

Quest Towing Services:

HOW IT WORKS

Membership benefits apply to the member and their designated (Covered) vehicle. If your vehicle is disabled and cannot be driven safely under its own power, you may contact us toll free for assistance. Members are entitled to ten (10) service calls per term. Members can be towed to a location of their choice up to \$100 per event. Roadside service calls include battery assistance, lockout assistance, flat tire assistance, gasoline delivery (cost of fuel is not covered) are covered up to \$50 per event. Battery assistance is not available for electric or Hybrid vehicles. If we are unable to secure a service provider that can service your vehicle in a timely manner, you may obtain pre-authorization from us to contact the facility of your choice and submit a claim for reimbursement, reimbursement is limited to \$100 per towing occurrence and \$50 per roadside service occurrence.

BENEFIT COVERAGE

Quest Towing Services, LLC (“Quest Towing Services”, “We”, “Our”, “Us”) covers the member (“You”, “Your”, “Their”) for up to ten (10) either emergency road or towing service events per term. If additional emergency road or towing services are requested, Quest Towing Services will dispatch service; however, You will be fully responsible for all charges

incurred, and You will be required to pay the service provider directly at the time of service. You must be present at time of service.

Emergency Roadside Assistance services are provided only for unmodified single rear-axle, four wheeled registered and licensed light duty motor vehicles weighing less than 9,500 lbs. / 4,300 kg used for private, on-road transportation, including passenger vehicles and light duty trucks.

Emergency Roadside Assistance services are provided to the member in emergency situations only when the Covered vehicle (due to an unforeseen disablement or unavoidable incident) is unable to be driven safely. Services are not designed to be provided when the disablement is caused by poor or non-existent vehicle maintenance.

This is not an insurance contract.

Membership Cancellation and Non-Renewal:

You may cancel Your membership at any time simply by calling 1-800-871-0467 or writing to Our Membership Office at

Quest Towing Services, 106 West Tolles Drive, St. Johns, MI 48879. If You cancel Your membership, You will receive a refund for the unused portion of Your membership fee.

Quest Towing Services may cancel Your membership or not renew Your membership for any of the following reasons:

- 1) failure to pay Your membership dues; or
- 2) material misrepresentations or fraudulent submission of a reimbursement request.

If Quest Towing Services decides to cancel or to not renew Your membership, We will send a written notice indicating the reason for such action to Your address on file, We will provide You with at least ten (10) days' notice.

For California and Wyoming residents, the membership may be canceled at any time by either Quest Towing Services or by You. Upon cancellation, You will be entitled to the unused portion of the membership fee paid, calculated on a pro rata basis without any deductions.

For Oklahoma residents, You may cancel this membership within thirty (30) days for a full refund. After thirty (30) days, You will be entitled to the unused portion of the membership fee paid, calculated on a pro rata basis without any deductions.

For Utah residents, this membership cannot be cancelled by Quest Towing Services except for fraud or material misrepresentation on Your part or for Your failure to pay for this membership. Cancellation by Us for fraud or material misrepresentation on Your part will be effective thirty (30) days after delivery or first class mailing of a written notice to You. Our cancellation of this membership for nonpayment by You will be effective ten (10) days after delivery or first class mailing of written notice to You.

For Wisconsin residents, We will provide You with at least sixty (60) days' notice of non-renewal, cancellation or changes to the terms and conditions. Any such changes or membership non-renewal or termination will not take effect until sixty (60) days after such notice is provided.

Signed,
Pat Gilbert
President Quest Towing Services
October 2018

Towing*: Your vehicle can be towed up to \$100, at no extra cost.

Lockouts*: If you are locked out of your eligible vehicle, you must contact our toll-free dispatch service for assistance.

Battery Service*: A jumpstart or minor emergency mechanical adjustments will be applied to start your vehicle at the point of disablement. This benefit is not available for either electric or Hybrid vehicles.

Flat Tire*: We will install your inflated spare. (If you have no spare or if your spare is flat, no reimbursement is available for the cost of tire repair or the second service call to return the repaired tire to the disabled vehicle.) We do not bring new tires out to members. If your spare is flat, missing, or the original tire cannot be removed, the vehicle will be towed.

Fuel Delivery*: An emergency supply of gasoline, oil, water, or other materials or parts will be delivered to a member's vehicle in cases of immediate need. Members are responsible for the cost of the liquids, parts, or materials delivered. Delivery of diesel, biodiesel, or ethanol fuel is not available.

Accident coverage*: In the event of an accident, your insurance provider should take responsibility for your vehicle and should be your first point of contact. If you are not able to obtain service through your insurance company, we will dispatch service to assist you. Roadside assistance coverage is limited to \$100 per event.

Reimbursement*: If you call us and we cannot dispatch service, our telephone representative will authorize you to call a local service provider and will give you an authorization number. You may then call the service provider of your choice and pay directly for services. You may be reimbursed for the actual event cost up to \$100 for a tow or up to \$50 for Roadside service.

Auto Repair Parts & Labor Discount**: If, having called and requested service for a covered event as a result of a unforeseen emergency situation your inoperable covered vehicle requires repairs, you can save (depending on which of the 2 options is selected) up to thirty percent (30%) up to \$500 per repair or invoice up to \$2,500 per 12 month membership period subject to the exclusions listed below or up to fifty percent (50%) per repair or invoice up to \$2,500 per 12 month membership period subject to the exclusions listed below. To avail of this benefit, the Motor Club Membership must be active for at least 30 days and the vehicle must have been driven for a minimum of 1000 miles since membership

activation. Additionally, the repair must have been performed by a licensed facility and the member must provide proof of repair payment. The Auto Repair Part & Labor Discount claim request must be received within one hundred twenty (120) days of the date that the repair was made.

Exclusions: No benefit is payable for:

- Any repair that exceeds the 30% reimbursement amount, unless you have selected the 50% reimbursement option and paid the associated surcharge, in which case your maximum limit is 50%.
- Loss or damage repairs resulting from any cause other than normal use and operation for which the vehicle was designed per the manufacturer's guidelines;
- Vehicle's used for commercial purposes;
- Repairs to upgrade or improve the vehicle.
- Cleaning or other preventative or routine maintenance required to maintain normal operation of the vehicle.
- Any charges other than parts and labor.
- Loss or damage repairs resulting from an accident, Collision, Fire, Lightening, Hail, Wind or acts of God.

Rental Car Discount:** If, having called and requested service for a covered event as a result of an unforeseen emergency situation your inoperable covered vehicle requires repairs and a replacement rental vehicle is required, you can save up to thirty-five (\$35) per day for up to 5 days per qualifying rental only while the Covered vehicle is in the repair facility. To avail of this benefit, the Motor Club Membership must be active for at least 30 days and the vehicle must have been driven for a minimum of 1000 miles since membership activation. Additionally, the rental must have been provided by a licensed rental agency, the member must provide the receipt of payment to same and the discount provided cannot exceed the actual rental cost. The Rental Car Discount claim request must be received within forty-five (45) days of the date that the rental was made, however the claim request cannot be processed until the qualifying vehicle repairs are completed and paid for.

Exclusions:

- Rental car expenses incurred as a result of an accident.

Auto Deductible Discount:** In the event you need to file a claim for a loss (but not a total loss) to your covered vehicle, you can save (depending on which of the 2 options is selected) up to \$500 per loss with one discount per claim

occurrence and one claim per 12 month membership period subject to the exclusions listed below or up to \$1,000 per loss with one discount per claim occurrence and one claim per 12 month membership period subject to the exclusions listed below. This benefit will provide you with a discount of up to \$1000 depending upon the option selected, per loss when a claim is filed and paid under the Motor Club Member's primary auto insurance. The Auto Deductible Discount claim request must be received within one hundred twenty (120) days of the date that the loss was incurred.

Exclusions:

- The Motor Club Member does not maintain in force auto insurance on the Motor Club Member's Covered Vehicle at the time of occurrence;
- The claim under the Motor Club Member's Auto Insurance is not covered or has been denied by the Motor Club Member's auto insurance company;
- The amount of the loss does not exceed the current auto insurance deductible or does not cause a payment to be made by the current auto insurance carrier to Motor Club Member because the amount of the loss to the Motor Club Member's Covered Vehicle does not exceed the current auto insurance deductible;
- The Motor Club Member's auto insurance company has waived the auto insurance deductible;
- In the event of a collision accident, a police report was not filed within 48 hours of the accident or event that resulted in a covered claim occurrence.

Emergency Travel Expense Discount:** If your vacation or personal trip is interrupted as a result of a covered event more than 100 miles from your home and your Covered vehicle ends up being kept overnight at a repair facility you may qualify for a discount towards the motel and restaurant expenses incurred only while the vehicle is being repaired. Benefit limit is up to \$100 per day for up to 3 days per occurrence with a \$300 maximum per occurrence. Expense receipts must be submitted with discount claim. The Emergency Travel Expense Discount claim request must be received forty-five (45) days of the date that the covered event occurred.

Exclusions:

- Hotel or restaurant expenses incurred as a result of an accident.

Membership mobile APP:** You will be enrolled to utilize the App once your Motor Club Member benefits begin. Enrollment gives you access to a dynamic, vehicle centric mobile application that provides the following features:

- ✓ Calculate your MPG
- ✓ Add vehicle maintenance records
- ✓ Add vehicle reminders
- ✓ View vehicle history
- ✓ Insurance & warranty info
- ✓ Map service providers
- ✓ Electronic VIP card
- ✓ Auto & travel discounts
- ✓ Trip Log
- ✓ Accident Log
- ✓ Automotive Repair Finance Program

Important:

This membership is not an insurance contract.

This is not a reimbursement service.

Services are provided to the member in emergency situations only when the covered vehicle (due to an unforeseen disablement or unavoidable incident) is unable to be driven safely. Services are not designed to be provided when the disablement is caused by poor or non-existent vehicle maintenance.

Not all benefits are available in all states, void where prohibited.

***Benefit is provided by:**

Quest Towing Services LLC.

106 West Tolles Drive

St. Johns, MI 48879

Call 1-855-513-5184 to request Towing or Roadside service [24/7/365](tel:1-855-513-5184)

Call 1-800-871-0467 for any other customer service questions

****Benefit is administered by:**

Royal Administration Services, Inc.

51 Mill St – Bldg F Hanover MA, 02339

Call 1-800-871-0467 for any other customer service or Discount Claim questions

How to file a Discount Claim

To file a Discount Claim, Motor Club Member must call Royal Administration Services, Inc. first and then submit invoice.

The completed invoice and documentation should be mailed to:

Royal Administration Services, Inc.
51 Mill St – Bldg F
Hanover MA, 02339