

AAA MEMBER HANDBOOK



**Your guide to
AAA benefits
and services**



WELCOME TO AAA

Dear member,

Welcome to one of the largest membership organizations in the world!

If you're like most of our 62 million members, you probably joined AAA for the peace of mind that comes with 24/7 Roadside Assistance coverage. But as you read through this handbook, you'll realize there's more value in a AAA Membership than you ever imagined.

As you already know, AAA Membership covers Roadside Assistance, like towing, flat tires, dead batteries, and lockouts. But our goal is to help you find savings, convenience, and peace of mind every day. That's why we also offer auto and home insurance, tons of retail discounts, and savings on the products and services you use every day. In fact, members who used our Discount & Rewards® program last year saved an average of \$200!

This guide is intended to help you take full advantage of your AAA Membership. If we can ever be of any assistance, please don't hesitate to call, visit **AAA.com**, or stop by your local AAA Branch.

As always, thank you for your loyal membership.



Sincerely,

Marke D. Dickinson

Marke D. Dickinson

President/CEO

AAA Western and Central New York

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CONNECT WITH US

Social media

Follow us on social media for member benefit news and updates, road trip ideas, travel news, and more.



@AAA_WCNY or AAA Western and Central New York

AAA Mobile app



Download the AAA Mobile app, available for iPhone and Android devices. You'll be able to request Roadside Assistance, get directions, find nearby discounts, and more with this FREE app.

AAA.com

Visit **AAA.com** today to set up your membership profile. Once you log in with your membership number, you'll be able to:

- Request Roadside Assistance
- Renew your membership
- Add an associate member
- Upgrade your coverage
- Enroll in auto-renew or monthly payment plan
- Book flights, hotels, and rental cars
- Request free maps, TripTiks®, and Digital TourBooks®
- Take AAA's online Defensive Driving course
- And more!

Careers with AAA



View or apply for new career opportunities online at **AAA.com/Careers**, or connect with us on LinkedIn at **AAA Western and Central New York**.

Please consult the companion piece to this handbook, called the "**Terms and Conditions Guide**," for full benefit information.

AAA BRANCH SERVICES

What's available at a AAA Branch?

- **AAA Travel Store**

Shop and save on luggage and travel accessories. You'll find members-only discounts on name-brand luggage, travel accessories, converters, adapters, anti-theft bags and wallets, and more.

- **Passport photos**

AAA will take your photo and print it on the spot. AAA follows federal guidelines and provides you with two identical color photographs to submit with your application.

- **International Driving Permits**

When you travel internationally, it's a good idea to have an International Driving Permit, even if you are not planning to rent a vehicle. Foreign authorities easily recognize this multi-lingual form. AAA is one of only two authorized sources for obtaining this permit.

- **Free TripTiks®, Digital TourBooks®, and maps**

Visit your local AAA and we'll create a customized TripTik with suggested routes, printed directions, and maps.* AAA also offers a wide selection of maps to help you save time and money on your trip. All materials, including Digital TourBooks, are available in electronic format at **AAA.com**.

- **AAA Gift Cards**

Give the gift of AAA with our exclusive AAA Gift Card that can be used to purchase membership, travel, merchandise, and more at your local AAA Branch.

- **Foreign Currency Exchange**

Make sure you are ready for your international trip. Stop into one of our branches to exchange your currency at a fair rate. Call or visit your nearest branch to learn more.

Find your local AAA Branch:
(800) 836-2582 | AAA.com/Branches

*TripTiks are not available on-the-spot. Please call **(888) 320-3163** or visit **AAA.com/TripTik** to place your Triptik request seven business days in advance. Your TripTik will be available for pick-up in one of our branches, or it can be mailed to your home.

IDENTITY THEFT PROTECTION

Identity theft is all around us.

ProtectMyID® from Experian® gives you superior security for less with powerful identity protection, dedicated service, and peace of mind you can trust.



ProtectMyID® now includes features that proactively manage your digital identity and help reduce your exposure.

- Free basic monitoring of your Experian credit file
- Experian Credit Report (upon enrollment)
- Lost Wallet Protection
- Fraud Resolution
- Identity Health Score[†] + Action Planner
- Online Exposure Scan
- Up to \$10,000 in Identity Theft Insurance¹ (AAA Premier® Members only)

AAA Members can enhance their protection by upgrading to **ProtectMyID® Deluxe** or the more comprehensive option, **ProtectMyID® Complete**, for a low monthly rate. Additionally, AAA Premier Members **SAVE 10%**.

Activate your FREE ProtectMyID® Essential coverage or upgrade to Deluxe or Complete:

AAA.com/IDTheft | (877) 440-6943

*The Identity Health Score is different than a credit score and has no impact on your credit score.

**Experian CreditLock is a separate service from Security Freeze. This feature controls access to your Experian credit file and will not apply to your TransUnion or Equifax credit files.

† Plus tax where applicable.

All ProtectMyID® plans are provided by Experian®. You must be 18 years or older and a current AAA member to be eligible to enroll in ProtectMyID. A valid email address and access to the internet is required. Products subject to change or terminate at any time without notice. Certain terms, conditions, and restrictions apply. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

MEMBERSHIP

Primary and associate members

Each household member who may use AAA services and discounts should have a Membership in their own name. The first person on the account is the Primary Member; others in the same home are Associate Members, available at a discounted rate. Call **(800) 836-2582** or visit **AAA.com/Membership**.

AUTOMOTIVE

PREMIER®

Highest level of service.

Four Roadside Assistance calls per year	✓
Towing services	200 miles (1x/year) 100 miles (3x/year)
Emergency extrication/winching (<i>Stuck in a ditch, etc.</i>)	1 additional truck & service person for up to 1 hour at the scene
Flat tire service	✓
Battery service	✓
Fuel delivery service	✓
Vehicle lockout service	✓
Locksmith service	\$100 (home & auto)
Complimentary one day rental car with tow	✓
Annual free CARFAX report	✓
Optional RV and motorcycle coverage*	(\$35 additional)

EXCLUSIVE MEMBER BENEFITS

Discounts with more than 8,700 retail partner across North America	✓
FREE ID Theft Protection** (<i>Activation required</i>)	✓ (+ up to \$10,000 ID Theft insurance)
Bicycle breakdown assistance	✓

TRAVEL BENEFITS

Travel planning	✓
Free TripTiks®, Digital TourBooks®, and maps	✓
Premier Member Travel Discount	Up to \$100

INSURANCE BENEFITS⁺

Access to auto, home, & life insurance products & local licensed insurance agents	✓
Save up to 15% on select insurance products	✓

Plus, Premier, and RV service is effective 7 days after upgrade or enrollment payment is received. Service will not be rendered to pre-existing breakdowns. Refer to the Terms and Conditions Guide, visit AAA.com, or call (800) 836-2582 for complete details on all benefits. Bicycle service may be unavailable or limited outside of Club084 territory.

*The AAA RV Rider is an optional benefit that can be added, for a fee, to AAA Plus or AAA Premier. The RV Rider extends present Roadside Assistance benefits to recreational vehicles for all services up to \$500 per service request and limited to \$1,000 per household per membership year, regardless of the total number of allotted service calls used in that membership year. Recreational vehicles include motorcycles, all motor homes, pickup trucks with campers, travel trailers and 5th wheel travel trailers. RV Rider benefits are effective 7 days after enrollment or upgrade to the extended service. RV calls are taken from the 4 calls allotted to AAA Plus or AAA Premier Membership. RV and motorcycle coverage applies to all members on the account that carry the RV Rider. Service will not be rendered to breakdowns occurring prior to enrollment in the RV Rider.

**All ProtectMyID® plans are provided by Experian®. You must be 18 years or older and a current AAA member to be eligible to enroll in ProtectMyID. A valid email address and access to the internet is required. Products subject to change or terminate at any time without notice. Certain terms, conditions, and restrictions apply. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

MEMBERSHIP



PLUS[®] Our members' favorite.
✓
100 miles (4x/year)
1 additional truck & service person for up to 1 hour at the scene
✓
✓
✓
✓
\$100 (vehicle only)
—
—
(\$35 additional)
—
✓
✓
✓
—
✓
✓
—
✓
✓

BASIC[®] Simple, yet highly effective.
✓
5 miles (4x/year)
1 truck, 1 service person
✓
✓
✓ (fuel cost extra)
✓
\$50 (vehicle only)
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✓
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✓

Discover the full list of AAA benefits at:
AAA.com/Membership

†Insurance products sold through AAA Members Insurance Agency of Western & Central New York, Inc., are underwritten by various insurance providers. For specific details regarding eligibility, coverage, discounts, terms, conditions, underwriting guidelines, applicable laws, benefits, and exclusions, please consult your applicable insurance policy or contact the Agency directly. Insurance coverage is not included in the price of AAA Membership and separate costs apply. © 2025 AAA Western and Central New York.

ROADSIDE ASSISTANCE

You are covered in any car

Carry your card with you at all times. As a member, you are protected any time a breakdown occurs, whether you are driving your own car or a passenger in someone else's car.

AAA can keep you "on the go"

In many cases, AAA's roadside technician can solve the problem on the scene, and you can get back on the go again without the inconvenience of being towed. In fact, more than 60% of our Roadside Assistance calls result in our members driving away. If we aren't able to help get you on the road again, we will gladly tow your car wherever you choose.[†]

Call AAA for:

- Battery service
- Tire service
- Lockout service
- Fuel delivery^{††}
- Towing
- Bicycle service

Helpful information

Having this information will help us manage your call better and provide service as quickly as possible.

- Location of disabled vehicle
- Type of service needed
- Description of disabled vehicle
- How many people are in the disabled vehicle
- Your contact information

How to request AAA Roadside Assistance

- Call **(800) AAA-HELP** | (800) 222-4357
- Request online at **AAA.com**
- Download the free AAA Mobile app, available for iPhone and Android



[†] Within the allotted towing service mileage and call limits of your membership. Refer to the Terms and Conditions Guide for full coverage terms and additional fees for towing services rendered outside of membership coverage limits.

^{††} Enough fuel to get your vehicle to the nearest station.

RV & MOTORCYCLE COVERAGE

For even more peace of mind

Your recreational vehicle deserves special roadside protection and we've got you covered! Your RV and/or motorcycle are covered for one price with the AAA RV Rider.

Purchasing the optional RV Rider allows you to apply any of the 4 roadside calls you receive with your AAA Plus or AAA Premier Membership to motorcycles, all motorhomes, pickup trucks with campers, travel trailers, and 5th wheel travel trailers. This protection is extended to every AAA Member in your household.

Roadside Assistance for your RV & motorcycle	PREMIER® RV Rider** \$35	PLUS® RV Rider** \$35
Towing benefit	200 miles (1 call) 100 miles (remaining calls)	100 Miles
Locksmith	\$100	\$100
Flat tire*	✓	✓
Battery service	✓	✓
Emergency extrication/ winching (stuck in a ditch, etc)	1 additional truck & service person for up to 1 hour at the scene	1 additional truck & service person for up to 1 hour at the scene
Fuel delivery	✓	✓
Complimentary rental car	Full-size rental car for one day	—
Trip interruption	\$1500	\$350

Plus, Premier, and RV service is effective 7 days after upgrade or enrollment payment is received. Service will not be rendered to pre-existing breakdowns. Refer to the Terms and Conditions Guide, visit AAA.com, or call (800) 836-2582 for complete details on all benefits. Bicycle service may be unavailable or limited outside of Club084 territory.

*Flat tire change not available on motorcycles and dual wheel recreational vehicles. Tow or air only. **The RV Rider extends present Roadside Assistance benefits to recreational vehicles for all services up to \$500 per service request and limited to \$1,000 per household per membership year, regardless of the total number of allotted service calls used in that membership year. Refer to the Terms and Conditions Guide, visit AAA.com, or call (800) 836-2582 for complete details on all benefits.

AAA MOBILE BATTERY SERVICE

The most convenient way to buy a new battery

Members get even more great benefits with AAA's mobile battery service, the easiest way to buy a new battery.

- Free battery testing in your driveway*
- Free delivery and on-the-spot installation
- Special AAA Member pricing
- Guaranteed up to 3 years**

AAA Batteries delivered and installed

There's never a good time to find yourself stranded with a dead battery, so the AAA Mobile Battery Service is available to help keep you on the go. With free battery testing, delivery, and installation, you can avoid the inconvenience of a dead battery breakdown.

Schedule a battery test:
(800) 222-4357 | AAA.com/Battery

*Mobile battery delivery and installation are not available in all areas. **All our batteries come with a 36-month limited warranty, which includes 3 years of FREE replacement.

AAA APPROVED AUTO REPAIR

Mechanics you can trust

The network of AAA Approved Auto Repair locations takes the guesswork out of choosing a trustworthy shop. We've done the work for you by identifying more than 125 local facilities that have met our stringent customer service guidelines. And if there's a problem, AAA stands behind all repairs with dispute resolution on your behalf.

Benefits for AAA Members

- Each shop is AAA tested and approved
- 10% discount on repair labor
- 2-year/24,000-mile limited warranty on parts and labor
- FREE multi-point inspection by appointment

**Find a AAA Approved Auto
Repair location near you:**
(800) 222-4357 | AAA.com/AutoRepair

AAA DISCOUNTS & REWARDS®

Start saving now!

Get discounts on things you care about, such as car repairs, gasoline, hotel stays, concerts, restaurants, prescriptions, computers, movie tickets, and much more!

Discounts are waiting for you at more than 125,000 locations – around the corner, around the country, and online.

Here are a few of advantages of AAA's discount programs:

- **Easy to use.** Immediate savings with no guesswork involved. Partners offer a percentage or a flat dollar amount on every purchase.
- **Deals you want.** Choose products and services you use every day from local, national, international, and online businesses.
- **Name brands.** AAA partners include brands you know and trust such as ProtectMyID®, Dell, Hard Rock Café, AMC, Regal Cinemas, 1-800Flowers.com, and more.
- **Local favorites.** Many local businesses and attractions in Western and Central New York offer discounts to our members. Check out all the local favorites by visiting AAA.com/Discounts.

**For a complete list of
partners and discounts:
AAA.com/Discounts**



FINANCIAL SERVICES

AAA Auto Buying Program powered by TrueCar®

You can shop top brands and get competitive AAA Member price offers online. Our platform gives you access to one of the largest inventories of new and used vehicles in the country. Call **(800) 446-7433** or visit **AAA.com/AutoBuying** for details.

Auto Loans

Bank on AAA for a fast, affordable auto loan.

Enjoy low rates and convenient terms – the best way to finance your next car is with a low-cost auto loan through AAA. As a qualified borrower, you'll be eligible for our most competitive rate, with terms customized to suit your budget.

Apply online or over the phone – use our state-of-the-art process to close your loan and pay your dealer all from your smart device.

*Terms & conditions apply.

**Find the perfect vehicle, price,
and auto loan for your needs:**

AAA.com/CarBuying



FINANCIAL SERVICES

AAA Visa Signature® credit cards

The name you've trusted for more than 120 years is multiplying your earning power with the new AAA Daily Advantage Visa Signature® Credit Card and AAA Travel Advantage Visa Signature® Credit Card. Whether it's for everyday purchases or a grand adventure, you hold the advantage of unique experiences and unmatched benefits in your hand. Elevate your everyday and enjoy more of the essentials you value most – from groceries and gas to wholesale clubs and pharmacy – as well as the “extras” in life such as streaming services, restaurants, travel and more. All premium, reliable benefits from a name you trust, AAA. Visit **AAA.com/CreditCard** or your local AAA for details.

Learn more or apply today:

AAA.com/CreditCard

Credit card offers are subject to credit approval.

AAA Travel Advantage Visa Signature® Credit Card or AAA Daily Advantage Visa Signature® Credit Card Accounts are issued by Comenity Capital Bank pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association and used under license.

Take
Advantage
of everything



AAA Daily
Advantage
Visa Signature®
Credit Card



AAA Travel
Advantage
Visa Signature®
Credit Card

DRIVER TRAINING

Driver training and education

AAA's Driver Training courses are taught by specially trained instructors who provide highly interactive driving lessons whether in the classroom, in the car, or online. Plus, AAA communicates the most up-to-date laws and regulations to ensure your safety on the road.



AAA Defensive Driving course

The six-hour Defensive Driving course is offered throughout Western and Central New York.

Course options:

ONLINE

- **Self-paced:** Take the course online at your convenience, 24/7. Once you begin, you'll have 30 days to complete the course.

IN-PERSON

- **Classroom:** Take the traditional 6-hour course in a classroom setting at a location near you.

Benefits include:

- **Up to 10% discount** on collision, liability, and no-fault portions of auto insurance for 3 years.
- **Reduce up to 4 points** on your driving record for violations occurring in the last 18 months.

Sign up for Defensive Driving at:
AAA.com/DefensiveDriving

DRIVER TRAINING

Adult training and assessments

- **Professional driving assessments:** Certified driving instructors assist in evaluating and monitoring driving ability.

Teen driver education

As the largest driving school in New York, AAA is well-equipped with a variety of programs to help teach your teen to drive safely. Products offered include:

- **Licensed to Learn:** A comprehensive training program including 30 hours of classroom and in-car lessons. Includes free one-year AAA Basic® Membership upon completion of course.
- **In-school driver education:** AAA partners with select local schools to offer our How to Drive curriculum in your community. Includes free one-year AAA Basic Membership upon completion of course.
- **In-car lessons:** AAA offers a variety of lesson packages if you would like a little extra help teaching your teen to drive.
- **5-hour pre-licensing course:** Offered separately, or included with the Licensed to Learn program. This course provides the MV-278 certificate, a requirement for teens to schedule their road test.

Learn more about courses and pricing:

CALL: (800) 836-2582

CLICK: AAA.com/DriverTraining

VISIT: **Your local AAA**



INSURANCE



AAA offers auto, home, life, and more

Get great rates and insurance coverage tailored to your individual needs.

New options

We've added a number of new carriers to the AAA Insurance portfolio. More choices mean our advisors have a variety of coverage and pricing options available to meet your insurance needs.

More discounts

With more savings and discounts than ever, there's never been a better time to switch to AAA Insurance. Let our experience, reliability, and affordability work for you!

Personal service

A AAA Licensed Insurance Agent is available at a location in your area. Stop by to review your insurance needs and get a FREE quote. Or, if you prefer, you can always reach an advisor at **(888) 671-7085** or **visit [AAA.com/Insurance](https://www.aaa.com/Insurance)**.

Commercial insurance

Commercial insurance isn't just for big businesses anymore. Your AAA Licensed Insurance Agent will help you compare your coverage options to make sure your personal and professional interests are covered.

Insurance products sold through AAA Members Insurance Agency of Western & Central New York, Inc., are underwritten by various insurance providers. For specific details regarding eligibility, coverage, discounts, terms, conditions, underwriting guidelines, applicable laws, benefits, and exclusions, please consult your applicable insurance policy or contact the Agency directly. Insurance coverage is not included in the price of AAA Membership and separate costs apply. © 2025 AAA Western and Central New York.

INSURANCE

Medicare

When you turn 65, you may have a lot of questions about your healthcare options. As a benefit of your AAA Membership, you can meet with a AAA Licensed Insurance Agent who will review your options during a private, one-on-one consultation.

Why ask AAA for Medicare help?

Our trusted advisors work for our members and their only objective is to help you find the right coverage for your unique needs.

Already have a Medicare plan?

Our advisors can provide an unbiased review of your current plans, shop multiple carriers for the coverage options you are eligible for, and compare your plan options with you. Call **(877) 477-7120** or visit **AAA.com/Medicare** to learn more, attend an upcoming webinar, or to schedule your complimentary Medicare review.

How the benefit works:

- **Call or go online to schedule your complimentary Medicare review**
- **Chat online, meet virtually, or meet in person at one of our AAA Branches**
- **Review your available options to be ready for important enrollment dates**
- **Your advisor can guide you through each step of the process when you're ready**



Auto / Home / Life / Medicare

Schedule a complimentary Medicare review:

(877) 477-7120 | AAA.com/Medicare

By calling, you agree that a AAA Licensed Insurance Agent may contact you. AAA Insurance is provided through AAA Members Insurance Agency of Western & Central New York, Inc, which offers products through AAA-affiliated companies and non-affiliated companies. Not affiliated with any government agency including Medicare. We do not offer every plan available in your area. Currently we represent 10 organizations which offer 70+ products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

TRAVEL



Full-service travel agency

A full-service travel agency is located inside each of our local branches, or, if you prefer, travel advisors are available in person, virtually, by phone, or email. Our experienced and knowledgeable Travel Advisors can help you plan and save money on your upcoming trip – whether you're going to an international destination, across the country, or close-to-home.

Contact a AAA Travel Advisor for free trip planning and exclusive benefits on:

- Domestic and international travel
- Cruises
- Disney
- Land tours
- Luxury travel
- Group travel
- Motorcoach trips
- Road trips
- Meeting and incentive travel
- Solo travel

Travel expertise

AAA's Travel Advisors are the most professional group in the industry, with an average of 10 years of experience each. They are ready to use their extensive training and first-hand travel experience to help you choose a destination, and will tailor their recommendations to your personal preferences and budget. Your relationship with your AAA Travel Advisor doesn't end when your trip begins – we are available to you during and after your trip as well. If you need assistance while traveling, our experts are only a phone call away.

TRAVEL

Travel-planning help

- **Exclusive member benefits:** Our relationships with preferred travel partners allows us to offer exclusive AAA Member benefits on cruise vacations, tour packages, car rentals, hotel accommodations, and more. AAA Members can receive travel rewards, discounted digital passport services, plus access to international driving permits, TripTiks,[®] Digital TourBooks[®], and maps.
- **Rewards programs:** Earn rewards for referring new clients, or just for traveling with us! Ask a AAA Travel Advisor about our Referral Rewards and Traveler Rewards programs, created to help you save money on your trips.
- **Solo Travelers Club:** The Solo Travelers Club mission is to give individual travelers the opportunity to meet and travel with other like-minded travelers and provide quality travel experiences that include friendship, value, and peace of mind. Throughout the year, the club hosts meetings for members to mingle with their fellow travelers and learn about upcoming travel opportunities.
- **Group travel:** Avoid the work of travel planning for groups of 10 or more. Choose from one of our pre-arranged group cruises or tours, or work with one of our group specialists to customize a unique trip for your group.
- **Travel insurance:** Whether you're traveling for business or pleasure, travel insurance protects your travel investment from unforeseen events that may cancel, delay, or interrupt your trip. A variety of plans are available for purchase to protect you from the day you leave until the day you come home.

Start planning your trip:
(800) 320-4863 | [AAA.com/Travel](https://www.aaa.com/Travel)



SAFETY AND COMMUNITY

The motorist and traveler champion

AAA represents the interests of motorists and travelers in transportation, traffic safety, environmental, and tourism issues at local, state, and federal levels. The association fights unfair taxes on travelers, lobbies to close loopholes in safety laws, and leads efforts to improve traffic safety for all motorists through public service efforts. AAA supports nationwide campaigns to address traffic safety issues including teen and senior drivers, distracted, drowsy, and impaired driving. The Club supports the AAA School Safety Patrol Program, , School's Open – Drive Carefully, and other community traffic safety efforts.. AAA serves as an expert on fuel-related matters and advocates for national energy and transportation funding policies to ensure that individual mobility is protected and sustained. AAA believes the right to travel carries with it the responsibility to use natural resources wisely to help preserve and enhance the environment. AAA was among the first organizations to encourage motorists to properly dispose of used motor oil, tires, and batteries and to maintain ignition systems to reduce emissions and save fuel. Today, AAA continues to educate consumers about responsible mobility, alternative fuels and vehicle options, and the importance of driving a well-maintained vehicle. AAA's safety and advocacy efforts are highlighted on the AAA Exchange, a dedicated public affairs website (Exchange.AAA.com).

Foundation for Traffic Safety

As part of their commitment to community, AAA Clubs support the AAA Foundation for Traffic Safety. Founded in 1947, the Foundation is a national nonprofit, publicly supported charitable research and education organization dedicated to saving lives by preventing traffic crashes and reducing injuries when crashes occur.

For more than 75 years, the Foundation has been true to its mission to prevent traffic deaths and injuries by conducting research into their causes and by educating the public about strategies to prevent crashes and reduce injuries when they do occur.

**For more information
about AAA's safety efforts:
AAA.com/Newsroom**

PRIVACY POLICY

A. Introduction

AAA Western and Central New York, Inc., along with its wholly owned subsidiaries ("AAAWCNY," "we," or "us") is committed to protecting your privacy through our compliance with this Privacy Policy. This Policy describes the types of information we may collect from You or that You may provide by telephone, email, or text message; via AAWCNY's mobile application or website (the "Site"); at a AAWCNY branch; and/or when You participate or engage in AAWCNY's services. It does not apply to any third party (such as affiliates) that may link to or be accessible from or through AAWCNY (including through any application or content (i.e., advertising)).

Please read this Policy carefully. This Policy may be updated periodically. The current Policy is available on our Site. By accessing or using this Site, You agree to this Policy and agree to electronic delivery of the Policy and updates. If you decide to end your relationship with AAWCNY or your membership lapses, we will continue to abide by the practices described in this Policy.

B. Children Under the Age of 13

Our Site is not intended for children under 13 years of age. We do not knowingly collect or maintain personal information from children under 13 (absent verification of parental consent as it relates to services being provided (i.e., travel)), and our Site is not structured to attract anyone younger than 13 years old. If you believe we might have any information from or about a child under 13, please contact us.

C. Information We Collect About You and How We Collect It

We may collect several types of information about You, including:

- Name; date of birth; postal address; email address; telephone number; driver's license number; credit card, bank or other account information; passport information; social security numbers; or any other identifier by which You may be contacted online or offline.
- Information You provide on applications or other forms (including credit card approval documentation and insurance documentation) or in transactions with us or others; information we receive from consumer reporting agencies or other companies we work with; from companies providing marketing and demographic information; and information obtained to protect against insurance fraud and identity theft.
 - Information You provide in association with Medicare-related transactions may include personal health information. Please refer to AAWCNY's HIPAA Privacy Policy for further details and information.
- When You visit the Site, we may collect: the referrer (the site prior to entering the Site); the IP address of the workstation; date and time logged in and out; pages visited while on our Site; time spent on each page; criteria used when searching.
 - If You supply Your telephone number, You may be contacted by us regarding orders placed online.
- We use Hotjar in order to better understand our users' needs and to optimize this service and experience. Hotjar is a technology service that helps us better understand our users' experience (e.g. how much time they spend on which pages, which links they choose to click, what users do and don't like, etc.) and this enables us to build and maintain our service with user feedback. Hotjar uses cookies and other technologies to collect data on our users' behavior and their devices. This includes a device's IP address (processed during your session and stored in a de-identified form), device screen size, device type (unique device identifiers), browser information, geographic location (country only), and the preferred language used to display our website. Hotjar stores this information on our behalf in a pseudonymized user profile. Hotjar is contractually forbidden to sell any of the data collected on our behalf.

You also may provide information to be published or displayed on public areas of the Site, or transmitted to other users of the Site or third parties (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to others at your own risk. Although certain pages and information are accessible only by logging into your account profile, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Site with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons.

We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

The information we collect automatically does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Site and to deliver a better and more personalized service, including by enabling us to estimate our audience size and usage patterns; store information about your preferences, allowing us to customize our Site according to your individual interests; speed up your searches; and recognize you when you return to our Site. The technologies we use for this automatic data collection may include:

- **Cookies.** You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Site. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Site.
- **Tracking Pixels.** Pages of our Site and our emails may contain small electronic files known as web beacons (or clear gifs, pixel tags, and single-pixel gifs) that permit AAWCNY, for example, to count users who have visited those pages or opened an email, and for other related website statistics (i.e., recording the popularity of website content; verifying system and server integrity).

PRIVACY POLICY

D. Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Site are served by third-parties (i.e., advertisers, ad networks and servers, content providers, and application providers). These third parties may use cookies alone or in conjunction with other tracking technologies to collect information about you when you use our Site. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. See Section H for information about how you can opt out of receiving targeted advertising.

E. Text Messages

- AAA (for Current Members, sent from 51698): You may elect to receive text messages from us, including billing reminders and/or marketing promotions. Message frequency varies. These messages may use information automatically collected based on your actions while on our sites.
- AAA (for Prospective Members, sent from 68346): You may elect to receive text messages from us, including promotions and abandoned cart messages. Message frequency varies. These messages may use information automatically collected based on your actions while on our sites.
- When you sign up to receive text messages, either via our site or by sending a text message indicating your consent, you are providing (and signing) your prior express written consent to receive that type of text message(s) from us sent through an automatic telephone dialing system.
- These services are optional, and your consent is not a condition for purchase. To the extent you voluntarily opt to have text notifications sent directly to your mobile phone, we receive and store the information you provide, including your telephone number or when you read a text message.
- You may opt out of receiving text messages at any time by replying "STOP" to our text messages. For help, reply "HELP" to any text message you receive from us. You may also email privacy@nyaaa.com. All of the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties, excluding aggregators and providers of the text message services.
- In addition to any fee of which you are notified, your mobile provider's message and data rates may apply to our confirmation text message and all subsequent text message correspondence according to your individual rate plan provided by your wireless carrier. Please consult your mobile service carrier's pricing plan to determine the charges for browsing data and sending and receiving text messages. Under no circumstances will we or our affiliates be responsible for any text messaging or wireless charges incurred by you or by a person that has access to your wireless device or telephone number. If your carrier does not permit text messages, you may not receive the text messages. Neither we nor wireless carriers will be liable for any delays in the receipt of, or failure to deliver, any text messages, as delivery is subject to effective transmission from your network operator.
- Text Message services are provided on an "AS IS" basis. Data obtained from you in connection with any text message services may include your cell phone number, your provider's name, and the date, time and content of your text messages. We may use this information in accordance with this Policy to contact you and to provide the services you request from us.
- For Emergency Roadside Services related SMS, Mobile information will not be shared or sold with or to third parties/affiliates for marketing/promotional purposes.

F. How We Use Your Information

We use information that we collect about You or that you provide to us, including any personal information:

- To present our Site and its contents to You.
- To provide You with information, products, or services that you request from us (including to carry out our obligations and enforce our rights arising from contracts entered into between You and us, including billing and collection).
- To provide You with notices about your account/subscription, including expiration and renewal notices.
- To notify You about changes to our Site or any products or services we offer or provide through AAACNY, and to deliver marketing and promotional communications.
- To allow You to participate in market research, surveys, contests, and similar promotions, and to administer these activities (which may have additional rules or guidelines on how our information is used and/or shared), and to allow you to participate in interactive features on our Site.
- In any other way we may describe when you provide the information and to fulfill any other purpose for which You provide it.
- For risk control, data analysis, audits, product development and improvement, and Site enhancement, among other business purposes.
- For any other purpose with your consent.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

PRIVACY POLICY

G. Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. We may disclose personal information that we collect or You provide as described in this Policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business, who generally are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of AAAWCNY's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by AAAWCNY about our Site users is among the assets transferred.
- To authorized affiliated and non-affiliated third parties responsible for providing to you AAAWCNY products and services, such as, for example, travel, insurance, and retailer discounts, as permitted by law.
- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our terms of use, of sale, of membership, and/or other agreements, including for billing and collection purposes.
- To protect the rights, property, or safety of AAAWCNY, customers, or others, in our discretion.
- To fulfill the purpose for which you provide it, and for any other purpose disclosed by us when you provide the information.
- With your consent, as applicable.

H. Choices About How We Use and Disclose Your Information

We strive to provide You with choices regarding the personal information you provide to us. We have created mechanisms to provide You with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of the Site may be inaccessible or not functional.
- **Disclosure of Your Information for Third-Party Advertising.** If you prefer AAAWCNY not disclose Your information to nonaffiliated third parties (except as permitted or required by law), you can opt-out by completing the form found <https://westerncentralny.aaa.com/form/privacy-policy>. If you are a new consumer, customer or member, we can begin sharing your information 30 days from the date You first receive or access this Policy. When you are no longer our consumer, customer or member, we continue to share your information as described in this notice. However, you can contact us at any time to opt out and limit our sharing.
 - By opting out you will be precluded from receiving notice of special promotions offered through AAAWCNY that may benefit you. We may still include notices and information about other products and services when communicating with you about your account and related products and services. Opting-out will not prevent you from receiving solicitations from other companies obtaining information about you from other sources.
- **Promotional Offers from AAAWCNY.** If you do not wish to have your information used by AAAWCNY to promote our own or third parties' products or services, you can opt-out by completing the form found at <https://westerncentralnyaaa.com/form/privacy-policy>. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions.
- As noted, we do not control third parties' collection or use of your information to serve interest-based advertising. These third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out of receiving targeted ads from members of the Network Advertising Initiative ("NAI") on the NAI's website.

I. Accessing and Correcting Your Information

You can review and change your personal information by logging into the Site and visiting your account profile page. You may also contact AAAWCNY as noted below (Section K) or by visiting one of our branches. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

J. Data Security

Your information is only available to authorized individuals responsible for providing AAAWCNY products and services. We maintain physical, electronic and procedural safeguards that comply with legal requirements in an effort to protect Your information.

K. Contact Information

To ask questions or comment about this privacy policy and our privacy practices, or to file a complaint, contact us at:

AAA Western and Central New York, Inc.

Attn: Chief Information Security Officer; or Corporate Counsel

100 International Drive

Amherst, New York 14221

Email: privacy@nyaaa.com | Telephone: 716-503-1730

Additional contact information may be found on AAA.com (see "Contact Us"). For time-sensitive concerns that require assistance immediately please call us 24/7 at (800) 836-2582.

Effective Date: 5/12/2025



24/7 ROADSIDE ASSISTANCE

(800) AAA-HELP

(800) 222-4357

MEMBER SERVICE CENTER

(800) 836-2582

TRAVEL

(800) 937-1222

SPECIAL ASSISTANCE

Dial 711

For New York State Relay Service

TTY – (315) 451-5020

AAA.COM

AMHERST

100 International Dr.
Amherst, NY 14221
(716) 630-3799

CAMILLUS

5103 West Genesee St.
Camillus, NY 13031
(315) 487-2700

DEWITT

3460 Erie Blvd. East
Syracuse, NY 13214
(315) 446-3134

GREECE

2589 West Ridge Rd.
Rochester, NY 14626
(585) 227-9600

KEN-TON

1737 Sheridan Dr.
Tonawanda, NY 14223
(716) 873-0111

ORCHARD PARK

3475 Amelia Dr.
Orchard Park, NY 14127
(716) 675-4900

PENFIELD

2156 Penfield Rd.
Penfield, NY 14526
(585) 377-8500

WATERTOWN

19472 US Route 11
Watertown, NY 13601
(315) 788-5250

CONNECT WITH US



@AAA_WCNY or **AAA Western and Central New York**