



1515 N. Westshore Blvd.
Tampa, FL 33607
(813) 289-5000



This is a description of your
benefits from the Policy issued
exclusively for AAA members.

Underwritten by:



***Life Insurance
Company***

**Livonia, MI
(A Stock Company)**

**Travel, Recreation and
Pedestrian Accident
Insurance**

**PLEASE READ THIS
DOCUMENT**

THIS INSURANCE GIVES YOU



WORLD-WIDE COVERAGE

**PAYMENT OF BENEFITS FOR ANY
LOSS UNDER THE POLICY WILL NOT
BE REDUCED BECAUSE OF ANY
OTHER INSURANCE YOU MAY HAVE.**

NOTICE TO MEMBERS

This is a description of personal accident insurance providing indemnities in case of certain accidents involving: Railroad Trains — Buses — Street Railways — Subways — Passenger Elevators — Automobiles — Taxicabs — Steamships — Commercial Airplanes — and certain accidents one is involved in as a Pedestrian. It does not provide Liability, Property Damage, Fire or Theft Insurance.

Eligible dependent children of Primary Members, up to the age of 19, are covered by the Primary Member's insurance (Section Three).

If the Member and his spouse, who is also a member, should both be killed as a result of a covered accident, a Common Disaster benefit totaling \$10,000 will be paid in addition to benefits described in Section One. Read Section Four carefully for complete details.

With the thousands killed and injured each year on streets and highways, AAA seeks, in this way, to bring help in time of trouble should you be one of those unfortunate victims.

12-MS-1211C



THIS DESCRIPTION OF COVERAGE SUMMARIZES YOUR PARTICIPATION IN AN ACCIDENTAL INJURY AND DEATH GROUP POLICY AND IS NOT AUTOMOBILE LIABILITY INSURANCE COVERAGE

Policyholder: BankNewport, as Trustee for AAA Group Insurance Trust, Middletown, RI
Group Policy Number: AAA PAI -2006

In this Certificate, the Certificateowner is referred to as "You", "Your" or "Yours". The AAA Life Insurance Company is referred to as "We", "Our", or "Us".

This coverage insures against loss resulting, directly and independently of all other causes, from accidental bodily injuries (Such Injury) occurring while the Group Policy (Policy) is in force, subject to the provisions, conditions and limitations of the Policy, and sustained by the Member in the manner described in this Certificate. **The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.**

SECTION ONE - SCHEDULE OF SPECIFIC LOSSES AND INDEMNITIES

If an Injury shall, within ninety (90) days after the date of the accident result in any one of the losses listed herein, We will pay for such loss, as follows:

FOR LOSS OF	Parts 1 and 2		Parts 3, 4, 5, 6, 7, & 8	
	Column 1	Column 2 1st Year	Column 3 2nd Year	Column 4 3rd Year
Life*	\$2,500.00	\$1,000.00	\$1,250.00	\$1,500.00
Two Limbs or Two Eyes	2,500.00	1,000.00	1,250.00	1,500.00
One Limb and One Eye	2,500.00	1,000.00	1,250.00	1,500.00
One Limb or One Eye	1,250.00	500.00	625.00	750.00

* Loss of Life benefit only will be increased by 100%, provided: (1) the accident causing said loss is covered by Part 3; and (2) Proof is submitted to Us that the deceased was properly wearing a seat belt at the time of the accident. Such proof must be provided in the form of a Police Accident Report or other reasonable proof that the deceased insured was wearing a seat belt at the time the accident occurred and the fatal injuries were sustained.

PROVIDED:

- (1) loss of limb shall mean the complete severance at or above the wrist or ankle joint; loss of eye or eyes shall mean the total and irrecoverable loss of sight thereof;
- (2) only one of the above sums (the greatest) shall be payable for injuries resulting from any one accident; or
- (3) in event of payment for specific loss no indemnity will be paid under Section Two.

ACCUMULATIONS: The indemnities specified in Column 2 above shall be increased as follows:

- (1) to the indemnities provided in Column 3 above after one (1) full year of membership in the Club;
- (2) to the indemnities provided in Column 4 above after two (2) full years of membership in the Club.

SECTION TWO - OTHER BENEFITS

HOSPITAL BENEFITS: If the Member, because of Injury sustained in a manner specified in Parts 1, 2, 3, 4, 5, 6, 7, or 8 shall be confined in a Hospital as a resident inpatient for treatment within ninety (90) days from the date of the accident, We will pay the Insured during the period of such confinement not exceeding three hundred and sixty-five (365) days from the date of the accident, at the rate of Fifteen Dollars (\$15.00) per day.

MEDICAL EXPENSES: We will pay the Member for the expenses actually incurred for the following, not to exceed Twenty-five Dollars (\$25.00) for each:

Operating Room	Wheel Chair
Anesthetic Administration	Blood Transfusion

AMBULANCE FEE: If as the result of an Injury, the Member shall require the services of an ambulance for transportation or oxygen inhalation therapy during transportation, to the hospital, We will pay the Member for the expenses actually incurred for the cost of such service, not to exceed Ten Dollars (\$10.00).

EMERGENCY ROOM: If as the result of a covered accident or Injury, We will pay the Member for Emergency Room treatment, not to exceed Twenty Dollars (\$20.00).

SECTION THREE-DEPENDENT CHILDREN OF PRIMARY MEMBER (UP TO AGE 19)

If an Eligible Dependent suffers specific loss because of an accident as described in Parts 1, 2, 3, 4, 5, 6, 7, or 8 in the same manner and under the same conditions mentioned therein for a Member and such loss occurs within ninety (90) days following the accident, We will pay to the Member benefits as follows:

<u>SPECIFIC LOSS</u>	<u>AMOUNT</u>
Life*	\$1,000.00
Two Limbs or Two Eyes	\$1,000.00
One Limb and One Eye	\$600.00
One Limb	\$400.00
One Eye	\$250.00

Eligible Dependent is a child of the Primary Member including legally adopted children, stepchildren, and court-appointed foster children from birth up to nineteen (19) years of age who are dependent upon the Insured for the main part of their support and maintenance. In event that an unmarried dependent child has passed his nineteenth (19th) birthday and is a full-time student at an accredited college or university, such child will continue to be an eligible Family Member up to his twenty-third (23rd) birthday or the date he ceases to be such a student, whichever date occurs first. The attainment of age twenty-three (23) will not terminate this coverage for an Eligible Dependent who is both:

- (a) incapable of self-sustaining employment by reason of mental retardation or physical handicap; and
- (b) chiefly dependent upon the member for support and maintenance, provided proof of such incapacity and dependency is furnished to the Company within 31 days of the child's attainment of the limiting age and subsequently as may be required by the Company, but not more frequently than annually after the two-year period following the child's attainment of the limiting age.

Primary Member is a Member of AAA Auto Club in accordance with the records of said Club, as distinguished from an Associate or similar Member of the Club.

CONDITIONS AND EXCEPTIONS:

If the Eligible Dependent is hospitalized on the effective date of this insurance, coverage does not begin until discharged there from.

In no event shall more than one loss be paid as a result of any one accident to the same Eligible Dependent. The insurance does not extend to the Eligible Dependents for the benefits described in Section Two. Except as otherwise provided in this Section, all benefits and coverages hereunder are subject to the same terms and conditions as apply where the loss is to the Member.

SECTION FOUR-COMMON DISASTER COVERAGE

In addition to any other benefits provided under the Group Policy, We will pay the sum of Ten Thousand Dollars (\$10,000.00) in the event that accidental bodily injuries, sustained in the same accident for which benefits are payable under such Policy, results in the death of the Member and in the death of the legal spouse of the Member, within forty-eight (48) hours of each other, provided that the spouse of the Member is, at the time of the accident also insured under the same Certificate, and that the Member and his legal spouse are survived by at least one (1) child who is under age twenty-one (21) and who is either a natural born, stepchild or legally adopted child of the Member or his legal spouse.



SECTION FIVE - TYPES OF ACCIDENTS COVERED

PART 1 - RAILROAD ACCIDENTS: We will pay the indemnity provided in Column 1 of Section One or as provided by Section Two, if Such Injury shall be sustained:

While riding as a fare-paying or pass-holding passenger within any railroad passenger train, in a place regularly provided for the general use of passengers.



PART 2 - STEAMSHIP, INTERURBAN, SUBWAY AND ELEVATED ACCIDENTS: We will pay the indemnity provided in Column 1 of Section One or as provided by Section Two, if Such Injury shall be sustained:

While riding as a fare-paying or pass-holding passenger within a passenger steamship or steamboat, or passenger electric interurban railway car, or passenger elevated or subway car, in a place regularly provided for the general use of passengers.



PART 3 - AUTOMOBILE AND TRUCK ACCIDENTS: We will pay the indemnity provided in Column 2 of Section One or as provided by Section Two, if Injury shall be sustained:

While riding within, driving, entering or exiting from any private automobile of the exclusively pleasure type or any automobile truck having a factory rated load capacity not in excess of $\frac{3}{4}$ ton.



PART 4 - AIRPLANE, TAXICAB, AND MOTORBUS ACCIDENTS: We will pay the indemnity provided in Column 2 of Section One or as provided by Section Two, if Such Injury shall be sustained:

(a) While riding as a fare-paying or pass-holding passenger within a licensed passenger airplane provided by a common carrier of passengers and while operated by a licensed transport pilot upon a regularly scheduled passenger flight between definitely established airports; or

(b) While riding as a fare-paying or pass-holding passenger within a taxicab, public omnibus, limousine, or hot air balloon which is being operated or driven by a licensed driver plying for public hire.

PART 5 - PEDESTRIAN ACCIDENTS: We will pay the indemnity provided in Column 2 of Section One or as provided by Section Two, if Injury shall be sustained:

By being struck, knocked down or run over while walking or standing on a public street or public highway by any motor driven vehicle which is in motion under its usual motive power (excluding injuries sustained while working in or on a public street or public highway, or while on a railroad right of way except an established crossing).

PART 6 - PASSENGER ELEVATOR, BURNING BUILDING AND OTHER NAMED ACCIDENTS: We will pay the indemnity provided in Column 2 of Section One or as provided by Section Two, if Injury shall be sustained:

(a) While riding within a passenger elevator (elevators in mines excepted); or

(b) By the burning of a theatre, school, library, municipal building or church while the Member is therein and provided that the Member is therein at the beginning of the fire and is burned by such fire or suffocated by the smoke there from; or

(c) By the collapse of the outer walls of a building while the Member is therein (except a building in process of construction, repair or demolition); or

(d) By being struck by lightning, cyclone, hurricane, or tornado, as defined by the National Weather Service.

PART 7 - HUNTING, GOLF, SKIING AND DROWNING ACCIDENTS: We will pay the indemnity provided in Column 2 of section One or as provided by Section Two, if Injury shall be sustained:

(a) By being accidentally shot while engaged in the sport of hunting in the field; or

(b) By being struck by a golf ball or golf club while playing golf on a golf course; or

(c) While skiing (including water skiing); or

(d) By accidental drowning at a public bathing beach or pool during the time that a lifeguard is on duty and not otherwise; or

(e) By accidental drowning while engaged in non-commercial fishing or boating, for pleasure only.

PART 8 - MOTEL, HOTEL, RESORT AND LODGING HOUSE ACCIDENTS: We will pay the indemnity provided in Column 2 of section One or as provided by Section Two, if Injury shall be sustained:

By accidental bodily Injury while residing as a bona fide registered guest in any motel, hotel, resort or lodging by which, at the time of accident, is currently a AAA official appointment, provided Such Injury resulting in death is received while on the owned premises of such motel, hotel, resort or lodging house.

SECTION SIX - EXPOSURE AND DISAPPEARANCE

When by reason of an accident covered by the Certificate the Member is exposed to the elements and as a result of such exposure shall suffer loss for which indemnity is otherwise payable hereunder, such loss shall be covered under the terms of the Certificate.

If the body of the Member has not been found within one (1) year after the date of disappearance, sinking or wrecking of the conveyance in which the Member was riding at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Member suffered loss of life resulting from Injury caused by an accident at the time of such disappearance, sinking or wrecking.

SECTION SEVEN - WORLD-WIDE COVERAGE

The Certificate covers Injury sustained anywhere in the World. However, if the Injury is sustained outside the District of Columbia, the states of the United States of America and the Dominion of Canada in a manner provided in Part 1 and Part 2 shall result in any of the specific losses set out in Section One, payment for such loss shall be limited to the appropriate indemnity provided in Column 2 of Section One.

SECTION EIGHT - EXCEPTIONS AND LIMITATIONS

Exceptions: The Certificate does not cover loss or Injury

(a) Caused by suicide or any attempt thereat; or

(b) Sustained by any driver or occupant of any automobile in any race or speed contest anywhere, or while testing any

- automobile on any race track or speedway; or
- (c) Sustained as a result of war or any act of war; or
- (d) Sustained while actively participating in a riot, rebellion, or civil commotion; or
- (e) Sustained while performing any duty as a member of any police or fire department; or
- (f) Sustained while performing any duty as an operating railroad employee; or
- (g) Resulting from the Member's being drunk or under the influence of any narcotic unless administered on the advice of a physician; or
- (h) Proximately caused by any sickness or disease; or
- (i) Resulting from poisoning or asphyxiation (whether voluntary or involuntary); or
- (j) Sustained while operating an automobile as the paid driver thereof; or
- (k) While doing any act of violation of criminal law; or
- (l) Caused by accidental shooting except as covered under Part 7 (a); or
- (m) While riding a motorcycle, bicycle, tricycle or privately owned aerial vehicle.

SECTION NINE - DEFINITIONS

AUTOMOBILE as used in the Certificate does not include tractors, trucks having a factory rated load capacity over $\frac{3}{4}$ ton, trailers, road or farm machinery, motorcycles, motor scooters or any vehicle or device for aerial navigation.

HOSPITAL as used in this Certificate means an institution which is constituted and operated, pursuant to law, to provide for compensation, medical and surgical treatment for bodily injury and sickness under the care of physicians and surgeons on an inpatient basis and with continuous twenty-four (24) hour nursing service by registered graduate nurses. The term Hospital shall not include an institution which is other than incidentally, a place for rest, a place for the aged, a place for drug addicts, a place for alcoholics, a nursing home, or an outpatient clinic.

MEMBER is a person whose name appears in good standing in the active files of the Club. If more than one Membership is issued to one (1) person, the amount of liability under the Certificate shall be limited to the amount payable under the Membership bearing the earliest effective date and any premium paid to Us for excessive coverage shall be refunded.

SEAT BELT shall mean any unaltered seat belt or lap and shoulder restraint installed in the vehicle involved in the accident; it shall also include any child restraint approved by the national Highway Traffic Safety Administration where the deceased is a child covered by the Certificate and is properly secured in a restraint utilized as recommended by the manufacturer for children of like age and weight.

SECTION TEN - GENERAL PROVISIONS

CONTINUANCE OF INSURANCE:

- (a) Payment of membership dues to the Club automatically renews the insurance granted by the Certificate.
- (b) Termination of membership in the Club shall, without further action on the part of the Club or Us, terminate the insurance granted under the Certificate.
- (c) In the event of termination of the Group Policy by the Policyholder, insurance coverage shall continue, subject to paragraph (a) above, until the anniversary date of the membership in the Club next following the effective date of such termination.

NOTICE OF CLAIM: Written notice of claim must be given to the Club or Us within thirty (30) days after the occurrence or commencement of any loss covered by the Certificate, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Member or the beneficiary to Us or the Club office, or to any authorized agent of Ours with information sufficient to identify the Member, shall be deemed notice to Us.

CLAIM FORMS: We or the Club, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished for filing proofs of loss. If such forms are not furnished within fifteen (15) days after the giving of such notice, the claimant shall be deemed to have complied with the requirements of the Certificate as to proofs of loss, written proof covering the occurrence, the character and extent of the loss for which claim is made.

PROOF OF LOSS: Written proof of the loss must be furnished to Us or the Club in case of claim for loss under Section Two within ninety (90) days after the termination of the period for which We are liable and, in case of claim for other loss, within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

PAYMENT OF CLAIMS: Benefits will be paid to the Member. Loss of life benefits are payable in accordance with the beneficiary designation in effect at the time of payment. If none is then in effect, the benefits will be paid to the Member's estate. Any other benefits unpaid at death may be paid, at Our option, either to the Member's beneficiary or estate.

If benefits are payable to the Member's estate or a beneficiary who cannot execute a valid release, We can pay benefits up to \$3,000 to someone related to the Member or beneficiary by blood or marriage whom We consider to be entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

TIME OF PAYMENT OF CLAIMS: Indemnities payable under the Certificate for any loss other than loss for which the Certificate provides any periodical payment, will be paid upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss for which the Certificate provides periodical payment will be paid monthly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

LEGAL ACTIONS: No legal action may be brought to recover on the Certificate within sixty (60) days after written proof of loss has been given as required by the Certificate. No such action shall be brought after the applicable statute of limitations from the time written proof of loss is required to be given.

REINSTATEMENT: In the event a Member fails to renew his membership prior to the expiration date, thereby causing this insurance to lapse, and if said Member following said expiration date, renews his membership, this insurance shall be reinstated, to cover only such loss or injury sustained by the Member after the date of reinstatement. The Policy and Application therefore constitute the entire contract between the parties and shall govern in interpretation of all claims. Insurance will apply only to participating AAA Auto Club members who become and remain insured in accordance with the provisions, terms and conditions of said Policy.

As evidence of this agreement, this Certificate has been signed by AAA Life Insurance Company at its Home Office.



Harold W. Huffstetler, Jr.,
President

IMPORTANT

**YOUR ACCUMULATING BENEFITS AS
PROVIDED UNDER SECTION ONE,
PAGE 1, APPLY TO PART
3, 4, 5, 6, 7 AND 8.**

1st year of membership — face value

2nd year — plus 25% face value

3rd year and subsequent years — plus 50% of
face value

In case of accidental injury, fatal or otherwise,
notice may be given to the Club or the nearest
AAA office, which will furnish any possible
assistance in presenting a claim.

All communications regarding this
insurance should be sent to:

AAA LIFE INSURANCE COMPANY

17900 N. Laurel Park Drive

Livonia, MI 48152-3985

Medical Rider

Additional Protection at a Price You Can Afford

You have the option to purchase the Medical Expense Rider at renewal time. The Medical Expense Rider extends your Personal Accident certificate up to \$1,100 in benefits per covered accident (please refer to the Personal Accident certificate for the list of covered accidents).

The Medical Rider that is available at renewal is only \$6 per year per member. This rider increases the Personal Accident certificate benefit up to \$1,100. If you are currently not enrolled in the Medical Expense Rider plan, you may add this valuable benefit now at renewal time by checking the "Yes" box and submitting \$6 per member with your membership renewal dues.

The Medical Expense Rider becomes effective once the Club receives your payment of \$6 per member.

If you enroll in the Medical Expense Rider plan and submit the premium, please retain the policy on the next page.

This is Not Medicare Supplement Insurance

Some health care services paid for by Medicare may also trigger the payment of benefits under this policy.

This insurance provides limited benefits, if you meet the policy conditions, for hospital or medical expenses that result from covered accidental injury. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these covered expenses. Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- other approved items and services

This policy must pay benefits without regard to other health insurance benefit coverage to which you may be entitled under Medicare or other insurance.

Before You Buy This Insurance

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the "Guide to Health Insurance for People with Medicare", available from the insurance company.
- ✓ For help in understanding your health insurance, contact you state insurance department or state senior insurance counseling program.

Exclusions

You are not covered for loss resulting from: suicide or any attempt at suicide; racing or testing any auto on tracks or speedway; military service in time of war; being employed as a policeman, fireman, or railroad crew member; alcohol, voluntary intoxication or the voluntary taking of any drug, except under the supervision and control of a doctor; committing an assault or any crime; riding a motorcycle, tricycle or bicycle; air travel, except as a fare-paying passenger on a common carrier; gas, poison, asphyxiation; disease, bodily infirmity or sickness; or drowning in a pool or beach.



AAA LIFE INSURANCE COMPANY
(Washington, D.C.)

Administrative Office
17250 Newburgh Road
Livonia, Michigan 48152
(800) 624-1662

MEDICAL EXPENSE RIDER

In consideration of the payment of an additional annual premium by any Member of the American Automobile Association, the personal accident insurance benefits, under which any Member is protected through the Group Policy No. AAA-PAI (01/02) issued by the AAA Life Insurance Company (hereinafter called the Company) to the Club, are increased as follows:

If such injury shall be sustained by the member in a manner provided in Parts 1,2,3,4,5,6,7, or 8 and if the Member shall receive treatment or services as hereinafter set forth commencing within ninety (90) days from the date of the accident, the Company (unless payment be made for a specific loss under Section One) will pay necessary and reasonable expense actually incurred for such treatment and services up to an aggregate amount not to exceed One Thousand, One Hundred Dollars (\$1,100.00) for any one (1) accident, provided such treatment and services shall be received within six (6) months from the date of the accident:

1. For hospital confinement expenses while confined to a lawfully operated hospital in excess of any benefits provided in the policy including, but not necessarily by way of limitation, the following: (a) Hospital room and board, (b) Laboratory fee, (c) Operating room, (d) Anesthetic administration, (e) Blood transfusion, (f) Wheelchair rental, (g) Oxygen, (h) Casts and splints.
2. For medical treatment, including surgery and X-ray, by a legally qualified physician or osteopath.
3. For the expense of emergency and outpatient treatment in a lawfully operated hospital.
4. For nursing service by a registered graduate nurse (RN).
5. For casts and splints prescribed by a legally qualified physician.
6. For drugs administered in a hospital and prescribed by a legally qualified physician or surgeon.

The additional coverage provided by this Rider shall become effective on the date shown on the records of the Club. The coverage provided terminates with membership expiration unless dues and additional premium for the succeeding year have been paid prior to the expiration date of the membership. If membership dues and additional premium for succeeding years are paid subsequent to any annual expiration date, then the insurance again becomes effective on the date that the membership dues and medical expense additional premium are received by the Club and continues in effect until the next annual expiration date of membership.

This Rider does not extend to the Member the additional insurance granted herein for snowmobile or motorcycle accidents covered by any other rider to the policy.

Except as herein stated, this Rider shall not change, alter or amend in any respect of any of the conditions, provisions and limitations of the policy:

IN WITNESS WHEREOF, the AAA Life Insurance Company has caused this Rider to be signed by its officer. The protection under this Rider is predicated upon receipt of payment of annual club membership dues and additional premium for said Medical Expense Rider.

Michael Daubenmier,
President