

Call 24 Hours a Day

1-800-815-1050

A Roadside Assistance Program of Cross Country Motor Club, Inc. and Cross Country Motor Club of California, Inc. THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT. NOR IS IT A PHYSICAL DAMAGE OR PERSONAL INJURY OR OTHER KIND OF INSURANCE CONTRACT. THIS IS NOT A SERVICE CONTRACT AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAWS.

EXECUTIVE OFFICES:

CROSS COUNTRY MOTOR CLUB, INC. 400 Rivers Edge Drive, Suite 400 Medford, MA 02155

CROSS COUNTRY MOTOR CLUB OF CALIFORNIA, INC.

333 Bush Street, 4th floor San Francisco, CA 94104

RESIDENT AGENT OFFICES:

Maryland - c/o The Corporation Trust, Inc. 2405 York Road, Suite 201 Lutherville Timonium, MD 21093

Montana - c/o CT Corporation System 208 N. Broadway, Suite 313

Billings, MT 59101

Nevada - c/o CT Corporation System

701 South Carson Street, Suite 200 Carson City, NV 89703

New Mexico - c/o The Corporation System

Espanola, NM 87532

Oklahoma

- c/o The Corporation Company 1833 South Morgan Road Oklahoma City, OK 73128

206 South Coronado Avenue

Please direct all communications, inquiries and claims to the Massachusetts office.

Services are provided by and/or through Cross Country Motor Club, Inc., 400 Rivers Edge Drive, Suite 400, Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc., 333 Bush Street, 4th floor, San Francisco, CA 94104.

Please see Membership Guidelines at the end of this guide for service terms and for other matters that apply to specific states.

Dear Member,

It is our pleasure to welcome you to the peace-of-mind that comes with your membership in **Subaru Roadside Assistance Plus**. Now you can travel worry-free, knowing that all the safety features you and your family need in an unexpected vehicle situation are here.

- 24/7/365 Roadside Assistance
- Covers you, your spouse or partner, and all licensed household drivers 22 years of age or younger even if away at college
- Services available throughout the United States and Canada
- · Protection for all your family vehicles
- Hassle-free "sign and drive" services

Your membership also gives you access to a national retail shopping savings program called Cross Country Perks. Visit http://sbx.crosscountryperks.com to take advantage of savings opportunities on your favorite everyday and speciality items. Do it often! New offers are available all the time.

For 24 hour assistance, 365 days a year in Subaru Roadside Assistance Plus, call (toll-free): 800-815-1050. In the meantime, please take the time to check out the program's full list of benefits, contained in your digital membership guide.

We're glad you're here and look forward to serving you.

Sincerely, by W. Griff

Jov W. Smith

Senior Director, Member Services

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Towing Services

If you need a tow it's your choice where we take you. If your vehicle requires a tow, we'll tow your vehicle to the nearest authorized Subaru dealer, or destination of your choice, up to \$100 per occurrence. Among its many advantages, this valuable service allows you to get your vehicle back to a Subaru dealership with a mechanic you trust or to another location of your choice.

Roadside Assistance

If your covered vehicle has a fl at tire, is out of fuel, stuck or has a dead battery, roadside assistance service will be provided up to a maximum of \$100 per event for covered services:

- Battery Boost/Jump Start: If your covered vehicle won't start due to a dead or weak battery, we will provide a jump-start or battery charge.
- Flat Tire Service: If your covered vehicle has a fl at tire, we'll install your infl ated spare tire. Multiple fl at tires will require a tow.
- Fuel Delivery: If your covered vehicle runs out of fuel, we'll deliver up to two (2) gallons of emergency gasoline/diesel fuel to your covered vehicle, wherever permissible by law. The cost of fuel is not covered.
- Winching/Stuck Vehicle: If your covered vehicle is stuck in mud, sand, snow or a ditch, Subaru Roadside Plus will provide winching service to free your vehicle if your vehicle is stuck within 15 feet of a paved road.

Emergency Lockout Service

Being locked out of your car or home is not only inconvenient but potentially dangerous. As a member, you are entitled to emergency lockout service to get you back into either your car or your home. Simply sign for the service — up to \$100 per occurrence. Please note: lock repairs or cost of making duplicate keys are not covered.

Obtaining Service

How Do I Obtain Emergency Towing, Road Service And Lockout Services?

Towing and roadside assistance services are available to you on a sign and drive basis, subject to your membership plan and coverage terms. To obtain service:

- Call toll-free 800-815-1050
- Provide the Service Specialist with the following:

- 1. Your membership number
- 2. Your VIN number
- 3. Area code and telephone number (where you can be reached)
- Location of disabled vehicle (city, state, street address and closest intersection or other identifying landmarks)
- Description of disabled vehicle (year, model, color)
- 6. License plate number and state

Reimbursement Privileges:

If services are unavailable through the **Subaru Roadside Assistance Plus** program for any reason, you will be
authorized by one of Service Specialists to secure service
independently and submit a claim for reimbursement of

covered costs. To be eligible for reimbursement for towing or roadside assistance services secured independently of the **Subaru Roadside Assistance Plus** membership program, you must have obtained prior authorization from one of our Service Specialists. To be considered for reimbursement, you are required to submit all paid and itemized receipts to Cross Country, within 30 days of disablement. All receipts must be from the company providing you with the covered goods or services.

Mail your reimbursement request to:

Cross Country Motor Club

P.O. Box 9145

Medford, MA 02155

Attn.: Claims

or email: member_services@crosscountrymotorclub.com

Emergency Support Services

As a member of this motor club membership you have the following important support services at your disposal, when and if you should need them (see Membership Guidelines for further details on these services):

Message Relay

When you call us for emergency services, you may want to let family or friends know what's going on or ask someone to meet you. You can request that we convey up to three urgent messages to anyone, anywhere in the United States, Puerto Rico or Canada.

Bail Bond Service

If you are charged with a violation of any Motor Vehicle Law (except driving under the influence of alcohol or drugs, or driving without a valid drivers license) and must furnish bail, we will reimburse the cost of the bail bond up to \$200.

Legal Defense

As a member, you are entitled to be reimbursed for legal fees incurred in the defense of a motor vehicle violation - up to \$1000 combined maximum for all charges arising from a single occurrence.

Trip Routing and Mapping Benefit

Let us know the next time you are planning a trip. **Subaru Roadside Assistance Plus** will provide you with a detailed trip routing package, including an easy-to-read, computerized itinerary, and map. This service includes the following travel information for your trip:

- Your destination stop(s) in the order you prefer
- Which highways to use, including route numbers and type of highway (toll road, interstate, state highway, etc.)
- The number of miles between junctions and destinations, and a running total of miles traveled
- The number of miles to be traveled on each highway and within each state
- Projected driving time between stops and total projected driving time

Our trip routing service will automatically choose the quickest route between destinations if you do not request a scenic route.

Note: To obtain this service, complete the trip routing request card contained in your membership kit or email us

at wecare@agero.com and submit your request including all departure and destination points you'd like included. Please allow 3-4 weeks for delivery of this service.

Turn by Turn – All routes, distances and driving times are derived using publicly available data. Under certain circumstances directions provided may not be the most direct or may be limited. Although this service is intended to assist you, no warranty is expressed or implied for the usability of the contents. We assume no liability for any loss or delay. With your safety being of the utmost importance to us, it may be advisable to disregard the instructions and to drive out of harm's way in situations where you feel unsafe.

Specially Encoded Key Tag

Your link to the unique key retrieval service

Lost keys are a nuisance, an expense and often a problem to replace.

That's why we've developed a safe and effective way to help you get your keys back. It's our special Computerized Lost Key Retrieval System.

Here's how it works. Return the Key Tag Request Form. You are assigned a special code which is entered into our data bank and printed on the key tag, along with our Key Retrieval System Address. Use the key tag for all your keys. If they're lost, anyone finding them can drop them in a mailbox and they are returned to us postage paid. We

check the code, find they belong to you, call and let you know we've found them and immediately mail them back. It's that simple and that effective!

Remember, if you move, please make sure you notify us of your change of address so that we can return any keys to your most current residence. To let us know if a change of address, email us at member_services@crosscountrymotorclub.com

Cross Country Perks

Access to Cross Country Perks entitles you to save money on everyday and specialty items.

Cross Country Perks is a national savings and discount program offering up-to-the-minute deals on everyday and specialty items from high-quality brands, leading retailers, online stores, and popular service providers.

To take advantage of your **Subaru Roadside Assistance Plus** membership whenever you shop, go to **http://sbx.crosscountryperks.com** and begin saving today.

^{*} Benefit reimbursements are covered under a contractual liability policy issued by Old Republic Insurance Company, Tulsa, Oklahoma, under policy #GAL-672-825-1280.

[†] See membership guidelines for applicable coverage limits.

Membership Guidelines

As a member of **Subaru Roadside Assistance Plus**, you are entitled to certain services and benefits which are set forth in their entirety in this brochure, subject to the guidelines and limitations of this "Membership Guidelines" section.

Cross Country Privacy Notice: We are committed to protecting the privacy of Personal Information for our members, for information on how we collect and use personal information to service our members, please refer to: https://www.agero.com/privacy-cookies-policy.

This program is offered by and/or through Cross Country Motor Club, Inc., 400 Rivers Edge Drive, Suite 400, Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming where services are provided by and/or through Cross Country Motor Club of California, 333 Bush Street, 4th floor San Francisco, CA 94104.

The following provisions apply to your membership:

 Whenever we refer to "you" and "your" throughout this guide, we refer to the member

- named on the membership card. Whenever we refer to "we," "us," "our" and "Cross Country" we refer to Cross Country Motor Club, Inc. or Cross Country Motor Club of California, Inc.
- Your membership begins on your effective date shown on the membership card. Membership is continuous for twelve month terms with all the then current benefits, and dues are billed automatically at the then current rate on your credit card or invoiced to your address, depending upon the payment plan selected.
- 3. Your membership will continue until either the end of the term of membership or upon cancellation by You or Cross Country. If You cancel your membership a pro-rata refund will be provided to you of the unused portion of your membership fees due calculated on a monthly basis without any deductions. Cross Country reserves the right to limit and/or cancel your membership when, in Cross Country's judgement, the benefit usage is fraudulent or becomes excessive in frequency or type of occurrence. If Cross Country elects to cancel

- your membership We will notify you at least 10 days in advance of the membership cancellation effective date
- Your membership benefits cover you and your spouse or domestic partner, as well as any dependent children up to age 22 while driving any vehicle owned or leased. Qualifying leased vehicles include those leased for 12 months or more.
- Services and benefits are available in the United States of America (including Puerto Rico, but excluding other territories and possessions) and Canada.
- Roadside assistance, towing and lockout services and benefits are rendered as "emergency services" and are available only when the vehicle(s) covered is unable to proceed safely under its own power, either on the member's premises (garage or driveway) or any normally traveled, paved public street, highway or parking area.

- 7. Frequency Limits Service will only be provided for one disablement for the same cause during any consecutive 7-day period. Only one tow or other service per disablement will be provided. Services are for emergencies only and not intended to be a general repair service or used as a substitute for regular/ routine maintenance.
- 8. Roadside assistance, towing, and lockout services are limited to a combined four service incidents per membership year (the twelve month period from the date of enrollment) for you and others living in your household. If more than four such service incidents occur during a membership year, we will continue to provide the benefits of dispatched service to your disabled vehicle, however, any resulting service charges must be paid by you, the member, at the time service is rendered and these charges are not reimbursable.
- In the event that Cross Country pays to you, or pays or incurs expense for your benefit,

- any sums in connection with or arising out of services obtained by you, then, to the extent of the amount paid or expense incurred, Cross Country shall be subrogated to all of your rights. claims, and interest which you may have against any person, corporation, or legal entity liable or responsible for the loss or incident which occasioned such payment or expense, including without limitation, the manufacturer of your vehicle, and you, by acceptance of such benefit, authorize Cross Country to sue, compromise, or settle in its own name or in your name, or otherwise, all such claims, and you hereby agree that Cross Country shall be fully substituted in your place and subrogated to all of your rights on account thereof, provided, however, that you must be made whole, that is, compensated for all the elements of your damages, before Cross Country may have any recovery under this provision.
- Since the tower and service facilities are independent contractors and are not our agents

- or employees, Cross Country can assume no liability for any damage to a vehicle or injury to person(s) from the rendering of service or for personal items left in the vehicle. Any claims for damage to the property or injury to person(s) must be filed against the service provider or facility.
- 11. Certain benefits (if applicable), including Trip Routing and other discounts, are provided by independent contractors who are not our agents or employees. Cross Country assumes no liability for the acts or omissions of these providers.
- The Emergency Message Relay service is provided to you as a convenience, and Cross Country shall not be liable for any failure or inability to relay a message.
- 13. Bail Bond Service (if applicable) reimbursement of up to a maximum payment of \$200 per occurrence is provided to you if you are charged with a violation of any motor vehicle law (except driving while intoxicated, under the influence of drugs/narcotics or without an operator's license/

permit; or, if you are charged with a felony or for failure to appear for prior traffic violations or leaving the scene of an accident without disclosing your identity) and you are required to post bail. Neither the bond you acquire nor this benefit from us will pay for any fines or forfeitures imposed upon you by a court of law.

14. Legal Defense (if applicable) reimbursement of up to a maximum payment of \$1,000 in the aggregate is provided to cover fees for a lawyer's appearance to defend you against conviction of a violation of a motor vehicle law resulting from the use of your vehicle (except driving while intoxicated, under the influence of drugs/narcotics or without an operator's license/ permit; or, if you are charged with a felony or for failure to appear for prior traffic violations or leaving the scene of an accident without disclosing your identity). Only violations occurring during the term of your membership will be covered. No payments will be made for violations of non-motor vehicle crime(s), or for witness fees. photographs, maps or fines.

You will receive one reimbursement payment for one occurrence based on the following schedule below, which allows for the largest maximum payment:

Reckless Driving: Trial Defense \$100 Appeal \$100 Manslaughter: Trial Defense \$700 Appeal \$300 Other Motor

Vehicle Violation: Trial Defense \$100 Appeal \$100 Note: Bail Bond Service and Legal Defense are reimbursement benefits only.

15. Turn by Turn Directions (if applicable) — All routes, distances and driving times are derived using publicly available data. Under certain circumstances directions provided may not be the most direct or may be limited. Although this service is intended to assist you, no warranty is expressed or implied for the usability of the contents. We assume no liability for any loss or delay. With your safety being of the utmost importance to us, it may be advisable to disregard the instructions and to drive out of

harm's way in situations where you feel unsafe.

- 16. In no event shall Cross Country or Subaru be liable to you for any indirect, special or consequential damages that you may incur in connection with this Plan
- Please direct all membership inquiries to member_services@crosscountrymotorclub. com. One of our Customer Care Specialists will be happy to answer any of your questions or membership needs.
- 18. As a motor club member, you will not be required to pay any sum, in addition to the amount specified in the covered services and benefit limits listed throughout. You are responsible for costs in excess of your per occurrence benefit limit or any non-covered expenses.

Type of Vehicles Covered:

Your membership was designed with your passenger car in mind. Cross Country offers full Emergency Road Service, Emergency Towing Service and Emergency Lockout Service for all self-propelled, four-wheel vehicles designed, licensed, and used for private on-road transportation, and trucks with a carrying capacity of up to 2,000 pounds, subject to the exclusions elsewhere herein.

Reimbursement Privileges:

If services are unavailable through the **Subaru Roadside Assistance Plus** program for any reason, you will be authorized by one of Service Specialists to secure service independently and submit a claim for reimbursement of covered costs. To be eligible for reimbursement for towing or roadside assistance services secured independently of the **Subaru**

Roadside Assistance Plus membership program, you must have obtained prior authorization from one of our Service Specialists. To be considered for reimbursement, you are required to submit all paid and itemized receipts to Cross Country, within 30 days of disablement. All receipts must be from the company providing you with the covered goods or services. Mail your reimbursement request to:

Cross Country Motor Club P.O. Box 9145 Medford, MA 02155 Attn : Claims

or email: member_services@crosscountrymotorclub. com

For Bail Bond Service and Legal Defense you must enclose a copy of the bond, a receipted invoice on attorney's stationery which shows the nature of charges against you, the court, the date of trial, copy of the citation, the disposition of the case, and the amount paid for bail bond or legal fees.

All claims must be mailed to Cross Country Motor Club, Claims Department, P.O. Box 9145, Medford, MA 02155 within thirty (30) days* of the disablement or occurrence, trial or appeal, accompanied by the bill and verification records requested previously. Claims received after that time period may not be honored and are subject to the full discretion of Cross Country.

Cross Country reserves the right to limit and/ or cancel membership when, in Cross Country's judgment, the benefit usage becomes excessive in frequency or type of occurrence.

Private citizen's assistance is not reimbursable.

Non-Covered Items:

- All parts, labor and supplies provided while at an auto repair shop or service station or towing to another location.
- Service for taxicabs, tractors, boats, rental vehicles, commercial vehicles, dune buggies, trucks or vehicles used for competition, stolen vehicles, unlicensed vehicles, illegally parked or impounded vehicles or any vehicles in tow.
- 3. Any and all taxes, fines or ambulance charges.
- 4. Rental of towing equipment.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law or towing by other than a licensed service station or garage.
- Installation or removal of snow tires, repairs to studs, mounting and dismounting snow chains.

- Repeated service calls for a vehicle in need of routine maintenance or repairs.
- 8. Shoveling snow from around a vehicle.
- Vehicle storage charges, cost of parts and installation of products, materials, impoundment, and additional labor relating to towing.
- Benefits are not applicable if the need for service arises out of or in connection with an act of God, war, insurrection, riot, etc.
- 11. Expenses incurred by you that are not specifically listed in this brochure.

Discounts:

Discounts (if applicable) are valid at participating locations. Certain restrictions may apply. Participating locations and savings coupons may be added or deleted and the level of discounts are subject to change at any time. When making reservations, please have your membership card available and show all coupons to participating vendors.

Change of Address or Email

It is important to notify us as soon as possible of any

change of address or your email to avoid missing out on future bulletins and benefits.

Please email us at member_services@ crosscountrymotorclub.com and include your Membership Number, the updated information you'd like us to document and the effective date of this change.

Specific State Provisions:

The schedule of benefits, terms and conditions may vary to conform to state laws as they exist from time to time.

California, Massachusetts, Mississippi, Montana, Nevada, and Oklahoma Residents: Under state law, if a member has paid actual consideration and the membership is canceled, the member will receive a pro rata refund, without any deductions.

Maryland Residents: In Maryland, the program is offered by Cross Country Motor Club, Inc. with a home office at 400 Rivers Edge Drive, Suite 400, Medford MA 02155 (telephone number 1-844-714-9659). While the company does not have a physical location in the state, service of process may be

made upon Cross Country Motor Club, Inc. through its registered agent. Maryland residents are asked to use the above listed toll-free number to contact the company by telephone.

New Mexico Residents: Pursuant to §59A-50-7, if Cross Country is unable to perform a contract obligation either on a service or indemnity basis the cash retail equivalent shall be paid to the member.

Utah Residents: Under Utah law, these benefits may only be canceled by Cross Country Motor Club, Inc. (a) upon 10 days' written notice for nonpayment of the fees when due, or (b) upon 30 days' written notice in the event of any of the following: (i) a material misrepresentation by you, (ii) a substantial change in the risk assumed reasonably unforeseen by Cross Country Motor Club, Inc., or (iii) a substantial breach of your contractual duties, conditions, or warranties. The foregoing notification periods do not apply if the membership has been in effect for less than 60 days when the written notice of cancellation is mailed or delivered.

With respect to reimbursement requests, a failure

to provide timely notice or submit evidence of expenses within 30 days will not invalidate your claim if it was not reasonably possible for you to give the notice or file the receipts within 30 days and notice was given or the claim was filed as soon as reasonably possible.

Wisconsin Residents: Under Wisconsin law, these benefits may be deemed an insurance policy. After the first 60 days and prior to the expiration of the term Cross Country Motor Club of California. Inc. agrees that it will not cancel your benefits except: (a) for failure to pay the membership fee: (b) in the event of material misrepresentation by you; (c) in the event of a substantial change in the risk assumed reasonably unforeseen by Cross Country Motor Club of California, Inc. or (d) for a breach of duties, conditions, or warranties by you. No cancellation will become effective until at least ten days after the first class mailing or delivery of a written notice to you. If you have a monthly membership and are paying in advance, you will be entitled to a refund for the month in which you have not received the

membership benefit. For annual memberships, you will be entitled to a refund on the unused portion. KEEP THIS 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. You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE (a state agency which enforces Wisconsin's insurance laws) to file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by writing to:

Office of the Commissioner of Insurance

Complaints Section P.O. Box 7873 Madison, WI 53707-7873

or you can call 1-800-236-8517 (within Wisconsin) or 608-266-0103 and request a complaint form. Cross Country Motor Club of California, Inc.'s address in the State of Wisconsin is 12605 W.

North Ave., #247, Brookfield, WI 5005. With respect to reimbursement requests, the submission of your claim for reimbursement should be made as soon as reasonably possible. Failure to give Cross Country notice within the 30 days will not invalidate or reduce your claim unless Cross Country Motor Club of California, Inc. is prejudiced by the failure to receive such notice. Under state law, Cross Country Motor Club of California, Inc. may not cancel the membership due to excessive usage of the program by a member.

Wyoming Residents: If the member has paid actual consideration and the membership is canceled, the member will receive a pro rata refund, without any deductions.

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