



# Member Loyalty<sup>®</sup> Accident Insurance

This insurance protection provides AAA members with benefits for covered accidents

## What type of insurance is this?

This product is accident insurance. This insurance pays benefits for covered accidents no matter where you are, even if you're in your home. You're covered for loss of life, hospitalization, and recuperation. Emergency room and urgent care visits are covered too.

## Is acceptance for this coverage guaranteed?

Yes. You will be accepted for this coverage from AAA Life Insurance Company as long as you are a current AAA member age 18 or older, regardless of any prior or current medical condition. There are no medical questions or health exams. Your initial benefit level is determined by your years of AAA membership.

## How long am I covered?

As long as you pay your premiums and the Group Master Policy remains in effect, you can renew your coverage each year. However, you may cancel your coverage at any time, for any reason.

## Does this coverage provide protection for loss of life?

Yes. Whether changing lanes on a highway or falling off a ladder outside your home, accidental injuries are a leading cause of death in America.<sup>1</sup> With Member Loyalty Accident Insurance, those you care about could receive benefits if you die in a covered accident.

## What cash benefits does this coverage provide for accidental injuries?

Accidents may result in lengthy—and expensive—hospital stays and recuperation periods. Benefits for a covered accident are paid directly to you for your hospitalization and recuperation for a maximum of 365 days per occurrence. The covered recuperation benefit is equal to the number of days of covered hospitalization. You are also covered for emergency room or urgent care treatment.

## Can I collect for more than one accident?

Yes. You can collect for more than one accident over your lifetime. Your daily benefits for hospitalization and recuperation begin again with each new covered accident. This feature can help provide you with peace of mind.

## How do I get coverage?

You can obtain coverage by mail or over the phone. Coverage begins as soon as your payment is processed. Once coverage is in effect, you'll have a 31-Day Risk-Free Trial, to review your Certificate and decide if this protection is right for you.

Call (855) 880-5750 to speak to an agent | [www.aalife.com](http://www.aalife.com)

<sup>1</sup> Injury Facts<sup>®</sup> 2016, National Safety Council<sup>®</sup>.

**Only one travel accident Certificate per insured is permitted. Benefit amount and premiums vary based on age, accident type, and coverage amount selected.**

**This is accident-only insurance. This is an outline of the Certificate provisions and does not contain all of the benefits and exclusions of the Certificate. For complete terms of the insurance coverage, please refer to your Certificate or the Group Master Policy.**

Life insurance underwritten by AAA Life Insurance Company, Livonia, Michigan. AAA Life Insurance Company is licensed in all states except NY. CA Certificate of Authority #07861. Products and their features may not be available in all states. Member Loyalty<sup>®</sup> Travel Accident Policy Form Series AAA-MLT-01, AAA-MLT-02, AAA-MLT-GP05, AAA-MLT-06UT. In OR: AAA-MLT-01.



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### **What Member Loyalty® Accident Insurance Covers**

Accidents can happen at any time, wherever you are, even at home. As a AAA member, having Member Loyalty Accident Insurance can help give you added peace of mind knowing you're covered for hospitalization, emergency or urgent care treatment, recuperation for injuries, and even loss of life.

You're covered for a wide array of accidents, including ones that occur while working around the home, when you're out shopping, or while you're at work. While traveling, you're covered for an accident while riding in, boarding or exiting from an aircraft operated on a regularly scheduled flight; driving or riding in a private car, self-propelled motor homes, and trucks (with a rated towing capacity of no more than 17,000 pounds); as well as a fare-paying passenger on public transportation including buses, trains, subways, ships, ferries, and taxis. You're even covered on motorcycles, bicycles, or if you're struck by a motor vehicle while walking! Any covered loss will be paid per the benefit level determined by the Certificate's anniversary date at the time of the accident.

### **What Member Loyalty Accident Insurance Doesn't Cover**

Like most accident insurance policies, there are circumstances this insurance does not cover, such as actual or attempted suicide while sane or insane; intentionally self-inflicted injury while sane or insane (in CA, CO while sane); declared or undeclared acts of war\*; injuries while intoxicated\* (limited application in MI\* and not applicable in NV, SD, VT, WA); injuries while under the influence of any narcotic or drug unless used in accordance with physician's instructions\* (not applicable in NV, SD, WA); injuries from poison, gas or fumes, unless a direct result of an occupational or work-related accident (not applicable in NV, SD); injuries from active participation in a riot, insurrection, or terrorist activity\*; injuries during the commission of a criminal act\* (felony in IL, LA, MI, NE, NV, SD, UT, VT); disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity\*; certain infections that are not a direct result or consequence of the accidental bodily injury\*; sickness, disease, or bodily or mental infirmity unless such are the proximate cause of the injury\*; operating, descending from, or riding in any aircraft except as a fare-paying passenger on a licensed aircraft\*; injuries from recreational or competitive sports, such as racing or stunts using a motorized vehicle or bicycle\*, rock or mountain climbing, parasailing, ballooning, soaring, ultralight, skydiving, parachuting, hang-gliding, bungee jumping, and aeronautics (not applicable in NC); certain injuries while the insured is incarcerated\*; and injuries received while participating in any maneuvers or training exercises of the Armed Forces.

In no event shall the term "Hospital" mean any hospital or institution or part of such hospital or institution which is licensed or used principally for the treatment or care of drug addicts or alcoholics or as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rehabilitation facility, psychiatric facility, rest home, nursing home, home for the aged, or any facility with an average length of stay of more than thirty (30) days.

\* See Certificate for additional information or definitions applicable in your state.