



F • A • I • R

Finance And Insurance Resources
FAIR of New Jersey
FAIR Funding

Establishing a Tradition of Innovation

F•A•I•R CARE Benefits Program

MEMBERSHIP SERVICES CERTIFICATE - 1

NOA / BASE STATION PROGRAM

Member Privileges

The following guide will provide information of all the benefits and services of your complimentary motor club membership.

You can call our toll-free number 1-800-451-0459 anytime, 24 hours a day and request "dispatch" service and we will arrange to send help to your disabled vehicle from our nationwide network of approved independent contractors. Auto Knight will issue payment directly to the service provider for covered dispatch services according to the plan benefits below.

Covered Benefits

As a member ("You," "Your" or "Member") of the Auto Knight Motor Club Roadside Assistance Plan ("Plan") provided by F•A•I•R Care, (collectively, "We," "Us" or "Our"), We agree to provide You the following emergency roadside assistance services and motor club benefits:

- (1) Towing Assistance* - When towing is necessary, the [Member's] Disabled Vehicle will be towed to the nearest qualified service facility. Towing assistance is also available for non-emergency disablements subject to term and conditions listed below.
- (2) Battery Service - If a battery failure occurs, a jump start will be applied to start the [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 the 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.

All benefits and services are available to You up to the [\$75.00] per occurrence limit without any additional payments. Members are responsible for any non-covered expenses over the per occurrence limit. Each [Member] will be permitted an aggregate (total) of benefit occurrences that are covered by the Plan of up to [two (2)] covered occurrences per [twelve (12)] month membership term.

Additional Benefits

- **CUSTOM DOMESTIC MAP SERVICE:** Administrator will, upon request, furnish Members with information, maps and trip itineraries, please allow ten (10) business days advance notice for customized Trip Routing. Call [1-800-451-0459]
- **AVIS RENTAL CAR DISCOUNT:** Members are eligible to receive savings when renting from AVIS Rental Car Company by calling [800-331-1212] and use Discount ID Number [G728200].
- **HOTEL DISCOUNTS:** Members can also take advantage of savings when making reservations at the following hotels across the country. Simply call [800-364-6176] and use the Hotel Discount Number [60012] to make reservations at any of the hotels listed: 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. Discount codes for hotel and rent-a-car are subject to change. Contact Customer Service for assistance.
- **AUTOWURLD:** Allows Member to list vehicles for sale, nationwide, in 60 seconds or less, FOR FREE! Download the AutoWurld Mobile App from The Play Store or iTunes, scan the VINs, snap photos with your device, enter price options and upload. www.AutoWurld.com.

Your membership will begin [within 48-72 hours] upon having an active loan, in good standing, with the insured dealer, related finance company, lender or lessor and continue as long as your loan remains an active loan in good standing with the insured and as long as the insured remains insured and in good standing per the declarations page of this policy. This membership is not transferrable.

Note: The Complimentary Roadside Assistance Plan is not available to residents in the state of Alaska, New Mexico and Alabama.

Dispatch Services

All Plan Service(s) are provided complimentary to You by [F•A•I•R CARE Benefits Program] through Auto Knight Motor Club Inc., the licensed motor club provider of this membership, referred to in this document as "Administrator", with administrative offices at [43100 Cook St., Suite 200, Palm Desert, CA 92211]. All Plan benefits and services are available to you throughout the United States and Canada 24 hours a day, 365 days a year. Plan benefits and services may vary in accordance to the laws of Your state and restrictions may apply.

To obtain Service just call TOLL FREE 800-451-0459 to speak to a dispatcher who will dispatch a service vehicle for a covered emergency while you are on the phone. When you call for dispatch service, be prepared to give the customer service representative the following information:

- (1) Name and phone number You are calling from
- (2) Vehicle information (Vehicle Make, Model, Color, Vehicle Identification Number and License Plate Number)
- (3) Location of vehicle if known (street address, intersection, mile marker or landmarks)

Note: Any Service obtained through any source other than Administrator (that is not authorized by Administrator) is not covered and is not reimbursable. In the event that Administrator is unable to provide service, You will be given an authorization number by Administrator to obtain service from another service provider. In this event, You will be reimbursed up to \$75.00 for any payments made for authorized covered service(s). The authorization number is required to be eligible for reimbursement. To receive reimbursement please send Your written request along with the proof of payment of service to provider to: Administrator, Reimbursement Dept., 43100 Cook St., Suite 200, Palm Desert, CA 92211. If you have any questions regarding reimbursement please contact Our office at 800-451-0459.



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Please remember that Our Service providers policy require that You or another authorized person to be with the vehicle to receive service. The service provider may ask for identification and Vehicle Identification Number to verify membership. Please cancel Your request for service immediately if it is no longer needed by calling us back at 1-800-451-0459

After Service is complete, verify the information on the call slip provided by the service provider and sign it. We will pay the provider directly for any covered dispatch charges. You will be responsible for paying the provider any charges not covered.

Please note that although We make every effort to ensure that Our emergency roadside assistance providers can function under all conditions, during extreme weather conditions, there may be some delay before a service provider can reach You. When such conditions exist, we ask You to please be patient and if We are unable to locate an available contractor You will be given an authorization number for reimbursement if You have to contact a provider or facility on your own.

Motor Club Terms and Conditions

The following terms and conditions must apply to qualify for coverage under this 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 [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 can not service an unattended vehicle; You will be charged a service fee for any unattended service attempts. "Covered Member(s), You Your," is defined as the person(s) registered as a member of [Auto Knight] Roadside Assistance..
- (3) "Service(s)" is defined as items 1-5 under the covered emergency roadside assistance services and motor club benefits above. Service provided must be a covered benefit under the terms and conditions of this Agreement.
- (4) Your Membership Plan must be active, and You must contact Administrator directly for service at [800-451-0459]. "Plan" is defined as the agreement between You and Auto Knight Motor Club Inc..
- (5) The following items are not included as part of the Motor Club Membership Plan Benefits:
 - (i) Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the [Covered Members] 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, or other commercial vehicles, with the exception of limousines, black cars or amulettes.
 - (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 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 [two (2)] covered occurrences are provided for each twelve (12) month membership term. THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

CANCELLATION: Administrator reserves the right to cancel this Membership for the following reasons: Cancellation by Administrator for fraud or material misrepresentation on Your part will be effective thirty (30) days after delivery or first class mailing of a written notice to You.

CHANGE OF ADDRESS OR CONTACT INFORMATION: If there are changes to Your personal informatio, including name, address or telephone number, please notify the agency that issued this Motor Club membership 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 of 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.