

COMMERCIAL VEHICLE COVERAGES:

Covers member only in the US & Canada, in any commercial motor vehicle licensed for highway use.

MOVING & NON-MOVING VIOLATION REPRESENTATION

No handling fee for Provider Attorney representation in the court of original jurisdiction on covered cases.

CASH APPEARANCE BOND

\$200 for moving or non-moving tickets.

PRE-EXISTING TICKETS

Traffic violation representation by Provider Attorneys for \$295 handling fee per citation issued prior to or 10 days after enrollment date. \$395 handling fee if the ticket is received in the home office with 5 or less business days before the court date.

SERIOUS TRAFFIC VIOLATIONS

Provider Attorney representation in the court of original jurisdiction for criminal charges of manslaughter, vehicular manslaughter, or negligent homicide, directly arising from a traffic accident.

\$5,000 POLICE BAIL BOND

Up to \$5,000 Bail Bond should you be charged with covered vehicular manslaughter violations.

DRIVERS LICENSE PROTECTION

Up to 2 ½ hours of Provider Attorney's time for protection of your right to drive and (in case of accident) for recovery of damages & personal injury expenses.

PERSONAL PASSENGER VEHICLE & RV COVERAGES:

Covers member; member's spouse living in the same household, dependent child living in the same household under the age of 19; or dependent children whose primary residence is the same household, is considered a full time student at an accredited university and is 23 years of age or younger; in a private passenger vehicle or RV licensed for highway use.

EMERGENCY TOWING SERVICE

Pays for towing to the destination of your choice up to 100 miles in a personal passenger vehicle or up to \$100 for towing of a recreational vehicle.

- * These services not available in Texas.
- ** In California, coverages provided by insurance Underwriter. Limitation may apply.

EMERGENCY ROAD SERVICE

PLATINUM PLUS

Motor Club Plan

Pays reasonable charges to get your vehicle started, fix flat tires, jumps, and unlocks.

COLLECTION SERVICE FOR DAMAGES TO YOUR CAR**

Up to \$250 for a Provider Attorney's fees when collection is made for damages to your car.

LAWYER'S SERVICES FOR AUTO MANSLAUGHTER & AUTO ASSAULT & BATTERY DEFENSE**

Referral to a Provider Attorney for representation against charges of manslaughter, involuntary manslaughter, or negligent homicide, directly arising from a traffic accident.

LAWYER'S REPRESENTATION FOR MOVING TRAFFIC VIOLATIONS**

Pays for a Provider Attorney to represent you in the court of original jurisdiction for covered moving violations.

PROVIDER ATTORNEY SERVICES FOR NEW CAR WARRANTY**

Up to \$250 for a Provider Attorney's fees upon the enforcement of a valid written warranty.

REIMBURSEMENT FOR EMERGENCY TRAVEL & LIVING EXPENSES

Up to \$750 for local lodging and meals, commercial transportation or rental car if your car is disabled as a result of an auto accident more than 100 miles from your home.

REIMBURSEMENT FOR BAIL BOND PREMIUM

Up to \$325 reimbursement of the cost of a bail bond if you are detained for motor vehicle violations.

AMBULANCE SERVICE*

Up to \$100 for ambulance service from the scene of an automobile accident.

\$500 ARREST BOND CERTIFICATE

Your Motor Club membership card may be used in lieu of cash bail up to \$500.

\$5000 THEFT REWARD

We will pay up to \$5000 for information leading to the arrest and conviction of anyone stealing your personal vehicle.

REGISTERED KEY MEDALLION

We provide a way for lost keys to find their way home.

CUSTOM MAPS & TRIP ROUTING

Step by step computerized mapping services free of charge to members.

ADDITIONAL LEGAL DISCOUNTS

Covers member and member's spouse if living in the same household. These services are provided by Provider Attorneys.

SUMMARY OFBENEFITS

PRICE:

\$110.00 per month

INDIVIDUAL AND PERSONAL MATTERS

HOURLY DISCOUNTED RATE

Referral to a Provider Attorney at \$75 per hour for out-of-court representation.

25% LEGAL DISCOUNT

Referral to a Provider Attorney to provide a 25% discount off their normal legal fees.

DISCOUNTED SERVICES

Referral to a Provider Attorney for: 1) Telephone consultation on covered separate legal matter. 2) Letter written on your behalf for covered legal matters. 3) Simple Will.

DISCOUNTED CONTINGENCY RATE

For cases worked on contingency fee basis (such as personal injury and collections) referral to a Provider Attorney at a 10% discount off state maximum contingency rate or Provider Attorney's usual rate, whichever is lower.

DEEPLY DISCOUNTED FIXED RATES

Referral to a Provider Attorney for commonly used legal services at deep discounts:

- Name Change (\$155)
- Simple Will and Trust (\$170)
- Chapter 7 Bankruptcy (\$495)
- Waiver Divorce (\$210)
- Regular Incorporation (\$295)
- Personal Residence Real Estate Closing (\$175)

BUSINESS MATTERS FOR SMALL BUSINESS OWNERS & COMMERCIAL DRIVERS

HOURLY DISCOUNTED RATES

Referral to a Provider Attorney for \$125 per hour for out-of-court representation.

25% LEGAL DISCOUNT

Referral to a Provider Attorney to provide a 25% discount off their normal legal fees.

DISCOUNTED SERVICES

Referral to a Provider Attorney for:
1) Initial phone consultations on each new legal matter.
2) Review up to 5 independent documents per month.
3) Initial calls made for member's business by attorney (1 per matter; 2 per month).
4) Initial letter written for member's business (1 per matter, 3 per month).
5) Initial collection letter (10 per month).

CONTINGENCY FEE DISCOUNT

For cases worked on contingency fee basis (such as personal injury and collections) referral to a Provider Attorney at a 10% discount off state maximum contingency rate or Provider Attorney's usual rate, whichever is lower.

ADDITIONAL AUTO SERVICES

Unless otherwise specified, covers Family as described in PERSONAL PASSENGER VEHICLE & RV COVERAGES.

PERSONAL MECHANIC HOTLINE

Call to discuss auto problems with one of our Master Mechanics. Talk about symptoms, he'll help with a diagnosis and tell you the next steps to be taken.

ACCIDENT REPAIR NETWORK

Call us when you have an accident in your auto. A member services representative will refer you to one of our quality-driven repair facilities which are monitored through field inspection and member satisfaction surveys. You will receive first rate service at the lowest possible rates for your repair because of our high volume. You will also receive a 100% Warranty on your accident repairs for as long as you own the vehicle.

ACCIDENT PROTECTION

See Covered Individuals specified below. Coverage Provided by Individual Assurance Company, Life, Health & Accident

ANY ACCIDENT PROTECTION For the Principal Member:

24 hours a day • 365 days a year • business or pleasure • on or off the job • pays regardless of other coverage • pays directly to member or beneficiary.

CASH

INCOME WHEN HOSPITALIZED

\$150 per day when hospitalized \$4,500 per month \$54,750 per year When accidents occur, and injury is sustained, member receives \$150 per day for each day in the hospital, up to a full year!

CASH EMERGENCY ROOM BENEFIT UP TO \$300

For treatment in a trauma center or special area of a Hospital designed for emergency treatment on an outpatient basis.

CASH DEATH / DISMEMBERMENT / LOSS OF SIGHT BENEFIT

UP TO **\$50,000** No age limit • no health requirements As a member you can receive a certificate of participation for up to \$50,000 AD&D related to any accidental

- death. This \$50,000 AD&D can be activated in one of three ways:
- 1) The Principal Member can be covered up to \$50,000.
- 2) The Principal Member and spouse can be covered for up to \$25,000 each.
 2) The Driving Attempts of the second seco
- 3) The Principal Member can be covered for up to \$30,000; the spouse for up to
- \$15,000; and each child for up to \$3,500. Principal Member must submit coverage selection form to activate this benefit.

DISCOUNT HEALTH CARE

Covers Family as described in PERSONAL PASSENGER VEHICLE & RV COVERAGES. Benefits Provided by WellDyne. These Benefits may be discontinued at any time and may be subject to geographic availability.

Perscription Savings - Our members have access to top-quality prescription medications with up to 50% in savings.

Dental Discounts - Our members enjoy savings of 20% to 40% on nearly all general dentists' and specialists' standard fees.

Vision Care - Members have access to affordable vision health care at up to 50% off the retail price for lenses and frames and 20% for contact lenses.

Hearing Care - Access to top hearing care with pre-negotiated savings.

Surgical Specialist Network - Our members have access to leading surgical specialists with expertise in the latest technologies at pre-negotiated savings of up to 50%.

Physicians Network - Pre-negotiated prices at over 410,000 physicians with savings of up to 30%.

Doctor Virtual House Call – Register with WellDyne's convenient telephone medical consultation service for a \$35 records fee and enjoy direct access to top doctors around the clock. Doctors are available by phone or online all day every day, including holidays, evenings, and weekends. Doctors give expert medical advice, diagnose problems, and even prescribe medication, when appropriate, for a nominal fee.

Healthly Living - We provide you access to fine quality discounted diabetic supplies, vitamins, minerals, herbs and nutritional supplements, as well as, savings on a wide range of daily living aids.

Health Care Assurance - You are provided with access to personalized attention from a patient advocate, to help with medical bill questions and negotiations. Members often receive significant reductions on medical bills without adverse effects on credit reports. Any charge is contingents on you savings.

Imaging and MRI - Our members are provided with access to superior MRI and imaging facilities at pre-negotiated prices.

Lab Testing Service - You are provided with access to the nation's top lab facilities with up to 50% in savings on testing that can be ordered online and then conveniently completed at a nearby top testing location.

DISCOUNT SERVICES

Unless otherwise specified, covers Family as described in PERSONAL PASSENGER VEHICLE & RV COVERAGES.

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HOTEL DISCOUNTS

Receive 5% to 15% discounts at 4,000 participating Hotel / Motels in North America.

DISCOUNT COMPUTER SERVICES

25% discount on certain computer services.

OTHER SERVICES

NEW CAR BUYING SERVICE SUPERMARKET COUPONS MORTGAGE REDUCTION SYSTEM

OTHER DISCOUNTS

Discounts at participating locations of 10% or more on: MAACO JIFFY LUBE NATL TRUCK RENTAL NATIONAL TIRE AAMCO ALL TUNE & LUBE ALTA MERE CASSIDY TIRE DENT ZONE DOCTOR VINYL INDY LUBE MEINEKE MUFFLER MILEX MOTOR WORKS OIL CHANGER PENSKE PRECISION AUTO PROCARE STRAUSS AUTO SAFELITE THE BRAKE SHOP TRANSMISSION USA TUFFY AUTO WINSTON TIRE

REWARDS PROGRAM

It's easy! Just keep your SBCA Platinum Plus membership in force! Your membership falls into a 3x8 Matrix that could pay a reward like the Discover^o Card, American Express^o, and other cash-back programs. Any time your rewards exceed \$10.00, you receive a check!!!

Plus, when you enroll in the SBCA Platinum Plus membership, you automatically receive a website:

https://www.tvcmatrix.com/your user name

You can refer others to your web site and earn reward credit for their purchases!!!

This represents a summary of benefits only. See membership packet for complete explanation of benefits, provisions, exclusions, limitations and exceptions. Some benefits are provided by third parties. Benefits may change from time to time without notice.

When using the words attorneys, representation, legal services, consultation or other similar language, we are referring to referrals to a Provider Attorney. Provider Attorneys are those attorneys who have agreed to provide the services referenced herein to our members.

†This is a company incentive and may change at the company's discretion at any time.

FOR MORE INFORMATION, CALL (800) 288-2889 Visit us at www.tvcmatrix.com