

United States Auto Club Motoring Division, Inc.
EMERGENCY SERVICE
P.O. Box 660460 • Dallas, TX • 75266
THIS IS NOT AN INSURANCE CONTRACT

Welcome! THD Road Companion has arranged for United States Auto Club Motoring Division, Inc. (USAC/MD), to bring you the best in roadside assistance services. We are dedicated to keeping you, our valued member, on the road... safe, secure and smiling. This document outlines the benefits of your program.

Emergency Services:

When you need roadside assistance, call our toll-free number and we will send help. This 24 hour number is the only one you need to know. We will dispatch a service provider to you for the following services: towing, battery jump start, gas delivery (we deliver up to 3 gallons, member pays the cost of the fuel), flat tire change, or locksmith service if you lock your keys inside your vehicle (the owner will be required to present proper identification at the time lockout service is provided). We pay the service provider for covered expenses, up to your benefit limit of \$75 per incident. However, your benefit limit is a maximum per disablement, regardless of services performed.

Note: As part of our continuing effort to maintain high quality service to our members, telephone calls between our employees and our members are periodically monitored or recorded on a random basis by our authorized personnel. We also collect information through GPS from your cell phone to find the approximate location of your vehicle for our service providers when you use your cell phone to call for roadside service. By accepting our services, you have indicated that you understand this and give your consent to any such monitoring or recording regarding any telephone calls you may have with us, and for our use of GPS from your cell phone to help identify your vehicle's location. For a detailed description of service and a message from your cellular provider please visit <http://www.driven-solutions.com/gelolocation>.

Claims: Benefits and/or claims pertaining to emergency roadside assistance submitted for reimbursement will be covered, provided that Member mails the original receipt, including membership number, full name, address, phone number, and any additional backup documentation pertinent to your claim. Depending on the claim, USAC/MD, Inc. may require additional reports such as but not limited to, repair statements, accident reports, medical reports, toxicology reports, or affidavits. All claims not submitted within 90 days from the date of receipt paid will be denied. Mail claims to: Membership Services PO Box 660460 Dallas TX 75266-0460.

Member Coverage Information:

Membership based coverage: Covers you in any private passenger vehicle you own, rent or lease excluding RV's, motorcycles, motor homes, trailers or trucks over one-ton capacity.

Driver: Individual Membership covers the member only. Family Memberships cover the Member, Member's spouse, and any licensed children up to age 21 residing at the Member's address.

Membership is intended to cover emergencies for the option selected and is not intended to be a substitute for proper vehicle maintenance or repair. Repeated claims which are considered excessive may, at the discretion of USAC/MD, Inc., result in cancellation of membership. Emergency roadside claims are limited to one per quarter.

Items Covered:

1. Service calls: delivery of gasoline (up to 3 gallons) lockout service (if you lock your keys inside your vehicle), battery jump-start or flat tire change.
2. Towing of your disabled vehicle (one tow per quarter).

Items Excluded from Coverage:

1. Parts, replacement keys, labor, tire repair, rental or towing equipment, storage fees or any labor performed at a garage or service facility.
2. Trucks over one-ton capacity, motorcycles, taxis, vehicles used for commercial purposes, camping or travel trailers, mobile homes or any unit in tow.
3. Any form of impound towing or towing assistance by a private citizen, or someone other than a licensed service station or garage.
4. Benefits and/or claims pertaining to roadside assistance submitted for direct payment or reimbursement will not be covered if:
 - a) Towing results from an accident, vandalism, or fire as well as towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
 - b) Member fails to pay membership fees.

Auto Theft Reward: USAC/MD, Inc. will pay a \$5,000 reward for information leading to the arrest and conviction of anyone who steals the vehicle covered under this agreement. Member, including family members and law enforcement personnel are ineligible for this reward. The reward does not cover loss from vandalism or stolen contents.

Hotel and Auto Rental Discounts: Member will need to call the toll free number for the hotel of their choice and provide the discount number in order to receive the discount. USAC/MD, Inc. is not responsible for making reservation.



HOTEL DISCOUNT NUMBER: 800003475



Membership Agreement This membership represents your agreement with USAC/MD, Inc. All of these benefits are available in the United States and Canada. You will not be required to pay any sum in addition to your membership fee for any service thus specified up to the benefit limit of your program. This document constitutes your membership contract. The benefits of your membership are described in this document. Membership covers.

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Your club membership begins immediately on the day you are enrolled, and services continue until either you or the Club indicates that membership is cancelled. Your club membership will renew on your anniversary date depending upon the term of your membership.

You may cancel at any time through your benefits administrator and your payroll deduction will stop on the next scheduled pay period.

The following disclaimers apply to this agreement: THIS IS NOT AN INSURANCE CONTRACT. THIS IS NOT AN AUTOMOBILE LIABILITY CONTRACT. THIS IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE CONTRACT, AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAWS.

Cancellation: You may cancel anytime through your benefits administrator. Your benefits will stop at the end of your scheduled pay period. USAC/MD, Inc. may refuse or cancel the membership at any time, with or without cause.

Notice to Wisconsin and Utah Residents: Renewals on Altered Terms or Non-renewal of your auto club membership; Cancellation for non-payment 60 days prior to the renewal of your auto club membership, we will mail written notice to you explaining any changes in benefits or increase in membership fees (unless the fee increase is less than 25%). Any changes to your contract will not take effect until 60 days after notice to you is given.

If we decide not to renew your membership, your benefits and services will continue until 60 days following your written notification of non-renewal.

Should you fail to pay your motor club membership fee, we will notify you in writing that your benefits will be suspended 10 days following such notification.

**NOTICE TO WISCONSIN RESIDENTS
KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS
PROBLEMS WITH YOUR INSURANCE?**

If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

USAC/MD, Inc.

P.O. Box 660460, Dallas, TX 75266-0460

You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by contacting:

Office of the Commissioner of Insurance

Complaints Department

P. O. Box 7873

Madison, WI 53707—7873

1—800—236—8517

608 266-0103

Notice for Mississippi Residents: This membership may be canceled at any time by providing written notice thereof by either the club or the member, and that the member will, if the dues or membership fee has been paid thereupon, be entitled to a refund of the unused portion of the consideration paid for such contract, calculated on a pro rata basis over the period of the contract, without any deductions, provided that USAC/MD, Inc. may make a reasonable minimum charge.

Notice to Oklahoma, Montana, Wyoming, Massachusetts, & Nevada Residents: This membership may be canceled at any time by either USAC/MD, Inc. or by Member. Upon cancellation, Member will be entitled to the unused portion of the membership fee paid, calculated on a pro rata basis without any deductions

Address all inquiries about your benefits to: USAC/MD, Inc. P.O. Box 660460. Dallas, TX 75266-0460.

List of Offices:

California

818 West Seventh St. 2nd FL
Los Angeles, CA 90017

New Mexico

125 East Marcy, Ste 201
Santa Fe, NM 87501

Nevada

6100 Neil Rd, Ste 500
Reno, NV 89511

Wisconsin

901 S Whitney
Madison WI 53711

Texas - Corporate

3410 Midcourt, Ste 215
Carrollton, TX 75006 (877-810-2456)

Oklahoma

120 North Robinson, Ste 735 W
Oklahoma City, OK 73102

Kansas

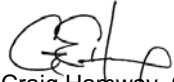
515 S Kansas Ave
Topeka, KS 66603

Wyoming

1720 Carey Ave, Ste. 200
Cheyenne, WY 82001

Maryland

1519 York Rd
Lutherville, MD 21093



Craig Hamway, CEO
USAC/MD, Inc.