

Administrative Office: 10151 Deerwood Park Blvd., Bldg. 100, Ste. 500, Jacksonville, FL 32256 (833) 957-6532

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 seventy-five dollar (\$75) 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 **Plan** of up to three (3) Roadside Assistance covered occurrences per twelve (12) month membership term. **Your** membership will begin on the date shown on **Your** membership card and continue until either **You** or **We** cancel **Your** membership. This membership is not transferrable.

Your Auto Knight Motor Club Roadside Assistance program can be purchased in an annual or monthly membership term. All memberships renew automatically either annually or monthly and are conveniently billed to the billing mechanism/account You provided.

All Auto Knight Motor Club Roadside Assistance Service(s) are provided by Auto Knight Motor Club Inc., referred to in this document as "Administrator/Obligor", a wholly owned subsidiary of Fortegra™ with administrative offices at 10151 Deerwood Park Blvd., Bldg. 100, Ste. 500, Jacksonville, FL 32256. In the event that service is not obtainable through Administrator, 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. You must first contact Administrator for authorization to obtain independent services. You have the right to file a compliment or complaint by submitting a written letter to our Membership Department at 10151 Deerwood Park Blvd., Bldg. 100, Ste. 500, Jacksonville, FL 32256; or by contacting a representative at toll-free (833) 957-6532.

All of the emergency Roadside Assistance benefits of **Your** membership 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.

The following Service(s) are covered emergency roadside assistance benefits, subject to the seventy-five dollar (\$75) 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 fifteen (15) (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.
- (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 benefit).
- (4) Emergency Fluid Delivery Service An emergency supply of up to three (3) 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, **Administrator** 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).

Custom Domestic Trip Routing Service, Hotel and Rental Discounts: Administrator will, upon request, furnish Covered Members with information, maps and trip itineraries, please allow ten (10) business days advance notice for customized Trip Routing. Call (833) 957-6532 (toll free). Members are eligible to receive savings when renting vehicles from AVIS Rental Car Company by calling 1-800-331-1212 and use Discount I.D. Number T684300. Covered Members can also take advantage of savings when making reservations at the following hotels across the country: Baymont Inn & Suites - Days Inn - Hawthorne Suites – Howard Johnson - Knights Inn - Microtel Inns & Suites - Ramada Worldwide Super 8 – Travelodge - Wingate by Wyndham – Wyndham Hotel Group. Simply call 877-670-7088 and use the Hotel Discount Number 1000010096 to make reservations at any of the hotels listed. Discount codes for hotel and rent-a-car, are subject to change. Contact Customer Service for assistance.

<u>Motor Club Terms and Conditions</u>: The following terms and conditions must apply to qualify for coverage under this Auto Knight Motor Club Membership Plan. Throughout this agreement 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)**" is defined as the enrolled member(s) registered with **Administrator**.
- (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. "Covered Member(s), You, Your, We" is defined as the person(s) registered as a member of Auto Knight Motor Club.
- (3) Service provided must be a covered benefit under the terms and conditions of this Agreement. To obtain service just call TOLL FREE (833) 957-6532 to speak to a dispatcher who will dispatch a service vehicle for a covered emergency. "Service(s)" is defined as items 1-5 under the covered emergency roadside assistance benefits above. Note: Any Service obtained through any source other than Administrator is not covered and is not reimbursable. However, in the event that Administrator is unable to provide service, upon Your request You will be authorized by Administrator 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 (833) 957-6532.

- (4) Your Membership Plan must be active, and You must contact Administrator directly for service at (833) 957-6532. "Plan" is defined as the agreement between You and Administrator/Obligor.
- (5) The following items are not included as part of the **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, 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, Extrication or Winching.
 - (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. Recreational Vehicles (RVs), camping trailers, travel trailers, or any vehicles in tow.
 - (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 **Administrator** without prior authorization from **Administrator**. Only three (3) covered occurrences are provided for each twelve (12) month membership 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.

THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

Cancellation: You or Administrator may cancel this Membership Plan at any time during the Membership Plan Term period by calling (833) 957-6532 or by sending a written notification of such cancellation to the Membership Department at 10151 Deerwood Park Blvd., Bldg. 100, Ste. 500, Jacksonville, FL 32256. Administrator reserves the right to cancel this Membership for the following reasons: Cancellation by Administrator for fraud or material misrepresentation on Your part. Cancellation by Administrator for non-payment of this Membership 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 agency that issued this **Plan** to **You**.

BINDING ARBITRATION AND WAIVER OF JURY TRIAL: It is understood and agreed that the transaction evidenced by this contract takes place in and substantially affects interstate commerce. Any dispute, disagreement, or controversy, whether before or after the effective date of this contract, arising out of or related to this contract, or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined by BINDING ARBITRATION under the Federal Arbitration Act ("FAA") in the county of residence of the Contract Owner, before three arbitrators. The arbitration shall be administered by the American Arbitration Association (the "AAA") under its Commercial Rules, and where applicable, its Supplementary Procedures for the Resolution of Consumer-Related Disputes in effect at the time the arbitration is filed. If required in writing by the Member, Club will advise Member how to contact the AAA and how to obtain a copy of the Arbitration Rules without cost. **ARBITRATION does not apply in the following states: AR, CA, D.C., GA, MD, MS, NE, NV and WY.**

STATE REQUIREMENTS AND DISCLOSURES

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

OKLAHOMA: Office Location: c/o Corporate Creations Network Inc., 601 South Boulder #600, Tulsa, OK 74119. The membership may be canceled at any time by the motor club or canceled at any time by the member. If the membership 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, calculated on a pro rata basis over the period of the membership, without any deductions.