



Automobile Insurance

BENEFITS AT A GLANCE

- 24 HOUR ASSISTANCE
- FAST, EFFICIENT
AND FAIR CLAIMS SETTLE-
MENTS
- RENTAL CAR
- AAA.COM

THERE'S MORE TO MEMBERSHIP.



1-866-874-7AAA

AAA.COM

ROADSIDE ASSISTANCE INSURANCE TRAVEL MEMBER SAVINGS

LOOK INSIDE

JUST AHEAD: PEACE OF MIND

AAA helps make roads safer and driving more enjoyable for motorists. It's a heritage of service and commitment that makes us a valued resource for our members, and a trusted neighbor for the communities in which we work and live. And while times change, AAA continues to lead the way with products that meet our members' needs. That's why we are proud to offer AAA Automobile Insurance, designed for today's drivers.

REAL PEOPLE MAKING EVERY POLICY FIT JUST RIGHT

Ask any AAA Member about our customer service and you're likely to hear a rave review. The reason is simple: at AAA, we recognize the importance of personal and attentive service, especially when it comes to something as profoundly important as protecting you on the road of life.

At AAA Insurance, we believe that getting the right insurance is a collaborative process. Our professionally trained insurance experts will help you explore your insurance options.

FAST, EFFICIENT, AND FAIR CLAIMS SETTLEMENTS

AAA Insurance policyholders know they can rely on AAA to be there when they need us most. Dedicated Claims Representatives are available 24/7—your guarantee that courteous and helpful service is never more than a phone call away. Just call 1-800-207-3618.

Quick response is essential during trying times. And with our years of auto insurance experience, AAA is well-equipped to respond efficiently to whatever comes your way. Yes, there will always be bumps on the road of life, but AAA is here to make things right.



CHOICES FOR MOST LIFESTYLES

With many coverage options and greater flexibility, AAA Automobile Insurance is available to more drivers than ever before. We make it easy to get the peace of mind you need, with choices that fit your lifestyle and individual needs.

COVERAGE FOR YOU

If you cause an accident, **Liability coverage** protects you by typically paying for costs resulting from harm you do to others. The amount of coverage you choose should at least equal the value of what you stand to lose financially, if you are found legally responsible for a serious auto accident.

When you're involved in an accident and the other driver isn't adequately insured or has no insurance, **Uninsured/Underinsured Motorist coverage** can protect you by paying for your injuries when the other driver is at fault.

When choosing this coverage, consider how much you might need to meet your financial obligations.

RENTAL CAR

We also offer rental car reimbursement as an optional coverage. When your car is being repaired after an accident, we will provide a rental car to help you get back on the road quicker.

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COVERAGE FOR YOUR CAR

If your car is damaged in a collision with another car, a tree, or just about anything else—regardless of who's at fault—the repair costs are typically paid by **Collision coverage**. For damage to your car from other causes such as fire, theft, vandalism, hail and falling objects, the repair costs are typically paid by **Comprehensive coverage**. (If you have a loan or lease on your car, collision and comprehensive coverage may be required; consult with your AAA Insurance representative).

Some factors to consider when choosing this coverage are the age and value of your vehicle and your ability to pay for repairs out of your own pocket. You will also need to consider what deductible amounts you can comfortably afford.

COVERAGE FOR YOUR PERSONAL NEEDS

If you suffer injuries in a covered auto accident, **Personal Injury Protection** coverage typically pays for medical, hospital, loss of income, funeral costs and other related expenses for you and your passengers. **Optimal Basic Economic Loss and Medical Payments Coverage** are additional Personal Injury Protection options that are available to provide you with greater protection.

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DISCOVER MEMBER SAVINGS

By combining product underwriting, aggressive fraud prevention and automated policy administration, AAA Automobile Insurance can help you reduce your insurance costs. If you qualify now or as your driving record improves, AAA Automobile Insurance also offers the following discounts:

- ✓ **AAA Member**
- ✓ **Homeowner and Multi-Policy**
- ✓ **Multi-Vehicle**
- ✓ **Airbag and Anti-Theft**
- ✓ **Defensive Driving**
- ✓ **Good Student**
- ✓ **SMART Driver**
- ✓ **Full Payment**

PEACE OF MIND FROM AAA

Offering superior protection, personal service and real value, AAA Automobile Insurance offers motorists real peace of mind.

Ask for a no-obligation quote today. Visit your local AAA Travel and Insurance Center and ask one of our licensed AAA Insurance representatives how AAA Insurance can benefit you.

Please note that this brochure is meant only to highlight some provisions of our automobile insurance. It does not include complete provisions, exclusions, definitions or limits of the various policies. Sample policies containing complete provisions, exclusions, definitions and limits are available from any AAA Insurance representative.

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**AAA
TRAVEL AND
INSURANCE
CENTERS**

AMHERST

100 International Drive • 716-633-9860

BUFFALO

1737 Sheridan Drive • 716-873-0111

CAMILLUS

5103 West Genesee Street
315-487-2700

CICERO

5663 East Circle Drive, Suite 300
315-452-3282

CORTLAND

13 Clinton Avenue • 607-753-8283

DEWITT

3175 East Genesee Street
315-446-3134

DUNKIRK

3963 Vineyard Drive • 716-366-3599

GREECE

3160 West Ridge Road, Lowe's Plaza
585-227-9600

ITHACA

1284 Dryden Road • 607-257-2515

LIVERPOOL

7485 Henry Clay Blvd • 315-451-1115

NIAGARA FALLS

Wegmans Plaza, 1595 Military Road
716-298-5651

ORCHARD PARK

3364 Southwestern Blvd. • 716-675-4900

PENFIELD

2156 Penfield Road • 585-377-8500

PITTSFORD

3240 Monroe Avenue • 585-249-1390

WATERTOWN

19482 US Route 11 • 315-788-5250