Roadside Assistance Terms and Conditions

Emergency Roadside Assistance is available 24 hours a day, every day of the year throughout the United States, Canada and Puerto Rico. You will only have to pay for any non-covered expenses or costs in excess of your eighty dollars (\$80.00) per occurrence maximum. Coverage is extended to eligible members for all vehicles that the eligible member owns or leases (12-month lease or longer), hereinafter referred to as a "Covered Vehicle." All of the emergency roadside assistance services are provided by Brickell Financial Services-Motor Club, Inc. d/b/a Road AmericaMotor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126. (For Mississippi and Wisconsin customers, services are provided by Brickell FinancialServices-Motor Club, Inc. For California customers, services are provided by Road America Motor Club. Inc. d/b/a RoadAmerica Motor Club.) All entities are collectively referred to as "Road America Motor Club" or "RAMC" throughout these Terms and Conditions. Just call 1-855-822-9464 and press option 5 to be connected for assistance. A service vehicle will be dispatched once you speak with an agent. Important: Please be with your Covered Vehicle when the service provider arrives, unless it is unsafe to remain with the vehicle, as they cannot service an unattended vehicle. In the event that service is not obtainable through RAMC, you will receive an authorization number to receive a refund of payments made according to your program benefit and coverage limits for services received independently. You must first contact RAMC for authorization to obtain independent services. NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN ROAD AMERICA MOTOR CLUB IS NOT COVERED AND IS **NOT REIMBURSABLE.** The following are

Covered Emergencies/Covered Services, subject to the eighty dollars (\$80.00) per occurrence limit. There will be a limit of one (1) occurrence for the same Covered Service type during any continuous seven (7) day period and a maximum of four (4) Covered Services per twelve (12) month period of coverage. (1.) Towing Assistance – When towing is necessary, the Covered Vehicle will be towed to the nearest service facility. (2.) Battery Service - If battery failure occurs, a jump-start will be applied to start the Covered Vehicle. (3.) Flat Tire Assistance - Service consists of the removal of the Covered Vehicle's flat tire and its replacement with the spare tire located with the Covered Vehicle. (4.) Fuel, Oil, Fluid and Water Delivery Service - Provides for the delivery of an emergency supply of fuel, oil, fluid and water to a Covered Vehicle at the disablement site when the Covered Vehicle has an immediate need. You must pay for the fuel or other fluid when it is delivered. (5.) Lock-out Assistance - If your keys are locked inside of your Covered Vehicle, assistance will be provided to gain entry into the Covered Vehicle. (6.) Collision Assistance - If your Covered Vehicle is involved in a collision or accident and towing assistance is needed. Road America will provide assistance to direct your vehicle to the nearest repair facility. (7.) Extrication Assistance - Vehicle extrication will be provided when the Covered Vehicle is stuck in a ditch or other inaccessible area when such location is within fifty (50) feet of a paved road or highway. This service does not cover for extrication when driving a Covered Vehicle off-road or on unpaved surfaces. The following items are not included as part of the emergency roadside assistance benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the Covered Vehicle in the commission of a felony. Cost of parts,

replacement keys, fluids, lubricants, or fuel, cost of installation of products, or materials, Nonemergency towing or other non-emergency service. Any service available through a valid manufacturer's warranty or service. Nonemergency mounting or removing of snow tires or chains. Shoveling snow from around a vehicle. Tire Repair. 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. Recreational vehicles (including selfmotorized RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes, tolls or fines. Damage or disablement due to fire, flood or vandalism. 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 for the same disablement. Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced. 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. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of the law. Services received independently from Road America without prior authorization from Road America. Repeated service calls for a Covered Vehicle in need of routine maintenance or repair. Only one disablement for the same Covered Service type during any seven (7) day period will be accepted with a maximum of four (4) Covered Services per twelve (12) month period of coverage. THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.