REWARD**  
An amount up to your $5,000 benefit limit will be paid as a reward to the witness(es) who provides information leading to the arrest and felony conviction of anyone responsible for bodily injury to you, your additional household member or an associate member (if applicable) due to 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 or your additional household member. |

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4 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.  
5 Benefit reimbursements are covered by contractual liability policies issued to Allstate Motor Club, Inc., underwritten by Travelers Casualty and Surety 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 officials 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 5 because of this guarantee.  
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 additional household member 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: You, your additional household member, an associate member or any other person related to you, your additional household member or associate by blood or marriage; law enforcement officials and/or a member of their families; and anyone with you or your additional household 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.

Please Note: We will directly reimburse you for your legal defense benefit, with the exception of New York residents. By New York law, we are required to make the reimbursement benefit payment directly to your attorney.

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.

<table>
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<tr>
<th>OFFENSE OR ACTION</th>
<th>BENEFIT LIMIT</th>
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<tbody>
<tr>
<td>A moving motor vehicle law violation*</td>
<td>$50</td>
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<tr>
<td>Appeal of that offense</td>
<td>$50</td>
</tr>
<tr>
<td>Reckless driving</td>
<td>$150</td>
</tr>
<tr>
<td>Appeal of that offense</td>
<td>$150</td>
</tr>
<tr>
<td>Manslaughter</td>
<td>$400</td>
</tr>
<tr>
<td>Appeal of that offense</td>
<td>$350</td>
</tr>
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*Other than reckless driving and/or manslaughter.

Personalized TRIP PLAN Service

Let us help you make the most of your next road trip! We can create a personalized TRIP PLAN package for any driving trip you may take in the U.S. and Canada. We’ll include customized route maps, points of interest and hotels/motels along the way.

If you prefer to camp, let us know and we will provide suggestions for campgrounds. For more detail on how to submit a TRIP PLAN request, follow the instructions on page 6.

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 additional member 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 on your membership plan. Dependent children ages 16 to 18 are eligible to use ONLY the emergency road service and towing benefit (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 and living with you or away at school) 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.

Your Allstate Motor Club membership begins on the day you complete, sign, and mail your application. If you indicate a future date on the application, then that’s when your membership begins. And if you join by telephone using a credit/debit card, you become a member on the day of the 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 are paid.

Your membership renews automatically (when the then current dues are paid) at the end of the membership period unless cancelled 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 your credit/debit card on or near your annual renewal date. Please inform us prior to your renewal date if you prefer to pay your dues in a different way. If you originally paid your dues by check or money order, you will receive a renewal invoice in the mail when 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 here are available anywhere in the continental U.S., Alaska, Hawaii and Canada.

ELIGIBLE VEHICLES

Your Motor Club benefits apply to you, an additional household member (if designated), dependent children or associate member(s) (if any) listed on your membership record. Services are available for any of the following private passenger vehicles regardless of whether that vehicle is owned, leased, rented, or borrowed:

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

These vehicles are NOT ELIGIBLE under membership: motorcycles; 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.

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8 Legal Defense benefit is not available in Alabama. In all other states expenses which are not covered by this benefit include, but are not limited to, the following: 1) Any offense prior to becoming a member (you must be a member at the time of the violation); 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 bondsman.

9 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 three (3) 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 a suspension period, we will continue 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.

If we decide to cancel or to not renew your membership, we will send you (at your address listed in our membership records) prior written notice indicating our reason(s). If we cancel your membership, we will provide you with at least 10 days notice. If we decide not to renew your membership, we will provide you with at least 60 days notice.

You may cancel at any time and receive a prorated refund of any unused membership dues calculated from the cancellation date, less the value of services rendered since the date of your enrollment or last membership renewal, whichever is more recent. Cancellation or non-renewal of your membership will also terminate the membership of your additional household member and/or associate member(s) (if included).

*Material to the interests of Allstate Motor Club.

GENERAL PROVISIONS

Service Providers: Emergency roadside/towing services are provided by independent contractors (service providers) who are neither agents nor employees of Allstate Motor Club. Because these independent contractors have exclusive control over their own equipment and personnel, the Allstate Motor Club is not responsible for their acts or omissions or for the quality of any service they provide. For those same reasons, the Allstate 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 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 a reimbursement request to us. 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: Let us know immediately if you have more than one Allstate Motor Club membership in your household. Duplicate payments for a single incident are not permitted. Refunds or duplicate memberships can only be given on the current year's membership with no 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 allow us to send you information that may affect your membership, be sure to notify us of a name, street address, email address, credit or debit card change. The easiest way to do this is on our website – allstatemotorclub.com. If you prefer, you may phone our customer service department or email us at allstatemotorclub@allstate.com.

Benefits and Dues: From time to time, additional benefits and services may be offered. Any changes in benefits and/or dues will be communicated and effective at the time of renewal.

Telephone Monitoring: Please note that your telephone calls to the Motor Club may be monitored and/or recorded for training and quality assurance purposes.

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 take precedence.

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
We want to make sure your reimbursement request is processed efficiently. You can help us by following these guidelines when requesting reimbursement.

Send:
- Your written request within 90 days\(^{12}\)
- Only original, dated documents. Except as specified below, photocopies of relevant documents are not acceptable
- Your reimbursement request to the address listed on page 6 under Contacts

Include:
- The authorization number we provided during your service call
- Your name, current street and email addresses, daytime and home telephone numbers, and your membership number
- Any additional documents relevant to your request as indicated below

Note: Keep copies of all documents for your own records.
We reserve the right to deny any request that: is submitted more than 90 days after the date of service (subject to certain state restrictions); contains receipts and/or supporting documents which cannot be verified; and/or contains 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. Include a copy of the police report, the original repair bill and an itemized, detailed list of expenses. If it is not possible to obtain these documents, you must be able to prove the following points:
1. There was an accident;
2. The driver of your eligible vehicle was an active Allstate Motor Club member at the time of the collision;
3. The collision took place more than 100 miles from the member’s home; and
4. The vehicle was not operable or was unsafe to drive and was towed from the scene of the accident.

FOR VEHICLE THEFT AND VEHICLE 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(es)’ 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(es) and their relationship, if any, to you or your additional household member;
2. A copy of the police report that includes the name of the person who provided the information leading to the arrest and conviction and also describes the nature of the incident; and
3. A copy of the final court transcript or conviction report that shows the exact offense(s) the thief or hit-and-run driver was finally convicted of and contains 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 and 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 (on your attorney’s stationery) indicating the offense for which you were charged and the fee(s) paid;
2. Be sure your name, current address, and membership number are included on your attorney’s bill; and
3. Mail your request for reimbursement, including the original of that attorney’s bill and a copy of the arrest citation, to the reimbursement request address listed on page 6.

For Residents of New York State:
New York state law requires we pay your attorney directly:
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 reimbursement address listed on page 6) an itemized bill on his or her stationery. Have the attorney indicate 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.

\(^{12}\) 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.
HOW TO SUBMIT A PERSONALIZED TRIP PLAN REQUEST

There are three ways to order your personalized TRIP PLAN: write, email, or call our Customer Service Center (see Contacts below). 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 telephone number;
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 you would like to receive your TRIP PLAN by mail or email. Emailed TRIP PLANS will be sent as Adobe Reader PDF documents.

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

Email address: allstatemotorclub@allstate.com
Web address: allstatemotorclub.com

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

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.