

## DEFINITIONS

The following definitions of terms are applicable:

**Automobile** - Any motorized vehicle legally used to transport humans on highways of any state in U.S.A. or province of Canada. Off-road, all-terrain, and human-powered machines are specifically excluded. Fleet vehicles excluded if not personally operated by member. All commercial vehicles and vehicles operated for hire are excluded.

**Member** - Individual who pays full membership fees and is listed in the Club's files as an active member.

**Associate Member** - Individual who is a member of member's household and pays less than full membership fees and is listed in files of Club in conjunction with an active member. Associate member receives full benefits of membership except when traveling with member over 100 miles from domicile.

## EXCEPTIONS

Benefits of membership will not be paid if incident giving rise to claim occurs while member: (a) is intoxicated, or under the influence of a drug or narcotic; (b) is charged with illegally leaving the scene of an accident; (c) is charged with no or improper license or permit; (d) is charged with operating overweight or overlength vehicle; or (e) is operating an unlicensed or unregistered vehicle; (f) vehicle is ordered towed by police or towed for illegal parking; or (g) fails to timely pay membership costs.

## CLAIMS

For best service send written request for benefit, giving membership number, and include paid receipts. Club may require completion of claim report or any reasonable proof of claim legitimacy such as receipts, repair statements, accident reports, medical reports, toxicology reports, or affidavits. All claims and proofs of loss must be submitted to Club within ninety (90) days of incident giving rise of claim to qualify for reimbursement. Mail claims directly to Club which promises courteous, prompt and fair treatment. Our address is: United Motor Club of America, Inc., P. O. Box 60, Paducah, KY 42002.

## CANCELLATION

With written request to Club member may cancel membership on notice with full refund of fees, less any claims paid within thirty (30) days of application. Club may refuse or cancel membership at any time, with or without cause. If cancelled after thirty (30) days by Club or member, refund will be made on a short-rate basis, (pro rata basis in states with applicable laws), less any claims paid. Members may request a full disclosure of refund calculation in writing at the time of cancellation.

## AGENT

The company or individual authorized to sell memberships is authorized to receive fee refunds to member's credit. Other than issue this certificate no statements or assurances by agent or agent's employees shall be binding upon Club.

## CHANGES

These benefits, limitations and exceptions pertain to memberships in United Motor Club of America, Inc. Club reserves the right to change benefits, limitations, and exceptions at any time upon notice to member.

**THIS WRITING EXPLAINS A MOTOR CLUB MEMBERSHIP AND IN NO WAY IS TO IMPLY IT AS INSURANCE OF ANY KIND.**

This writing explains the benefits, exceptions and limitations of membership in an automobile club and is to meet the requirements of laws and regulations of an automobile club only.

When issued by our agent, this is to be considered a contract unless the club refuses the application. Once accepted by the club, a membership card will be issued identifying person(s) as a member of the club.

Subject to receipt of membership fees and acceptance of the application, we welcome you as a member in United Motor Club of America, Inc. and to the privileges and benefits of membership as described herein.



President



# An Invitation to Join



*"This is not an Automobile Liability Insurance Contract"*

P. O. Box 60

Paducah, KY 42002

(270)442-5533

FAX: (270)443-5556

1-800-436-7022



# YOUR IDEAL TRAVELING COMPANION



**UNITED MOTOR CLUB**  
of America, Inc.

*Membership in United Motor Club of America, Inc. gives you peace of mind when the unexpected happens on the road. You can call upon your club for the following benefits:*

## 1. EMERGENCY SERVICE

United Motor Club of America, Inc. (hereinafter referred to as "Club") will reimburse member based on the membership for towing or wrecker service and service call by garage or mechanic to member's disabled automobile. Included is opening locked vehicle, ignition or garage door even if member's key has been lost or broken. Roadside mechanical repair includes labor and service call only. Gas, parts and new keys, and repairs in garage or at service station not included, except tire repair and battery charge which are limited to membership basis. Only one wrecker charge or service call per disablement. Assistance of private citizen or services of a family member in wrecker business not reimbursable. Member must be present at time of disablement to validate claim.

## 2. 24-HOUR DISPATCH EMERGENCY ROAD SERVICE

This benefit is provided through United Motor Club of America, Inc.'s 24-Hour Dispatch ERS (Emergency Road Service) Network. Please see your membership packet for program details. Claims values with this benefit are identical to those in #1 **Emergency Services**. \*Proper Identification required.

## 3. EMERGENCY TRAVEL EXPENSE

If member is more than 100 miles from home and his or her automobile becomes disabled, Club will reimburse member up to \$200.00 in actual expense of continuing journey by car rental or commercial

transportation and/or room and board while waiting on auto repairs. If master member and associate member are traveling together, this benefit limited to \$300.00. If disabling event occurs where member is temporarily employed, benefit limited to transportation expense only.

## 4. EMERGENCY AMBULANCE EXPENSE

Club will reimburse member based on membership for transportation of member by an emergency medical transportation vehicle to a medical facility from the scene of a traffic accident in which member is injured.

## 5. TRAVEL ITINERARY

Within 15 days of receiving request Club will provide the member with a completed travel itinerary giving the most direct or time saving route from member's home to destination anywhere in the continental United States or Canada.

## 6. \$100.00 TRAFFIC COURT DEFENSE

Club will pay up to \$100.00 to member's attorney for defending member on traffic tickets not to exceed two in any twelve (12) month period.

## 7. STOLEN AUTOMOBILE REWARD

Club will pay a reward of \$2,500.00 to any person responding to the member's posting of reward and giving information to law enforcement officials that directly leads to the arrest and conviction of anyone stealing member's automobile.

## 8. PERSONAL DEFENSE FEES

When charged with criminal manslaughter due to an automobile accident, Club will pay the attorney of member's choice up to \$250.00 to defend the member in preliminary hearing and up to \$250.00 each for subsequent trial or hearing, not exceeding \$750.00 per incident.

## 9. LEGAL FEES

Club will pay attorney of member's choice a fee of up to \$100.00 to prosecute a claim on behalf of the member for personal injuries sustained in a traffic accident. An additional fee of up to \$100.00 will be paid to member's attorney to prosecute a claim for damages sustained to member's automobile as a result of a traffic accident. In each situation it is reasonably presumed a third party is guilty of negligence in causing damages to member.

## 10. TRAFFIC COURT APPEARANCE BOND

Club will assist member in arranging bond through bonding agent of members choice in the event member is arrested for a traffic violation. Appearance bond not to exceed \$200.00 (limits set by actual bond card in state of Illinois). Club will not be responsible for members fine and costs, but does provide this guarantee of appearance. Member agrees to repay the club for forfeiture in the event member fails to appear. This provision does not include an appeal bond of any type.

## 11. \$10,000.00 BAIL BOND

When member is charged in an accident in which someone is injured or killed, the Club will assist in arranging bail bond with a bonding company of the member's choice. United Motor Club of America, Inc. will pay up to 10% of the face of the bail bond set up to a maximum of \$1,000.00. United Motor Club of America, Inc. does not agree to be a surety on any bail bond but, rather, contracts to pay up to a maximum of \$1,000.00 of the bondman's fees. This provision does not include a bail bond of any kind.

## 12. AUTO RENTAL AND MOTEL DISCOUNTS

Your membership entitles you to substantial discounts for auto rentals through Avis Car Rental Agencies in the continental United States and Canada. In addition, discounts are available at thousands of participating Wyndham Hotel Group locations.



*The following based on availability:*

**HOTEL DISCOUNT NUMBER: 60012**  
**1-877-670-7088**



**AVIS DISCOUNT NUMBER: B823500**  
**Avis 1-800-225-7094**

