



What is the Accident Medical Expense Insurance Plan offered through AAA?

The Accident Medical Expense Insurance Plan reimburses medical expenses for care and treatment of an accidental bodily injury for members engaged in a wide variety of travel and sporting activities.

What are the policy Exclusions?

This insurance does not apply to any accident resulting from: 1) an Insured Person riding as a passenger in, entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency); 2) an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion doesn't apply to bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria); 3) an Insured Person's commission or attempted commission of a felony or being engaged in an illegal occupation; 4) an Insured Person being incarcerated after conviction; 5) an Insured Person being intoxicated while driving a vehicle at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs; 6) an Insured Person being under the influence of any narcotic unless administered on the advice of a Physician; 7) an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 8) an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury; 9) a declared or undeclared War.

Insurance is Underwritten by
FEDERAL INSURANCE COMPANY,
a Chubb company.

Plan Administrator & Sponsor
AAA MID STATES
(800) 222-1469

Once you enroll, information on how to file a claim is available in the Description of Coverage referenced on the Coverage Activation Form.

The policy provides limited accident insurance only. The policy does not provide coverage for legal liability. It does not provide basic hospital, basic medical or major medical insurance.

The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policy as written, policy #9908-24-75. Exclusions and limitations apply. Chubb, Box 1615, Whitehouse Station, NJ 08889.

All claims must be reported to the Plan Administrator within 90 days of the accident. The benefit amount is payable only if treatment is first incurred within 90 days after the accident. Accident Medical Expense is payable only for medical expenses incurred within 52 weeks after the date of the accident causing the accidental bodily injury.

1443-AMP

Accident Medical Expense Insurance Plan offered through AAA Mid States



Member Special Group Rate:
\$8.50-a-Year





What are the benefits for covered activities?

- ✓ **Pays up to \$1,200.00** to reimburse covered medical expenses
- ✓ **Pays \$5,000.00** Accidental Death and up to \$5,000.00 Dismemberment. The amount payable for dismemberment varies based on the injury suffered.

Types of medical expenses covered included but are not limited to...

- Emergency Room • Hospital Room
- Prescription Drugs • X-rays and Diagnostics
- Ambulance • Physical Therapy
- Medical Equipment Rental • Casts & Splints
- Dental due to bodily injury, etc.

What are the covered activities?

The Accident Medical Expense and Accidental Death & Dismemberment benefit amounts are only payable if the accident occurs while you are:

- Entering, exiting, driving or riding in a Private Passenger Automobile; or
- In, entering or exiting a common carrier; or
- Involved in a Private Passenger Automobile accident as a pedestrian or bicyclist; or
- Involved in the wrecking of a motor-driven farm machine or implement which the member is operating while engaged in the performance of farm duties; or
- Being accidentally shot while hunting in a field; or
- Being struck by a golf ball or golf club while playing golf or as a spectator on a golf course; or
- While ice skating, snow-skiing, snowboarding, or water-skiing; or
- Swimming at a public beach or pool during the time the lifeguard is on duty; or
- Engaged in non-commercial fishing or boating; or
- Being struck by a baseball while a spectator at an organized professional baseball game; or
- Operating a motorcycle that complies with safety standards, is street legal and operated by a properly licensed insured. Coverage also includes while getting on or off of a motorcycle.



Coverage Activation Form

It's so easy to activate this valuable coverage for you, and any associate member in your family. Simply complete the section below and include this form with your membership renewal notice. Please add the premium of \$8.50 per person to your membership renewal dues. (Note: If you are paying your membership renewal by credit card and purchasing this insurance, you acknowledge and authorize us to charge the insurance premium to your credit card with your membership dues).

Once you enroll and pay the initial premium, the annual \$8.50 per person renewal premium will automatically be included on your AAA membership dues statement each year.

To obtain a copy of the Description of Coverage, visit your AAA office, or go to AAA.com/accidentmedical and download the form.

Please complete for AAA members to be covered:

Name: _____

Membership Number: _____

ADDITIONAL AAA MEMBERS IN HOUSEHOLD

Name: _____

Membership Number: _____

Name: _____

Membership Number: _____

I would like to enroll.

Sign: _____

Any person knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties.

NOTE: If you are a new member, please read this section.

The Accident Medical Expense plan is offered at membership renewal for all members. However, for a limited time, as a new member you can take advantage of this offer now and not wait until your first membership renewal.

Simply complete the information above and send it along with your check of \$8.50 per person to AAA Mid States PO Box 12005 York, PA 17402 or call 1-855-222-0280 for assistance. Please make checks payable to AAA Mid States.

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