

Aaron's CLUB

Lease Protection* *(Not available in California, Canada or Puerto Rico)*

The Lease Protection benefit allows members to lease replacement merchandise and continue to lease towards ownership without starting over should they suffer a loss resulting from:

- Fire and Smoke Damage
- Windstorm, Lightning, Flood and Hail Damage
- Theft†
- Eligibility for this protection is available as long as the member is leasing a product and their lease payment(s) and membership fees in this club are current.
- If the leased merchandise is damaged beyond repair, stolen or destroyed by a covered event, a new agreement will be opened on like kind replacement product at the same lease rate and remaining lease terms to ownership as the previous agreement provided. The member will be credited on a new agreement for payments made on the lost product agreement.
- The Lease Protection benefit gives members the opportunity to continue leasing the replacement item as though the loss did not occur to the original product.

The following situations are not covered through the Lease Protection benefit:

- Loss or damage due to misuse, abuse, neglect, vandalism, normal wear and tear, mysterious disappearance and abandonment.
- Lease Protection waiver requests will not be accepted after 90 days from the date of loss.

†For a covered loss the merchandise must be removed from a locked and secured building with visible signs of forced entry to the exterior.

Rental Replacement* *(Only available in Puerto Rico)*

The Rental Replacement benefit allows members to lease replacement merchandise with a discounted ownership plan so they can continue a Lease Contract with Purchase Option (Lease Contract) without starting over should they suffer a loss resulting from:

- Fire and Smoke Damage
- Windstorm, Lightning, Flood and Hail Damage
- Theft†
- Eligibility for this benefit is available to members as long as they are leasing a product and the Lease Contract payment(s) and membership fees in this club are current.
- If the leased merchandise is damaged beyond repair, stolen or destroyed by a covered event, a new Lease Contract will be opened on same or comparable product with the same monthly payment and an ownership plan equal to the number of months remaining on the original Lease Contract.
- In the event of a valid loss under this benefit, the member will be eligible to initiate a Lease Contract on same or comparable product with the same monthly payment and an ownership plan equal to the number of months remaining on the original Lease Contract.
- This benefit does not cover any liability a member may have under the original Lease Contract.

The following situations are not covered through the Rental Replacement benefit:

- Loss or damage due to misuse, abuse, neglect, vandalism, normal wear and tear, mysterious disappearance and abandonment.
- Rental Replacement requests will not be accepted after 90 days from the date of loss.

†For a covered loss the merchandise must be removed from a locked and secured building with visible signs of forced entry to the exterior.

Courtesy Waiver* *(Not available in Puerto Rico)*

The remaining lease payment(s) on a member's lease agreement(s) will be waived in the event of the death of any member named on the lease agreement.

- To qualify for this benefit, the member must be listed on the lease agreement(s).
- Must be a club member in good standing for 90 consecutive days before eligibility begins.
- The lease agreement must be in effect at the time of the member's passing.
- Members will remain eligible as long as the payments are current on their lease agreement(s), they are current on their membership and they are not in default with any of the terms and conditions of those agreement(s).

The following situations are not covered through the Courtesy Waiver benefit:

- Suicide and/or drug overdose, unless said overdose is while under the care of a licensed physician.
- A member's death as a direct result or action from a family member or any person(s) listed on the lease agreement(s).

Disclosures

Courtesy Waiver* *(Only available in Puerto Rico)*

As a member, the remaining Lease Contract with Purchase Option (Lease Contract) payment(s) on the Lease Contract(s) will be waived in the event of the death of any member named on the Lease Contract.

- To qualify for this benefit, the member must be listed on the Lease Contract(s).
- Must be a club member in good standing for 90 consecutive days before eligibility begins.
- The Lease Contract must be in effect at the time of the member's passing.
- Members will remain eligible as long as the payments are current on their Lease Contract(s), they are current on their membership and they are not in default with any of the terms and conditions of those Lease Contract(s).

The following situations are not covered through the Courtesy Waiver benefit:

- Suicide and/or drug overdose, unless said overdose is while under the care of a licensed physician.
- A member's death as a direct result or action from a family member or any person(s) listed on the Lease Contract.

Accident and Sickness Payment Waiver* *(Not available in Puerto Rico)*

In the event of a covered accident or sickness, the monthly lease payment(s) will be waived including applicable sales tax and other covered fees up to the limits below.

- A member's account is eligible for this waiver up to a maximum of \$1,000 on all lease agreements combined or for four consecutive months, whichever occurs first.
- Payment waivers will end when a member is able to return to work or when the above limits are met.
- Members can become re-eligible for benefits if they have been gainfully employed for 30 hours or more per week for a period of four months following completion of the previous payment waiver.
- The Accident and Sickness Payment Waiver benefit applies only to the first two persons listed on the lease agreement(s).
- Members may be eligible for payment waiver(s) if they were employed for at least 30 hours per week for six consecutive months at the time that they became sick or injured.
- Members must be in good standing on lease agreement(s) and club payments at the time they were unable to work due to injury or sickness.
- Must be unemployed for a minimum of 30 days to be eligible for a payment waiver.
- Upon approval of the waiver request, the waiver will be applied to the lease account(s) after day 30 of being unable to work due to sickness or injury.
- The waiver will be applied retroactively to the first day of verified unemployment.
- Waiver(s) will continue to be applied to the lease agreement(s) after each 30-day period of confirmed unemployment due to injury or sickness.

The following situations are not covered through the Accident and Sickness Payment Waiver benefit:

- Any customer who was not a paid member of the club prior to becoming unable to work due to injury or sickness.
- Any lease agreement(s) executed on or after the first day of injury or sickness.
- Unemployment due to pregnancy, childbirth or elective surgery.
- Unemployment due to a mental disorder, including but not limited to depression, stress or nerves.
- If the member is self-employed or employed by a family member, including but not limited to spouse, parent, child or sibling.
- Intentionally self inflicted injury, including attempted suicide.
- If the member is under the influence of alcohol or drugs except as prescribed by a doctor.
- If the member is receiving sick, vacation or any income from their employer.
- Disability as a result from an act of war or military service.
- Accident and Sickness Payment Waiver requests will not be accepted after 90 days from the date the member could not work due to injury or sickness.

Accident and Sickness Payment Waiver* *(Only available in Puerto Rico)*

In the event of a covered accident or sickness, the monthly Lease Contract with Purchase Option (Lease Contract) payment(s) will be waived including applicable sales tax and other covered fees up to the limits below.

- A member's account is eligible for this waiver up to a maximum of \$1,000 on all Lease Contracts combined or for four consecutive months, whichever occurs first.
- Payment waivers will end when the member is able to return to work or when the above limits are met.
- Members can become re-eligible for benefits if they have been gainfully employed for 30 hours or more per week for a period of four months following completion of the previous payment waiver.
- The Accident and Sickness Payment Waiver benefit applies only to the first two persons listed on the Lease Contract(s).
- Members may be eligible for payment waiver(s) if they were employed for at least 30 hours per week for six consecutive months at the time they became sick or injured.
- Members must be in good standing on Lease Contract(s) and club payments at the time they were unable to work due to injury or sickness.
- Must be unemployed for a minimum of 30 days to be eligible for a payment waiver.
- Upon approval of the waiver request, the waiver will be applied to the Lease Contract(s) after day 30 of being unable to work due to sickness or injury.
- The waiver will be applied retroactively to the first day of verified unemployment.
- Waiver(s) will continue to be applied to the Lease Contract(s) after each 30-day period of confirmed unemployment due to injury or sickness.

Disclosures

The following situations are not covered through the Accident and Sickness Payment Waiver benefit:

- Any customer who was not a paid member of the club prior to becoming unable to work due to injury or sickness.
- Any Lease Contract executed on or after the first day of injury or sickness.
- Unemployment due to pregnancy, childbirth or elective surgery.
- Unemployment due to a mental disorder, including but not limited to depression, stress or nerves.
- If the member is self-employed or employed by a family member, including but not limited to spouse, parent, child or sibling.
- Intentionally self inflicted injury, including attempted suicide.
- If the member is under the influence of alcohol or drugs except as prescribed by a doctor.
- If a member is receiving sick, vacation or any income from their employer.
- Disability as a result from an act of war or military service.
- Accident and Sickness Payment Waiver requests will not be accepted after 90 days from the date the member could not work due to injury or sickness.

Involuntary Unemployment Payment Waiver* *(Not available in Puerto Rico)*

Members are eligible for this waiver in the event they have lost their full-time employment as a result of (1) a permanent involuntary termination of employment; or (2) an involuntary layoff or suspension of employment; or (3) an authorized, unionized strike or labor dispute by a chartered or previously organized trade or labor union.

- If a member becomes involuntarily unemployed and wishes to continue leasing and qualifies for a payment waiver, their monthly lease payment(s) will be waived plus any applicable sales tax and other covered fees, up to the limits specified below.
- The account is eligible for up to a maximum of \$1,000 waiver of payments on all lease agreements combined or for four consecutive months, whichever occurs first, per unemployment occurrence.
- Payment waivers will stop when the member returns to work or when the above limits are met.
- Following a return to work and/or the completion of any Involuntary Unemployment Payment Waiver(s), the member may become re-eligible for payment waiver(s) once they have been gainfully employed on a full-time basis (30 hours or more per week) for a period of four months.
- The Involuntary Unemployment Payment Waiver applies to the customer(s) who are listed on and have signed the lease agreement(s).
- Members may be eligible for payment waiver(s) if they were employed full-time (at least 30 hours per week) for six consecutive months prior to becoming involuntarily unemployed.
- Must be an Aaron's Club member in good standing at the time of becoming unemployed.
- Must have been unemployed for a minimum of 30 days to become eligible for a payment waiver.
- In the event that both persons named on the lease agreement become unemployed, only one payment waiver shall be applied.
- Upon approval of the payment waiver request, the payment waiver will be applied to the lease account(s) after day 30 of unemployment and will be applied retroactively to the first day of verified unemployment.
- Payment waiver(s) will continue to be applied to the lease agreement(s) after each 30-day period of unemployment upon the member supplying evidence of continued unemployment, such as an official unemployment check stub or other unemployment issued document.

The following situations are not covered through the Involuntary Unemployment Payment Waiver benefit:

- Waiver requests will not be accepted after 90 days from the date of the work stoppage.
- For any lease agreement executed on or after the first day of unemployment.
- For unemployment due to death, or any situation of disability, sickness or disease.
- For being off work on family leave or during pregnancy and childbirth.
- When a member voluntarily quits, resigns, retires or upon having an employment contract expire.
- For termination as a result of incarceration, criminal misconduct as defined by local, state/provincial or federal law.
- For willful misconduct meaning a transgression of an established rule or conduct, a forbidden act, willful act of dishonesty or dereliction of duty.
- If the member is receiving severance or termination pay from their prior employer.
- If the member is/was self-employed or is/was employed by a family member, including but not limited to spouse, parent, child or sibling, unless the member has declared bankruptcy.
- If the member is a contract, temporary or seasonal worker and has completed their contract, temporary or seasonally scheduled job as planned and expected or as customary for their type of work.
- If the member is an employee of an educational facility and is on a routine, planned or scheduled break.
- If they were not an Aaron's Club member prior to becoming unemployed.
- If they had notice of pending unemployment prior to becoming an Aaron's Club member.

Involuntary Unemployment Payment Waiver* *(Only available in Puerto Rico)*

Members are eligible for this waiver in the event they have lost their full-time employment as a result of (1) a permanent involuntary termination of employment; or (2) an involuntary layoff or suspension of employment; or (3) an authorized, unionized strike or labor dispute by a chartered or previously organized trade or labor union.

- If a member becomes involuntarily unemployed and wishes to continue their Lease Contract with Purchase Option (Lease Contract) and qualifies for a payment waiver, their monthly Lease Contract payment(s) will be waived plus any applicable sales tax and other covered fees, up to the limits specified below.

Disclosures

- The account is eligible for up to a maximum of \$1,000 waiver of payments on all Lease Contracts combined or for four consecutive months, whichever occurs first, per unemployment occurrence.
- Payment waivers will stop when the member returns to work or when the above limits are met.
- Following a return to work and/or the completion of any Involuntary Unemployment Payment Waiver(s), the member may become re-eligible for payment waiver(s) once they have been gainfully employed on a full-time basis (30 hours or more per week) for a period of four months.
- The Involuntary Unemployment Payment Waiver applies to the customer(s) who are listed on and have signed the Lease Contracts(s).
- Members may be eligible for payment waiver(s) if they were employed full-time (at least 30 hours per week) for six consecutive months prior to becoming involuntarily unemployed.
- Must be an Aaron's Club member in good standing at the time of becoming unemployed.
- Must have been unemployed for a minimum of 30 days to become eligible for a payment waiver.
- In the event that both persons named on the Lease Contract become unemployed, only one payment waiver shall be applied.
- Upon approval of the payment waiver request, the payment waiver will be applied to the Lease Contract(s) after day 30 of unemployment and will be applied retroactively to the first day of verified unemployment.
- Payment waiver(s) will continue to be applied to the Lease Contract(s) after each 30-day period of unemployment upon the member supplying evidence of continued unemployment, such as an official unemployment check stub or other unemployment issued document.

The following situations are not covered through the Involuntary Unemployment Payment Waiver benefit:

- Waiver requests will not be accepted after 90 days from the date of the work stoppage.
- For any Lease Contract executed on or after the first day of unemployment.
- For unemployment due to death, or any situation of disability, sickness or disease.
- For being off work on family leave or during pregnancy and childbirth.
- When a member voluntarily quits, resigns, retires or upon having an employment contract expire.
- For termination as a result of incarceration, criminal misconduct as defined by local, state/provincial or federal law.
- For willful misconduct meaning a transgression of an established rule or conduct, a forbidden act, willful act of dishonesty or dereliction of duty.
- When the member is receiving severance or termination pay from their prior employer.
- If the member is/was self-employed or is/was employed by a family member, including but not limited to spouse, parent, child or sibling, unless the member has declared bankruptcy.
- If the member is a contract, temporary or seasonal worker and has completed their contract, temporary or seasonally scheduled job as planned and expected or as customary for their type of work.
- If the member is an employee of an educational facility and is on a routine, planned or scheduled break.
- If they were not an Aaron's Club member prior to becoming unemployed.
- If they had notice of pending unemployment prior to becoming an Aaron's Club member.

Paid-Out Product Service Protection** *(Not available in California, Washington or Puerto Rico)*

Members will receive service on their paid out merchandise for up to one year after their 60-day Aaron's Plus Limited Extended Warranty** ends, if they maintain their membership. Protection is provided against product failure and mechanical breakdown of the merchandise not caused by external conditions.

- Coverage begins after the 60-day Aaron's Plus Limited Extended Warranty** ends and continues as long as membership is maintained, up to one year. This benefit only covers merchandise that is paid out while they are a member and as long as they maintain their membership (up to one year, after the 60-day Aaron's Plus Limited Extended Warranty** ends). Should the member have other merchandise on lease when they pay out an item, only one membership in the club is required for the paid out item to be covered.
- This benefit covers repair costs, including parts and labor, of all items that were covered under the original manufacturer's warranty (subject to some exclusions).
- Without this valuable protection, a member would be responsible for all costs of repairs after they owned the merchandise.
- The Paid-Out Product Service Protection benefit covers all mechanical or electrical failures unless caused by accidents, lightning or other outside influences, including but not limited to insect infestation or the introduction of foreign substances to the product.
- This coverage applies to home electronics, appliances, computers and furniture.

†This benefit is only available after the member obtains ownership of leased merchandise for up to one year and while they remain a member.

††The Aaron's Plus Limited Warranty is not available to residents of NC. Coverage in NC begins at pay-out and continues as long as membership is maintained, up to one year.

The following situations are not covered through the Paid-Out Product Service Protection benefit:

- Examples of items not covered include, but are not limited to phones, jewelry, mattresses, paintings, small electronics, iPods and similar MP3 players, clocks, exercise equipment, toolboxes, lawn mowers, items with an internal combustion engine and similar type merchandise.

Disclosures

- Computer failure due to a computer virus or software the member has personally installed. Restoration or updates of any software. Adaptors, chargers, power cords or any type of external components. Laptop batteries not holding a charge after 24 months from the original purchase date.
- Product repair for merchandise damaged by abuse, fire, flood, water, windstorm, hail, lightning, earthquake, theft, insects, vermin or other external causes.
- Normal maintenance procedures or defects resulting from member's failure to perform such maintenance procedures, including any type of cleaning.
- Maintenance items, including but not limited to items such as bulbs, filters, the refinishing or replacement of belts, hoses, cabinets, cabinet parts; plastic, porcelain or decorative parts; or any cosmetic damage.
- Replacement of any remote control.
- Normal wear and tear.

Paid-Out Product Service Protection†** *(Only available in Washington)*

Members will receive service on all of their paid out merchandise paid off while they were a member for up to one year after ownership if they maintain their membership in the Aaron's Club. Protection is provided against product failure and mechanical breakdown of the merchandise not caused by external conditions. The Paid-Out Product Service Protection benefit is a benefit of membership and there is no separate charge to members for this benefit. The benefits of Paid-Out Product Service Protection do not become beneficial until the member obtains ownership of leased merchandise and such eligibility is controlled by the terms of the Service Contract. Based on the overall cost for the average member of administering the Paid-Out Product Service Protection benefit, Aaron's Club has allocated a weekly charge or monthly charge for that benefit, which is part of the weekly or monthly membership fee starting on the date of membership. Members may terminate their membership at any time. If members terminate their membership in the first 20 days after receiving the Service Contract and return the Service Contract to the store, they will receive a full refund of the amount allocated for the Service Contract for the period paid.

Please refer to the Service Contract for a complete description of this benefit.

- Coverage begins at ownership and continues as long as membership is maintained, up to one year. This benefit only covers merchandise that is paid out while they are a member and as long as they maintain their membership. Should the member have other merchandise on lease when they pay out an item, only one membership in the club is required for the paid out item to be covered.
- This benefit covers repair costs, including parts and labor, of all items that were covered under the original manufacturer's warranty (subject to some exclusions).
- Without this valuable protection, a member would be responsible for all costs of repairs after they owned the merchandise.
- The Paid-Out Product Service Protection benefit covers all mechanical or electrical failures unless caused by accidents, lightning or other outside influences, including but not limited to insect infestation or the introduction of foreign substances to the product.
- This coverage applies to home electronics, appliances, computers and furniture.

†This benefit is only available after the member obtains ownership of leased merchandise for up to one year and while they remain a member.

The following situations are not covered through the Paid-Out Product Service Protection benefit:

- Examples of items not covered include, but are not limited to, phones, jewelry, mattresses, paintings, small electronics, iPods and similar MP3 players, clocks, exercise equipment, toolboxes, lawn mowers, items with an internal combustion engine and similar type merchandise.
- Computer failure due to a computer virus or software the member has personally installed. Restoration or updates of any software. Adaptors, chargers, power cords or any type of external components. Laptop batteries not holding a charge after 24 months from the original purchase date.
- Product repair for merchandise damaged by abuse, fire, flood, water, windstorm, hail, lightning, earthquake, theft, insects, vermin or other external causes.
- Normal maintenance procedures or defects resulting from member's failure to perform such maintenance procedures, including any type of cleaning.
- Maintenance items, including but not limited to items such as bulbs, filters, the refinishing or replacement of belts, hoses, cabinets, cabinet parts; plastic, porcelain or decorative parts; or any cosmetic damage.
- Replacement of any remote control.
- Normal wear and tear.

24/7 Telemedicine* *(Not available in Washington and Canada)*

Consult a medical provider by phone, app or webcam at no additional cost! Call anytime, day or night for medical advice. Prescriptions when medically necessary for common medications can be written.

- **VERY IMPORTANT:** In the event of a life threatening emergency, call 911 or go to the nearest hospital emergency room for treatment.
- MeMD provides online medical consultations with physicians, nurse practitioners, and physician assistants who can write prescriptions when medically necessary and permitted by state law.

Disclosures

- MeMD is not an online pharmacy, and medications cannot be purchased or dispensed from MeMD directly.
- MeMD is not a replacement for a primary care physician or an annual doctor's office visit.
- MeMD is available 24/7 nationwide, subject to state regulations.

Dental Discounts* *(Not available in Tennessee, Rhode Island, Washington and Canada)*

Members can visit any participating dentist and save 15% – 50% on their dental needs. The dental benefit includes access to discounts on routine check-ups, fillings, crowns, braces and even cosmetic work.

- Some services are excluded from the benefit, and providers are not obligated to charge members any specified rates for excluded services.
- Dental savings are based on Aon Dental Solutions' 200 Series Dental Fee Schedule for participating general dentists (fees vary by region) compared to the 2017 National Dental Advisory Service National Average (Average savings 34%).
- Participating specialty dentists provide a discount of 20% off their normal retail charges (15% for MN specialty dentists).
- Actual savings for any individual will vary by location and provider.
- Any procedure not covered on the complete fee schedule will be discounted 20% off the provider's usual and customary fee (15% for MN specialty dentists).
- Lab fees are additional.
- Members must pay for services at the time they are rendered by the dentist.
- This benefit will provide savings over the normal cost for a visit.

Prescription Savings (Open Formulary)* *(Not available in Washington and Canada)*

Save money on the cost of prescription drugs at participating pharmacies nationwide.

- While savings will vary, members generally save 15% – 60% on most short term and acute care prescriptions such as antibiotics and pain killers.
- Members will pay the lowest price available at the participating pharmacy. Some pharmacies may sell maintenance medications (prescribed to treat on-going ailments such as high blood pressure and arthritis) and some short-term prescriptions at "Loss Leader" prices. In these situations, a member's price may not be less than the pharmacy's "Loss Leader" price. However, a member will never pay more than the pharmacy's best price. Members are assured the lowest price in the store on that day for that medication.
- Members must pay for prescriptions at the time they are received.
- This benefit will provide savings over the normal cost of prescriptions.

Vision and Eyewear Savings* *(Not available in Tennessee, Rhode Island, Washington and Canada)*

Save 35% off normal retail prices on frames (complete pair) and 20% off lens add-ons at participating eye care locations nationwide.

- There is no limit to the number of times per year the member can use this service as long as the membership fees are paid current.
- Discounts do not apply to disposable contact lenses.
- LASIK and PRK correction procedures are provided by the U.S. Laser Network, owned by LCA-Vision.
- Since LASIK or PRK vision correction is an elective procedure performed by specially trained providers, this discount may not always be available from a provider in the immediate location.
- Members will receive a 20% discount on items purchased at participating providers that are not specifically covered by this discount benefit. The 20% discount provided may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed Provider's professional services or contact lenses.
- Retail prices may vary by location.
- Limitations/ Exclusions: Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; medical and/or surgical treatment of the eye, eyes or supporting structures; corrective eyewear required by an employer as a condition of employment; safety eyewear unless specifically covered under benefit; and services provided as a result of any Worker's Compensation law.
- Discount is not available on those frames where the manufacturer prohibits a discount.

Vision and Eyewear Savings* *(Only available in Canada)*

Save on eye examinations, eyeglasses, contacts and surgical procedures at participating eye care locations nationwide.

- Members save 20% – 60% off normal retail prices on eyeglasses and specialty items at thousands of locations nationwide.
- Members receive 10% – 30% discounts on eye exams and surgical procedures (such as PRK and LASIK) through participating Optometrists' locations and Laser Surgery Centers nationwide.
- There is no limit to the number of times per year the member can use this service as long as the membership fees are paid current.
- Most frames, lenses and specialty items such as tints, scratch resistant coatings and ultraviolet protection are available.
- If the exact same pair of frames and lenses is found for less money within 30 days of purchase, the difference will be refunded.

Disclosures

Medical Concierge* *(Not available in Washington and Canada)*

This benefit assists members in the scheduling of appointments for physicians and hard to reach specialists.

- Provides assistance with negotiating medical costs. This benefit helps in coordinating the transfer of medical records. Members can also receive assistance with accessing community resources such as health and wellness screenings, flu shots and other immunizations.
- Members are responsible for payment of specific services arranged on a fee-for-service basis that are not covered by an insurance plan.
- All payment options available are reviewed prior to making arrangements with providers on the member's behalf.
- Medical Concierge does not recommend treatment, nor is it a replacement for any health insurance plan.
- It is not a guarantee that this benefit can achieve specific savings or results.

Nurse Helpline* *(Only available in Canada)*

This benefit offers members the opportunity to consult with a registered nurse on our members-only toll-free helpline any time of the day or night, 365 days a year, concerning any medical or health related issue.

- This service is provided as long as membership is maintained.
- **VERY IMPORTANT:** In life-threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in the area, call the local police/fire department or go directly to the nearest hospital or emergency room.

Rental Car Savings

Members save money whenever they need to rent a car from companies such as: Avis, Hertz, National, Alamo and Budget.

- A credit card is required to rent a car.
- Savings will vary between 5% – 25% depending on the rental car company and the type of car rented.
- In some cases, discounts are not applicable with specials or promotional rates.
- Availability of the number of cars for which this discount is applicable may be limited.
- The discount applies only to the base rental rate of the vehicle. It does not apply to taxes, other governmentally imposed or authorized surcharges, airport fees, service charges and fees, vehicle license fees, optional insurance products, fuel charges or any other additional charge.
- Weekly rates require five day minimum rental.

Roadside Assistance Savings *(Not available in California or Puerto Rico)*

One toll-free call will dispatch service help to the member's vehicle if the following roadside assistance services are needed: towing, flat tire repair, fuel/fluid delivery, jump starts, lock-out assistance or any auto malfunction.

- Members save money on the service because they pay special commercially negotiated rates for the service performed.
- Delays may occur depending on weather conditions or location.
- Payment for services performed must be made at the time service is rendered. Cash, Visa and MasterCard are accepted.

Roadside Assistance *(Only available in California)*

Whether it's a flat tire, dead battery or keys locked in the car, emergency roadside assistance is just a phone call away. Members simply call the toll-free dispatch number for authorized "sign and drive service".

- Members are covered up to a maximum of \$100 USD per incident and a maximum of three incidents per year.
- Members will be given an estimate of the total cost when they call. The member is responsible for paying any costs that exceed \$100 USD at the time of service.
- Qualified service assistance will be immediately dispatched to the member (the normal waiting period is one hour in most cases; however, delays may occur depending on weather conditions or the member's location).
- Only one service call for the same problem will be covered for any seven-day period.
- Benefits are limited to a maximum of three incidents per year.
- Coverage is extended to the member, legal spouse and dependent children up to age 21 living at home.
- The member will be responsible for paying for any service over three incidents per year.
- Members are covered for the following services:

Towing Flat Tire Assistance Fuel/Fluid Delivery Jump Start Lock-Out Assistance Any Auto Malfunction

Emergency Travel Expense *(Only available in California)*

If a member is on vacation and their trip is interrupted as a result of a collision involving their vehicle, they may qualify for reimbursement of certain expenses incurred immediately after the accident (not to exceed 72 hours from the time of loss).

- The collision must occur more than 100 miles from the member's residence.
- Must be an active member at the date of loss.
- Members are eligible for reimbursement of up to \$100 per day for up to three days for specific emergency travel expenses.
- Covered expenses include meals and overnight lodging purchased in the vicinity of where the vehicle is being repaired.
- The collision must render the vehicle inoperable and unsafe to drive; and the vehicle must be towed from the scene of the accident; and the repairs must be done in the vicinity of the collision.
- Only one reimbursement request may be submitted per incident, and only the member who was operating the covered vehicle at the time of the collision may submit a reimbursement request.

Disclosures

Concierge Services *(Only available in California)*

Members enjoy concierge services, including 24/7 access to ATM locations, tee times, restaurant locations, traffic alerts and more.

- Services are provided for informational purposes only.
- Members are responsible for making any/all payment arrangements and for setting up benefits that require additional billing, such as the actual cost of hotel rooms, rental cars, etc.
- Payment is to be made directly by the member to the providers, vendors or establishments.

Auto Theft Reward *(Only available in California)*

Should a member's vehicle be stolen, this benefit will pay a reward to the person who provides information leading to the arrest and conviction of the person who is responsible for the theft of the covered vehicle.

- A \$2,500 reward will be paid to the person who provides the information that leads to an arrest and conviction.
- This benefit does not apply to the member or any family or relative of the member.
- Members can also file a claim for replacement of stolen tagged valuable articles by providing receipts, registration information, etc. on the items.

Vehicle Service Savings *(Not available in Puerto Rico)*

Members save on oil changes, batteries, auto services, transmission services, paint, body labor and more! Receive 5% – 15% discounts at participating Jiffy Lube, Meineke, AAMCO and MAACO locations.

- The Jiffy Lube offer cannot be combined with any other discount.
- Meineke Car Care Center offer is not valid with any current sale or promotional price.
- MAACO offer does not apply to special or sale prices.

Discounted Hotel Lodging through Choice Hotels

Members can save 15% off the published lodging rates at participating Comfort Inn, Comfort Suites, Quality, Sleep Inn, Clarion, Cambria Suites, Suburban, MainStay Suites, Econo Lodge, Rodeway Inn hotels and more.

- Only room reservations made through the toll-free number or on the internet will receive the discount.
- Walk-in rate requests will not be accepted at hotel registration desks.
- Discount is subject to availability at participating hotels only.
- Discount cannot be used in conjunction with any other discount, special rate, offer or promotion.
- Advance reservations required.

Discounts and Deals

Enjoy savings on over 300,000 online dining, shopping, grocery and entertainment merchants, plus over 275,000 "show-your-phone" mobile coupons. (United States availability only)

Enjoy savings on over 8,500 online dining, shopping and entertainment merchants, plus over 5,500 "show-your-phone" mobile coupons. (Canadian availability only)

- Members can continue to use this benefit as long as membership is maintained.
- Each offer will specify the amount of savings received at the participating location and how to use the coupon.
- For most vendors there will be an expiration date.

Grocery Coupons *(Not available in Canada or Puerto Rico)*

Members save money on the groceries they plan to purchase by using this coupon benefit. Couponing is simple and easy on the members only website.

- Print coupons and save as long as membership is maintained in the club.
- For most coupons there will be an expiration date.

Complimentary Legal Consultation and Discounted Attorney Fees *(Only available in Canada and Puerto Rico)*

Receive one initial 60-minute office or telephone consultation per separate legal matter at no cost.

- Each 60-minute session may be used to obtain an assessment of a legal matter, receive advice, guidance and to gain an understanding of the options that may be available under the applicable laws.
- Save 25% off on a retained attorney's normal hourly rate. There are no limitations associated with the amount of savings to which members are entitled through this discount. Virtually all types of legal matters are eligible for these services.
- Matters involving disputes or actions between members and their employer, plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this club.
- Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.

***This is NOT Insurance or a Substitute for Insurance.**

Terms and Conditions of Roadside Assistance *(Only available in California)*

Producer Code #30910

Plan Letter AB

1. As a Member, You will not be required to pay any additional fee or sum in addition to the Membership fee when your service is for a tow or other covered service that does not exceed the benefit limit of \$100.00 (USD) per occurrence. (1 service per disablement)
 2. All 24-hour roadside assistance services are administered by Nation Motor Club, LLC. dba Nation Safe Drivers administrative office located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Residents of Alabama, Alaska & Utah: All roadside assistance services and benefits are administered by Nation Safe Drivers Services, Inc. located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Residents of California: All roadside assistance services and benefits are administered by Nation Motor Club, LLC located at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. California Motor Club Permit Number: 5157-3.
 3. You have the right to file a complaint by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, FL 33431, or contacting a representative by calling 1-800-863-6617.
 4. All of the benefits and services described herein are applicable throughout the United States, Canada and Puerto Rico.
 5. 24-Hour Roadside Assistance: You must call 1-800-863-6617 for your 24-hour emergency roadside benefits.
- IMPORTANT:** Please be with Your vehicle when the service provider arrives, as they cannot service an unattended vehicle.
NOTE: Only one (1) service per seventy-two (72) hours and three (3) services per year.
Coverage: Is extended to Member, legal spouse and dependent children up to age twenty-one (21) living at home.

The following items are not included as part of the emergency roadside assistance benefit:

- Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing.
- Disconnecting or reconnecting drive shaft.
- Non-emergency towing or other non-emergency service.
- Trucks over one-ton capacity, taxicabs, limousines or other commercial vehicles.
- Towing from a service station, garage or repair shop.
- Towing by anyone other than a licensed service station or garage; vehicle storage charges; a second tow.
- Service on a vehicle that is not in a safe condition to be towed.
- 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.
- Mounting or removing of snow tires or chains.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law.
- Repeated service calls for a Covered Vehicle in need of routine maintenance or repair.

In the event of damage due to fire, flood or vandalism: Cost related to physical damage due to fire, flood or vandalism are normally covered under Your vehicle insurance. Nation Motor Club, LLC dba Nation Safe Drivers will assist You when You call our toll-free number, but You will have to pay for these services and submit Your bill to your insurance company or agent as a part of the insurance claim.

Reimbursement for Covered Services: Reimbursement is provided when a covered Member contracts service on their own from a licensed service provider in the business of providing such services. In the event You should contract service on Your own for any covered service and pay for the service out-of-pocket You may submit Your original receipted roadside expenses for reimbursement consideration to Nation Motor Club, LLC dba Nation Safe Drivers. To obtain reimbursement claim forms you may call toll-free 1-800-863-6617 or send Your request in writing to Nation Motor Club, LLC dba Nation Safe Drivers 800 Yamato Road, Suite 100, Boca Raton, FL 33431. Maximum reimbursement for services not obtained through Our network is limited to one hundred dollars (\$100).

SERVICE PROVIDER NETWORK

Nation Motor Club, LLC dba Nation Safe Drivers operates through a network of contracted service providers who have arrangements with Our dispatch to perform road and towing service for Members. As independent contractors, they have exclusive control over their own equipment and personnel. Nation Safe Drivers is not responsible for their acts or omissions.

Disclosures

The administrator reserves the right at any time and in its sole discretion to add, substitute, or discontinue any club benefit(s) or the club program.

Not all members are eligible for all benefits. Benefits vary by location. Some restrictions apply. See store representative for additional details.

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Disclosures: The discount medical, health and drug benefits (The Plan) are NOT insurance, a health insurance policy, a Medicare Prescription Drug Plan or a qualified health plan under the Affordable Care Act. The Plan provides discounts for certain medical services, pharmaceutical supplies, prescription drugs or medical equipment and supplies offered by providers who have agreed to participate in The Plan. The range of discounts for medical, pharmacy or ancillary services offered under The Plan will vary depending on the type of provider and products or services received. The Plan does not make and is prohibited from making members' payments to providers for products or services received under The Plan. The Plan member is required and obligated to pay for all discounted prescription drugs, medical and pharmaceutical supplies, services and equipment received under The Plan, but will receive a discount on certain identified medical, pharmaceutical supplies, prescription drugs, medical equipment and supplies from providers in The Plan. The Discount Medical Plan/Discount Plan Organization is Alliance HealthCard of Florida, Inc., 5005 LBJ Freeway, Suite 1500, Dallas, TX 75244. You may call 1-800-863-6617 for more information or visit Aarons.com/Club for a list of providers. The Plan will make available before purchase and upon request, a list of program providers and the providers' city, state and specialty, located in the member's service area. Alliance HealthCard of Florida, Inc. does not guarantee the quality of the services or products offered by individual providers. The fees for The Plan are specified in the membership agreement. You have the right to cancel your membership at any time. If you cancel your membership within 30 days from receipt of your membership materials, you will receive a full refund of your membership fees. Please notify the store where you purchased your membership to obtain any refund due. To cancel you must, verbally or in writing, notify the store where you purchased your membership. Any complaints should be directed to Alliance HealthCard of Florida, Inc. at the address or phone number above. Upon receipt of the complaint, member will receive confirmation of receipt within 5 business days. After investigation of the complaint, Alliance HealthCard of Florida, Inc. will provide member with the results and a proposed resolution no later than 30 days after receipt of the complaint.

Note to DE, IL, LA, ND, NE, NH, OH, RI, SD, TX and WV consumers: If you remain dissatisfied after completing the complaint system, you may contact your state department of insurance. **Note to MA consumers:** The Plan is not insurance coverage and does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00.