

Member Benefit Guide



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NATIONAL MOTOR CLUB

Coach-Net[®]

PLATINUM PLUS PLAN

SAMPLE

**Coach-Net Platinum Plus
Membership Plan**

National Motor Club - RV, Inc.

Main Office:
130 E. John Carpenter Frwy
Irving, TX 75062
877-801-0333

SAMPLE

This is not an automobile or recreational vehicle liability or physical damage insurance contract.

This is a motor club service contract and does not comply with any financial responsibility law.

Benefits and services provided by National Motor Club – RV, Inc. except in California where benefits and services are provided by Safe Driver Motor Club, Inc. and in Massachusetts where benefits and services are provided by National Motor Club – Group Services, Inc.

**TO LEARN MORE
ABOUT YOUR COACH-NET
PLATINUM PLUS
MEMBER BENEFITS**

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Office Locations:

130 E. John Carpenter Freeway
Irving, TX 75062
866-460-0523

Registered Agent Locations:

c/o CT Corporation Systems, Inc.
1720 Carey Ave., Ste. 200
Cheyenne, WY 82001

c/o The Corporation Trust Company
311 South Division St.
Carson City, NV 89703

c/o CT Corporation Systems, Inc.
8040 Excelsior Drive, Ste 200
Madison, WI 89703

EMERGENCY ROADSIDE ASSISTANCE

As a member, Emergency Roadside Assistance is available 24 hours a day anywhere in the United States and Canada. Whether you have a flat tire, a dead battery, or lock your keys inside the vehicle, assistance is just a phone call away.

The telephone number to call for all your service needs is located on your Emergency Roadside Assistance card. Whenever you need assistance for your vehicle or emergency service assistance, simply call NMC.

NMC representatives are on call every hour of every day, 365 days a year. We are happy to answer any questions you may have about:

- RV Technical Assistance
- RV Service Appointment Assistance
- Qualified RV Service Center Assistance
- Obtaining any other benefits or information shown in this guide
- Enrolling another member, friend, or relative

The Emergency Roadside Assistance benefit provides for one service call per disablement for service provided by a commercial road service provider, locksmith, or wrecker service to provide the following services:

Towing

Towing your disabled vehicle to the nearest qualified repair facility as determined by NMC.

Delivery of Fuel and Emergency Fluids

Gasoline, oil, water, transmission fluid, power steering fluid, and brake fluid delivered to your disabled vehicle, as necessary

to remedy the disablement (except where prohibited by law). The cost of any such fluids, as well as any related labor charges, including but not limited to any labor charge associated with a reprime on diesel units which run out of fuel, is not covered.

Flat Tire

Changing of your vehicle's flat tire using the vehicle's mounted and inflated spare tire, or for towing of your vehicle to a repair facility. The cost of any replacement tire, alignment, mounting and balancing is not covered.

Jump-Start / Battery Boost

A jump start for your vehicle's dead battery or a tow to a repair facility. The cost of any replacement battery and labor to install the battery is not covered.

RV Mobile Mechanic¹

Dispatching of a mechanic to the site of your mechanically disabled vehicle². Labor charges and parts are not covered.

Lockout – Locksmith

Delivery of locksmith services to your vehicle and assistance in the opening of your locked vehicle, and/or obtaining a replacement key. The actual cost of a replacement key is not covered.

¹Where not prohibited by warranty.

²Cannot be driven to service.

We will also assist you in obtaining roadside service and repairs under recreational vehicle chassis manufacturer's warranty programs. We pay to send service to you when you call our toll-free number. **There is no reimbursement for service which you contract for yourself, unless the Dispatch Service is unavailable, or if a law enforcement agency takes control of the situation.**

The Emergency Roadside Assistance service is

designed to assist members whose vehicle becomes disabled as a result of unavoidable circumstances, which are mechanical in nature. Service is available for emergency roadside assistance only and does not include convenience or shuttle tows, towing from a servicing dealership or other repair facility. Only one service call per incident is covered, unless the vehicle needs to be towed to a safe location as determined by NMC. It does not cover recovery of a vehicle subjected to a natural disaster, a vehicle submerged in water, or a vehicle not on a maintained road. Simple winch out or extraction services required in order to tow the disabled vehicle are covered up to 100 feet off a maintained road or in a commercial campground equipped for camping vehicles. For each time winching or extraction services are required in order to tow the disabled vehicle, you will be entitled to the maximum of the following winching or extraction services or labor:

SAMPLE

Two hours of one winching truck and one driver.

One hour of two winching trucks (each with one driver only).

All remaining costs for labor, parts and any additional winching shall be the responsibility of the member.

Mechanical Defects and Improper Maintenance

In case of mechanical disablement due to mechanical defects or mechanical disablement due to a) improper maintenance, including but not limited to, use of alternative fuels or improper fuel, improper servicing or draining of fuel separator, failure to maintain the battery during storage and prolonged periods of non-use, or b) fire, flood, and other natural disasters, explosions, riots, and acts of terrorism, NMC shall assist you in finding assistance for your vehicle, but all service

provider fees and other costs related to towing or other roadside services shall be at your expense.

Accidents/Vandalism/Fire

In case of a mechanical disablement due to an accident, vandalism, or a vehicle specific fire which are normally covered by motor vehicle insurance, you must pay the service provider, submit the bill to your insurance company and then, if the insurance company refuses payment of the charge, upon submission of the service provider invoice and a copy of the insurance letter specifying the reason for rejecting the claim, NMC will reimburse for covered roadside services up to a limit of \$500 per incident. All claims are processed in 30 days.

To Obtain Service:

Call the toll-free number on your member card. The number is available in the United States and Canada.

Please be prepared to give the Service Representative your:

1. Membership number.
2. Location of the vehicle (including mile marker, highway number), any landmark that might assist in locating your vehicle.
3. A brief description of the vehicle problem.

When the service provider arrives, you will need to show him your member card and he will ask you to sign for the services rendered.

RV TECHNICAL ASSISTANCE HOTLINE

NMC'S RV Technical Hotline provides you with the peace that comes with having a team of RVDA certified and master certified RV Technicians available to you 24/7.

We understand that whether you are new to the RV lifestyle or a seasoned veteran, having a service such as this can be priceless. Our qualified staff can guide you through many common operational issues you might experience with your RV and help with basic troubleshooting. Issues such as problems with retracting a slide room, raising or lowering the leveling jacks, power problems, various appliances, and much more.

Let our professional RV Technicians assist you with diagnosing a problem and locate a service facility if necessary. This service, along with our deep knowledge of RV warranty programs, can save you time and money. When you call for service*, please have your membership number ready, as well as the year, make and model of your RV and chassis if applicable. Also be ready to provide a brief description of the problem and location of your RV.

Any technical advice or direction provided by NMC and its providers are provided without warranty. Owner performs any maintenance or modification at their own risk.

*Service does not cover major repairs that could void a warranty or RVs with prototype or customized parts.

RV SERVICE APPOINTMENT ASSISTANCE

Your NMC Staff has pre-qualified thousands of recreation vehicle service agencies nationwide to provide you with an unprecedented level of premium service assistance. Always call your Service Representative first should your vehicle require any type of service attention while on the road.

*This is a locator service. NMC makes no warranty on the services performed.

Please be ready to provide the following:

1. Your Member Card Number
2. The nature of the problem, including a summary of the symptoms
3. The make and model of the vehicle
4. Whether the vehicle is under the manufacturer's warranty
5. The city and state you are in
6. The direction your trip is taking you

Your Service Representative will obtain the first available appointment at the closest, qualified agency and provide directions, appointment time, and your contact at the agency. Should you desire an appointment at a future location you plan to visit, make this known to your service representative when you call and one will be arranged for you.

*Service does not cover major repairs that could void a warranty or RVs with prototype or customized parts.

RV CONCIERGE SERVICES

RV travelers can trust NMC's Concierge services to find them the quality service they need, no matter where they are traveling throughout the US and Canada. It's like having your own personal assistance guiding you to the best places during your travels. NMC Concierge services include:

- Business Locator including: lowest price gas station, libraries, grocery stores, coffee shops, shopping areas/malls, rest areas and more...
- Hotel and Motel Reservations
- Car Rental Reservations
- ATM Locator
- Prescription delivery
- RV Campground Referral, Reservation, and Activities
- RV storage Facilities Locator
- RV – Personal Delivery Services: to and from your storage to campsite
- Turn-by-Turn Driving Directions
- Traffic Reports – Including: Road Construction, Road Repairs, Accidents and other related problems
- Historical site locator
- Local Activities: Bike/Walking Trails, Swimming Areas, Fishing Areas, and more...
- Wireless device assistance
- Research Requests
- Pet Care Locator
- Theater, music, or sporting event tickets
- Restaurant referrals and reservations
- Golf course tee time reservations and referrals
- Find, wrap, and deliver one-of-a-kind gifts
- Provide special occasion reminders and gift

ideas

- Floral services
- Door-to-door transportation services
- Up-to-the-minute stock quotes, sport scores, horoscopes, and lottery results
- Movie and theater information
- RV accessory look up, purchase, or repair assistance

EMERGENCY TRAVEL ASSISTANCE

NMC offers members a 24-hour travel hotline for emergency and last-minute travel assistance. This benefit includes:

Flight Rebooking – NMC is available 24/7 to help members rebook flights in the event of a flight cancellation, delay, or schedule change.

Passport and Travel Documentation Replacement (assistance) – NMC will assist in the replacement of lost or stolen travel documents, passports, or visas.

Baggage Tracking – NMC assists with the return of lost luggage by coordinator efforts with the commercial carrier. In the event that an item is lost while traveling, NMC will assist the member in the search for the lost item.

Emergency Cash Transfer – NMC will help members obtain cash advances in local or US currency for medical or travel emergencies.

Embassy or Consulate Referral – Embassies and consulates are excellent sources for information and assistance to members while traveling. NMC will provide the member the address and phone number of the local embassy or consulate.

Legal Referrals – NMC will provide the member with convenient legal referrals in their general area.

Rental Vehicle Return – If a member is traveling and has to abandon a rental due to an emergency, we will arrange for the vehicle's return to a

location designated by the rental company.

Security and Evacuation Assistance – NMC will assist members with travel options in the event of an evacuation.

Members can call 1-800-826-4026 to utilize this benefit – 24 hours a day, 365 days a year.

EMERGENCY MEDICAL ASSISTANCE

NMC members have access to 24-hour emergency medical assistance anywhere in the world. Services include:

Emergency Medical Transportation (assistance)

– If a member suffers an injury or illness that requires medical treatment or hospitalization, NMC will coordinate and arrange emergency medical transportation to the nearest most appropriate medical facility. Once the member is stabilized, NMC coordinates his/her return to a hospital near home.

Medical Referrals – The member will be provided with a list of physicians and dentists in the area in which they are traveling.

Repatriation of Mortal Remains – NMC will arrange for the preparation and air transportation of a traveler's mortal remains in the event of death while traveling.

Emergency Prescription Replacement – If medications are lost or stolen, NMC will assist the member in obtaining new prescriptions and also in shipping to the member in their current location.

Dispatch of Doctor or Specialist – NMC will arrange for a medical consultation or doctor visit if the client is unable to make it to a doctor.

Visitor to Bedside – Arrangements for relatives or visitors to travel to the client's bedside can be made through NMC's 24-hour help line.

Return Travel Arrangements – In the event of hospitalization, arrangements will be made for un-

attended minors traveling with the client to be flown home.

Family Liaison and Message Relay – NMC will facilitate communications between the member and their family if the member is unable to do so.

Medical Case Monitoring – If the member is hospitalized when traveling away from home, our medical advisors monitor the case from initial admission until discharge by maintaining close contact with the patient’s attending physician, family doctor, and family. Our medical advisors also help determine if adequate care is available locally and if necessary, facilitate the evacuation of the member to the nearest appropriate medical facility.

Members can call 1-800-826-4026 to utilize this benefit – 24 hours a day, 365 days a year.

WORLDWIDE TRAVEL ASSISTANCE

Before and during a trip, members can call NMC for assistance with:

Pre-Trip Travel Advice – NMC can provide the member with information such as passport/visa requirements, inoculations, currency conversion, and travel warnings on the particular area they are traveling to, as well as up-to-the-minute weather and travel delay reports.

Hotel Reservations – If the member is delayed while traveling, we can secure hotel reservations for them.

Ground Transportation – Coordination of car or limo arrangements throughout the trip, including transportation to and from the airport, hotel, meetings, and more.

Translation and Interpretation Services – NMC provides emergency telephone translation services in all major languages and offers referrals to interpreter services.

Members can call 1-800-826-4026 to utilize this benefit – 24 hours a day, 365 days a year. Concierge Services, Emergency Travel Services, Worldwide Travel Assistance, and Medical Assistance Services are non-insurance services provided by LiveTravel, Inc. All benefits provided are service benefits, not financial benefits, and are not part of a filed insurance policy. NMC will help arrange services, but any costs associated with securing the benefits or services are at the member's sole expense. [Example: Ground Transportation; we will make reservations for the rental car, but you are responsible for the cost of renting the car.]

TRIP INTERRUPTION

If your RV is disabled due to a collision more than 100 miles from your home, you will be reimbursed for up to a total of \$2,000 for the rental of an automobile, food, and lodging made necessary by the conditions of the emergency.

Qualifying Conditions:

- A collision means the colliding of an RV driven by the member or covered dependent with another vehicle or object which does significant damage to the RV and renders it unable to continue under its own power.
- An object is defined as a fixed structure such as a tree or the like. It does not include normal road hazards such as potholes, debris, or campground logs.
- The rental of a car or use of air transportation and food and lodging must begin within 24 hours of the collision and are subject to the individual amounts set forth below.
- The rental of a car must be from a licensed car rental agency.

- Food and lodging must be obtained by a commercial source.
- This benefit is not applicable if your RV is disabled due to mechanical failure or breakdown unless caused by a collision.

Schedule of Payments:

<u>Benefit Payment</u>	<u>Maximum</u>
Auto Rental	\$300
Air Transportation	\$1000
Hotel/Motel/Campground Fees	\$400
Meals	\$300

You must report the collision to the appropriate local authorities, obtain a copy of the accident report, and receipts for alternate transportation, food, and lodging.

Before Submitting any Claim:

1. Contact any commercial servicing agency.
2. Pay the cost of services rendered and obtain an itemized, dated receipt or invoice.
3. Send law enforcement accident report and receipts to:

**National Motor Club – RV, Inc.
Attn: Claims
130 E. John Carpenter Freeway
Irving, TX 75062**

You will receive reimbursement in the mail after normal processing time. All claims must be submitted within 60 days after the service is rendered for towing, road service, or emergency trip interruption. All invoices must be from a commercial source. All claims are processed in 30 days.

In Utah, failure to give notice or file any proof or loss required within the time specified in the benefit guide does not invalidate a claim made by the insured, if the insured shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible.

In Wisconsin, proof of loss must be submitted as soon as reasonably possible and within one year after the time required in the Benefit Guide. Failure to furnish such notice or proof within the time required does not invalidate or reduce the claim unless it was reasonably possible for the member to meet the time limit.

EMERGENCY MESSENGER SERVICE

This 24-hour message service for RV members assures you will obtain an important message anywhere you might be, however remote the location.

How to use the service:

Please give your family and friends your road service telephone number and your member number. These can be found on your member card.

Call the road service number on your member card every time you change RV park locations while traveling.

This information will be recorded and left in our message system. Should anyone try to contact you, we will dispatch a messenger to your site to notify you immediately.

There is no additional cost to the member for this service.

NATIONWIDE TRIP ROUTING

When you know in advance you'll be traveling either for business or pleasure, fill out a Trip Routing Form and mail it to us.

Please allow at least two weeks for a reply.

Maps will be marked according to your instructions (most scenic or most direct route). Also included will be things to keep the children busy and a list of travel information sources. You'll also receive a travel checklist, travel discount information, and free city and state maps.

If you are out of Trip Routing Forms, you may send your written request to:

SAMPLE
National Motor Club – RV, Inc.
Attn: Trip Planning Services
130 E. John Carpenter Freeway
Irving, TX 75062

Be sure to include your name and address, where you wish to go, and whether you prefer the most scenic or most direct route.

FEE-FREE TRAVELERS CHEQUES

As a member, you are entitled to purchase Fee-Free Travelers Cheques directly from headquarters without leaving the comfort of your home. Simply send a letter and a check or money order requesting the amount and denomination you would like. Make checks payable to NMC and send to 130 E. John Carpenter Freeway, Irving, TX 75062. There is no service charge. Maximum order is \$2,000 per membership, per month. A minimum of \$300 per order is required. Your

Fee-Free Travelers Cheques will be delivered to your home via certified mail. 20 business days are required for processing.

TERMS AND CONDITIONS

This guide is your contract with us, subject to the following:

1. The benefits and services offered by your membership are described in this guide. Please read this benefit guide to become familiar with the benefits and services. In the event there is any inconsistency between the languages of this guide and the information provided by an employee, representative, independent contractor, or sales brochure, the language in this guide shall govern. To ensure that our representatives are providing quality service, members are deemed to consent to monitoring of inbound and outbound calls.
2. All benefits are applicable to the member, spouse and his/her dependents (children under the age of 24) for all RVs and all family vehicles including motorcycles, tow dollies and trailers, except if you received your coverage from your vehicle manufacturer, in which case your coverage is limited to one RV and one family automobile or truck. Any membership plan that is provided to the vehicle owner free of charge by a manufacturer is not intended to substitute for coverage that may or may not be available by the vehicle's chassis manufacturer. Benefits are not applicable to commercial vehicles, or vehicles over 40 years old.
3. Whenever we refer to "you" and "your" throughout this Guide, we refer to the registered member and his/her spouse. Whenever

we refer to "we," "us," or NMC we refer to National Motor Club – RV. Inc., a Nevada corporation.

4. The terms of this Benefit Guide, which are in conflict with the statutes of your state of residence, are amended to conform to the statutes of that state.
5. Emergency road service is provided on site by contracted service providers. The Road Service Plan is for the assistance of the member in the event of a breakdown and is not for reimbursement of services except as set forth below for Mexico.
6. Benefits are available in the United States, Canada and Mexico. Services in Mexico are limited to \$1,000 per occurrence, subject to prior approval by NMC in each instance and are provided on a reimbursement basis only. Letter and paid receipt required.
7. You may cancel your membership at any time upon notification to (the motor club or us). With the exception of any free membership provided to you, upon cancellation of your membership, you will receive a pro-rated refund of any unused membership dues, without any deductions.

We may cancel your membership at any time on, but not limited to the following grounds: your failure to pay your membership dues; material misrepresentation; or substantial breaches of your contractual duties, conditions or warranties. In states other than Utah and Wisconsin, excessive use* of club benefits or services may result in cancellation or non-renewal of your membership. We will not cancel your membership without prior written notice.

In Utah, cancellation for failure to pay your membership dues or in the first 60 days shall be effective ten days after delivery or first class mailing of a written notice to the member. For all other reasons, cancellation is effective 30 days after the delivery of first-class mailing of a written notice to the member. First-class mailing means that delivery is assumed to occur three days after the notice is mailed.

In Wisconsin, a notice of cancellation or non-renewal shall state with reasonable precision the facts on which our decision to cancel or nonrenew is based.

If a notice of cancellation or non-renewal does not state with reasonable precision the facts on which our decision is based, you have the legal right to make a written inquiry regarding the reason for the cancellation or non-renewal. We shall send by first-class mail or deliver that information within ten working days after receipt of a written request by the member.

*Excessive use is determined based upon such considerations as your length of membership, nature, frequency, volume and dollar amount of claims.

8. Your benefits will end on the date you are no longer a member according to NMC's records. Membership established by manufacturers registering of a new vehicle is limited to one year from the date of registration. Such termination will not affect your right to payment for any loss that took place or began before the date of termination.
9. Emergency road service benefits are designed to assist members in an emergency

and are not designed to reimburse members for repeated services calls for a vehicle in need of mechanical repairs or replacement parts. Excessive claims may result in review of your eligibility for membership.

10. By accepting your membership card, you agree to abide by all terms and provisions set for the in this Benefit Guide. Your membership is effective on the date your vehicle manufacturer registers your RV with NMC or when your check or monies are received by the corporate headquarters of NMC, whichever is applicable. You will not be required to pay NMC any sum in addition to the amount specified in the contract for any services specified in the plan.
11. NMC respects the privacy of your personal information. We do not sell or rent any non-public personal information that you have provided to us. Both NMC and the insurance companies with whom we contract in order to provide you with services and products, limit their disclosures of your information to those disclosures that are permitted or required by law. In addition, both NMC and our insurers maintain physical, electronic and procedural safeguards to protect the confidentiality and security of your nonpublic personal information. Please contact us at 1-877-801-0333 to receive a complete copy of our privacy policy and the privacy policies of the insurance companies with whom we do business.
12. The authorized service providers who are contracted to provide members with emergency road service and RV service facilities who may perform repairs are independent contractors and not agents or employees of NMC. NMC can assume no liability for any damage to the member's vehicle resulting

from the rendering of services or for personal items left in the vehicle. Any claims for personal injury or damage to the property of a member must be filed against the service facility.

13. Your membership is effective on the date your vehicle manufacturer registers your RV with NMC or when your check or monies are received by the corporate headquarters of NMC, whichever is applicable.

You have the right, subject to cancellation provisions above, to have your membership renewed on terms no less favorable than those offered to other similar members by the motor club, unless at least 60 days prior to date of expiration of membership, you are provided with a notice of the motor club's intention not to renew the membership beyond the agreed expiration date.

In Mississippi, you will not be required to pay NMC any sum in addition to the amount specified in the contract for any services specified in the plan.

In Wisconsin, under Wisconsin law, if you purchased your membership from National Motor Club – RV, Inc., this Benefit Guide is considered an insurance policy. After the first 60 days and prior to the expiration of the agreed term (or one year from the effective date of membership, whichever comes first) your membership may not be cancelled by the motor club except:

- 1) for failure to pay the membership fee
- 2) in the event of material misrepresentation by you
- 3) in the event of a substantial misrepresentation by you
- 4) in the event of a substantial change in the risk assumed reasonably unforeseen

- by the motor club or
- 5) for a breach of contractual duties, conditions or warranties by you. No cancellation will become effective until at least 10 days after the first class mailing or delivery of a written notice to you.

Wisconsin Residents Only

Problems with insurance?

If you have 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 that enforces Wisconsin's insurance laws, and file a complaint. You can contact the Office of the Commissioner of Insurance by writing to:

Office of the
Commissioner of Insurance
Complaints Department
P.O. Box 7873
Madison, WI 53707-7873

or call 608-266-0103
and request a complaint form.

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NATIONAL MOTOR CLUB OF AMERICA, INC.

130 E. JOHN CARPENTER FRWY.

IRVING, TX 75062

www.nmc.com