



Rider's Club of America

MEMBERSHIP

BENEFITS

MANUAL

**THIS IS NOT AN INSURANCE CONTRACT.
THIS IS NOT A SERVICE CONTRACT AND
DOES NOT COMPLY WITH ANY FINANCIAL
RESPONSIBILITY LAWS. THIS IS NOT AN
AUTOMOBILE LIABILITY OR PHYSICAL
DAMAGE INSURANCE CONTRACT.**

EXECUTIVE OFFICES:

CROSS COUNTRY MOTOR CLUB, INC.

One Cabot Road
Medford, MA 02155

CROSS COUNTRY MOTOR CLUB OF CALIFORNIA, INC.

275 East Hillcrest Drive, Suite 165
Thousand Oaks, California 91360

RESIDENT AGENT OFFICES:

Montana - c/o CT Corporation System, Inc.
40 West Lawrence, Suite A
Helena, MT 59601

Nevada - c/o The Corporation Trust Company of Nevada
6100 Neil Road, Suite 500
Reno, NV 89511

Wyoming - c/o CT Corporation System, Inc.
1720 Carey Avenue, Suite 200
Cheyenne, WY 82001

Oklahoma - c/o The Corporation Company
735 First National Building
Oklahoma City, OK 73102

**Please direct all communications, inquiries and claims to the
Massachusetts office.**

This Plan is a program of, and all services are provided by and/or through, Cross Country Motor Club, Inc., except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc.

Please see Plan Guidelines at the end of this brochure for terms and for matters that apply to specific states.



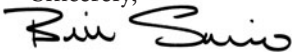
WELCOME TO THE
HONDA RIDER'S CLUB OF AMERICA.

We've been engineering motorcycles, ATVs and scooters for decades, and experience has taught us that customer satisfaction is our most important goal – well beyond the dealer showroom. We know you could have bought any motorcycle, but you chose Honda®. Our goal is to provide you with the finest benefits offered by any motorcycle manufacturer, whether you ride a motorcycle, scooter or ATV, on or off the road.

This booklet is your manual to all of the benefits and services that the Honda Rider's Club of America™ provides. Read through it right now so you are aware of all the privileges to which you're entitled. And remember to always carry your I.D. Card with you whenever you ride.

Your I.D. Card is your key to all your Honda Rider's Club benefits. Our 24-hour, 365-days-a-year toll-free number is displayed on the card. Call whenever you need more information or assistance. We're here when you need us.

All of us at Honda Rider's Club of America are dedicated to helping you get the most from the Honda riding experience. No matter what you ride ... a sportbike, fully dressed Gold Wing, motocross bike ... Honda is behind you – every mile of the way.

Sincerely,

Bill Savino
Manager



Rider's Club of America

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SUMMARY OF BENEFITS

WHAT DO I GET AS A HONDA RIDER'S CLUB OF AMERICA MEMBER?

- Personalized membership card identifying you as a member of the fastest growing motorcycle club in America.
- *Honda Red Rider*[™], our bi-monthly, members-only magazine highlighting upcoming events, member contributions, dealer chapter activities and more.
- Member events, rallies, national touring events, dual sport support, demo rides for on road and off road vehicles, displays, rides and more.
- Exclusive HRCA[®] key-chain, pin, patch, decal and other collectible items.
- Exclusive club apparel and accessories available through participating dealers.
- Motorcycle Safety Foundation Training Reimbursement.
- Motorcycle insurance for on-road and off-road motorcycles, ATV, automobiles, RVs, personal watercraft available exclusively to Club members via a toll-free number — 1-888-803-2646 or via the Internet.
- Opportunity to apply for a Honda Rewards Visa[®] credit card.
- Insurance Program Quick Quote Card
- Toll-Free National Assistance Hotline, available 24 hours a day, 365 days a year — 1-800-847-HRCA (4722).
- The Honda Rider's Club of America also



includes a Member Assistance Plan providing the safety and security you need while traveling. Benefits include:

- Roadside assistance to street riders
- Coverage for tow and transport vehicles for off road riders
- Emergency Trip Interruption
- Computerized trip routing and map service ... perfect for trips
- Honda Rider's Club of America National Savings and Discount Program
- National Hotel & Motel Discount Directory
- Lost Key Retrieval System
- Emergency Message Service
- 24-Hour Weather Information

A complete listing of benefits and services of the Member Assistance Plan begin on page 13.



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EXPLANATION OF BENEFITS

TELL ME MORE ABOUT MY NEW HONDA RIDER'S CLUB OF AMERICA BENEFITS ...

RECEPTIONS AND RALLIES

The Honda Rider's Club of America sponsors an extensive calendar of activities and social functions throughout the U.S. The HRCA is at most major touring rallies and, of course, is the sponsor of the Honda Hoot™. For off-road riders, look for the HRCA at road races and select National Dual Sport events, off road races and key amateur events. Join us at these events and meet hundreds of other Honda riders from around the country.

WATCH FOR YOUR HONDA RED RIDER MAGAZINE

You will receive the *Honda Red Rider* bi-monthly magazine, the official publication of the Honda Rider's Club of America. It features new model previews and reviews, travel features, member contributions and profiles and an extensive listing of dealer-sponsored chapter activities.

MEMBERS-ONLY ACTIVITIES

Your Honda Rider's Club of America membership card identifies you as a qualifying Honda rider. Be sure to bring your membership card to all Honda events. Stop by the HRCA booth and find out what special activities are in store for you.

ASSOCIATE MEMBERSHIP

The Honda Rider's Club of America recognizes that many of our members have a spouse who is a regular co-rider and would like them to receive recognition of their association. HRCA includes an



associate membership program that provides that recognition.

Each associate member will receive his or her own membership card, HRCAs pin, patch and decal, and will be entitled to all regular member benefits of the Honda Rider's Club of America with the exception of Motorcycle Safety Foundation and Emergency Trip Interruption reimbursement. We will continue to develop member and associate member benefits until we have the finest benefits package available. See your dealer for details.

SAFETY TRAINING REIMBURSEMENT

Honda cares about your safety when you ride your motorcycle, scooter or ATV. That is why the Honda Rider's Club of America provides each Member with a reimbursement program for training. Please note that the reimbursement benefit is solely for the HRCAs Member - it is not transferrable to anyone else.

Motorcycles and Scooters

For HRCAs Members, we will reimburse up to \$75 for successful completion of the Basic Riding Course, Experienced Rider Course, or the Dirt Bike School under the auspices of the Motorcycle Safety Foundation only. For information regarding an MSF training site near you, call 1-800-446-9227.

All Terrain Vehicles

If you are the initial purchaser of a new Honda ATV, your training reimbursement is covered under a completely separate program. You will be contacted directly by the ATV Safety Institute (ASI) to discuss course locations and dates.

For purchasers of a used ATV who have an HRCAs membership, you (the Member) or any age-





eligible member of your immediate family is entitled to obtain reimbursement up to an aggregate total of \$75 for the successful completion of an ASI ATV hands-on rider training course. When you submit paperwork for reimbursement, in addition to the documents listed below, you must also submit a list of the family members who took this course with their date of birth. For information regarding an ASI training site near you, call 1-800-887-2887.

Please note: You cannot receive both Honda-provided training (for new ATV purchasers) and reimbursement (for used ATV purchasers).

Upon successful completion of an approved training course, send copies of your payment receipt, course completion card, your name and address and HRCA membership number to:

**American Honda Motor Co., Inc.
Rider Education Department
1919 Torrance Blvd., 100-4C-6C
Torrance, CA 90501-2746**

Requests for reimbursement must be received within 60 days from the course completion date. The HRCA will only reimburse for one eligible course per year of membership. A check for reimbursement for the cost of the course (up to \$75) will be sent to you in four to six weeks. Please note: this benefit is not transferrable to Associates or family members.

EXCLUSIVE HONDA COLLECTIBLES

Show your Honda pride with these exclusive Honda Rider's Club of America collectibles. Let the world know you're an HRCA member with your Honda Rider's Club of America patch for your jacket and Honda Rider's Club of America pin for



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your lapel. Other exclusive HRCA apparel and accessories will be available at your participating dealer.

*NO ANNUAL FEE HONDA® REWARDS
VISA® CREDIT CARD*

There's never been a better time to join a select group of individuals that carry the Honda® Rewards Visa® Credit card than right now. And with no annual fee, a special low annual percentage rate, and the ability to earn and redeem valuable Honda Rewards, you may never have a better opportunity.

Earn 1 point for every \$1 in purchases on the card. Points can be redeemed for Honda Reward Certificates, retail and restaurant gift certificates, brand-name merchandise, travel options and more. Plus, when you use your Honda Rewards Visa credit card to charge your annual HRCA membership dues automatically, you'll receive a bonus month of membership free, 13 months for the price of 12!

You may apply for the Honda Rewards Visa credit card by calling toll-free 1-866-895-1602.

*OPTIONAL INSURANCE COVERAGE
(VALID IN THE U.S. ONLY)*

Honda Rider's Club of America Members have access to a unique insurance program tailored to Member's specific insurance needs, whether it be on-road or off-road, motorcycles or ATVs. The program is underwritten by Progressive Insurance Company—the nation's leading expert on insurance programs for motorcycle associations. Progressive is also able to insure your automobiles, RVs, boats, trucks and personal watercraft - it's truly a one-stop insurance company. Progressive maintains a fleet of self-contained specially marked and outfitted



Immediate Response[®] Vehicles to help provide quick service in the unlikely event of a claim. They can deliver a claims representative to your home, your office, and in some cases, directly to an accident scene.

CALL FOR COMPETITIVE INSURANCE QUOTES,
BY TELEPHONE OR INTERNET

Competitive package insurance coverage is available in most states††. Just call 1-888-803-2646. (Use this number for insurance information only. You CANNOT access other HRCA benefits through this number!). An experienced Progressive agent will provide you with a quote immediately... right over the phone! You can purchase insurance coverage on the spot by using your Visa[®] or MasterCard[®]. For additional convenience, you can log on to the web at:
www.hondamotorcycleinsurance.com.

HRCA MEMBER DISCOUNTS AVAILABLE

As a valued HRCA Member**, you can qualify for discounts, depending on your riding history, safety courses completed, etc. Also, a Limit of Liability endorsement is offered which guarantees the value of your Honda in the event of loss. Unlike many insurance programs, all your non-stock accessories and custom equipment can be insured up to a value of \$5,000. Your HRCA Member discount is over and above the already competitive Progressive premium rates.

REPRESENTATIVES ARE ON LINE FOR YOU

Progressive Insurance representatives are available 24 hours a day, 7 days a week to provide you with your insurance quote needs. Just call toll-free 1-888-803-2646 or log on to the Internet at www.hondamotorcycleinsurance.com. Be sure





to complete the required information on the Quick Quote card on the following page for the fastest service.

†† Not available in DC, MA, NJ or NC.

* This credit card is issued and administered by Chase Bank USA, N.A. VISA® is a federally registered service mark of VISA USA Inc., used pursuant to license.

** Member discounts not allowed by law in HI, IN, MI NY, and TN.





Rider's Club of America

HONDA RIDER'S CLUB OF AMERICA
PROGRESSIVE INSURANCE PROGRAM
QUICK QUOTE CARD

CALL: 1-888-803-2646 OR

VISIT: HONDAMOTORCYCLEINSURANCE.COM

Please have the following information handy:

1. Name/Address/County
2. Date of Birth
3. Social Security Number
4. Driver's License Number
5. Driving Record
6. Unit Garaged?
7. Unit Financed?
8. Safety Course Completed?
9. Model Year
10. Make/Model
11. Vehicle Identification Number (VIN)
12. Value
13. Custom Parts and Equipment (CPE)

Please complete the following during your conversation:

Quote Number _____

Premium \$ _____

Coverages _____

Deductible Selected \$ _____

Coverage Bound? _____ Yes _____ No

Policy Number

Date _____ / _____ / _____



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Rider's Club of America

MEMBER
ASSISTANCE
PLAN

The HRCMA Member Assistance Plan is a program of, and all services and benefits are provided by and/or through Cross Country Motor Club, Inc., except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc.



HONDA RIDER'S CLUB OF AMERICA
MEMBER ASSISTANCE PLAN

In addition to your other valuable Honda Rider's Club of America Benefits, you also receive the Honda Member Assistance Plan. If you're stranded with a roadside emergency, such as a flat tire, dead battery or mechanical breakdown, help is just a toll-free call away. You'll get fast, knowledgeable help – designed to get you back on the road.

Services for the HRCRA Member Assistance Plan are provided by your Cross Country Motor Club (hereinafter referred to as CCMC).

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A. NATIONAL TOLL-FREE ASSISTANCE

1-800-847-HRCA (4722)

CCMC is available 24 hours per day, 365 days per year to assist you with all of your motor club needs, including:

1. Emergency towing and road service
2. Trip routing and map service
3. Lost key retrieval service
4. Theft reward
5. Hotel/motel discounts
6. Other benefits or information shown in this Manual

For the Hearing Impaired — TDD

1-800-747-2128

A special TDD line has been set up to support hearing or speech-impaired customers who have access to a TDD or TTY.

B. 1. EMERGENCY TOWING

CCMC will tow your motorcycle, ATV, or scooter to the nearest Honda Motorcycle Dealer or suitable repair facility if it cannot be started, if you have a flat tire, or if you have lost or broken your key. You will be covered up to the sign and drive benefit limit.

2. EMERGENCY ROAD SERVICE

Road services for disablements such as dead batteries or out of fuel is provided.

- **Battery boost/jump-start**
If your motorcycle, ATV or scooter won't start due to a dead or weak battery, CCMC will provide a jump-start.
- **Fuel Delivery**
If you run out of gas, CCMC will deliver emergency gasoline/diesel fuel to you. The cost of fuel is covered up to 2 gallons.





How do I obtain emergency towing and road service?

Towing and road services are available to you on a sign and drive basis, subject to plan limits. To obtain service:

1. Call toll-free 1-800-847-HRCA (4722)
2. Provide the Customer Service Associate with the following:
 - Your HRCA Membership Number
 - Area code and telephone number (where you can be reached)
 - Location of disabled motorcycle, ATV, or scooter (city, state, street address and closest intersection or other identifying landmarks)
 - Description of disabled motorcycle, ATV, or scooter (year, model, color)
 - License plate number and state
 - Type of service needed (tow, flat tire, jump-start, out of gas)
3. Once the dispatch request has been processed, an automated call back system will call the telephone number that you provided, identifying the service provider that will arrive to help, and providing you with an estimated time of arrival.
4. Please stay with your motorcycle, ATV, or scooter. A service provider cannot service an unattended motorcycle.
5. Present your HRCA membership card and driver's license to the service provider.

Coverage Limits:

For Emergency Towing Services, CCMC will pay in full for towing to the closest Honda Motorcycle Dealership or suitable repair facility provided that you contact the HRCA toll-free number for assistance. For Emergency Road





Services, CCMC will prepay for services up to a maximum of \$50 per disablement. You will only need to sign the service facility's invoice and drive on your way. If the cost of the service exceeds your coverage, you must pay the excess at the time the service is provided. Coverage is only on your motorcycle, ATV, or scooter while operated by you or by anyone with your permission, except that only the HRCA member is entitled to reimbursement for Emergency Trip Interruption under Section C.

HRCA also provides dispatch service to any other motorcycle brand you ride that may become disabled. You simply pay for the cost of road service and save with our pre-negotiated rates.

Frequency Limit:

These services are provided to you as an emergency service and not a general maintenance service. Towing and road services are limited to (a) one disablement for the same cause in any consecutive 7-day period, and (b) a combined four service incidents per plan year. If the frequency limits are exceeded, CCMC will provide you with dispatch assistance for your disabled motorcycle, ATV, or scooter. However, you are responsible for full payment of services at the time the service is rendered and payment is not reimbursable.

Reimbursement Privileges:

Assistance from sources other than CCMC is not covered and may not be reimbursable. You must contact CCMC's 24 hour, toll-free number to have an authorized network service provider dispatched to your assistance. In the unlikely event that service is not obtainable





through CCMC, and where you are required to secure service on your own, please submit the bill and verification records which include an original, preprinted, itemized receipt showing the name, address and telephone number of a commercial garage, service station or other repair facility detailing the amount charged for emergency towing/road service and describing in detail the unusual circumstances and cause of disablement for appropriate reimbursement to:

Honda Rider's Club of America
 c/o Cross Country Motor Club
 P.O. Box 9145
 Medford, MA 02155
 Attn.: Claims

CCMC will reimburse you up to a maximum of \$50 per disablement. All claims must be sent to CCMC within 30 days of disablement. Claims received after that time period may not be honored and are subject to the discretion of CCMC. Private citizen's assistance is not reimbursable.

C. REIMBURSEMENT FOR EMERGENCY TRIP INTERRUPTION *

If your Honda motorcycle, ATV, or scooter is disabled while traveling more than 100 miles from your primary residence and requires overnight repairs, you are entitled to reimbursement for the cost of food, lodging, rental car, and/or transportation charges up to the limits set below and subject to the following conditions:

CONDITIONS

a. Mechanical

A mechanical disablement, including a



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disablement resulting from a collision, so long as your Honda motorcycle, ATV, or scooter is covered under the Honda factory warranty or the Honda Care Protection Plan.

b. Collision

A disablement resulting from a collision with another vehicle or object which prevents your Honda motorcycle, ATV or scooter (which is not within the terms or duration of the Honda factory warranty or Honda Care Protection Plan) from proceeding safely under its own power and the collision has been reported in writing to the local or state police.

c. Emergency Trip Interruption reimbursement consists of:

1. Transportation by plane, train or bus to your residence after the disablement; or
2. Your local commercial lodging and meals incurred after the disablement, in the vicinity of the disablement; or
3. Rental of an automobile from a recognized rental agency, such as those referenced on the back of your HRCA membership card.

To be eligible, you must first contact a CCMC Customer Service Associate and provide a description of your disablement or accident. The CCMC Customer Service Associate can assist in rendering roadside assistance or towing services and extend prior authorization for reimbursement of any appropriate travel expenses.

Coverage Limits:

Trip interruption is limited to reasonable



expenses up to \$500 per disablement for those expenses incurred within 72 hours of the time of disablement, inclusive of taxes and surcharges. Expense for lodging and food are not to exceed \$100 per day. This service has been designed to assist with unplanned and reasonable expenses that may occur as a result of a mechanical disablement or disablement due to a collision. This benefit does not, and is not intended to, replace motorcycle liability and personal injury insurance for you or your spouse. Benefits are not available if disablement is due to an act of God, war, insurrection, riot, or similar event. Only the motorcycle owner is entitled to reimbursement for services covered under Section C. Coverage does not include expenses for alcohol, entertainment or limousine service.

Reimbursement Privileges:

To be eligible for reimbursement, you must have obtained prior authorization from a CCMC Customer Service Associate. Please submit to CCMC, within 30 days of disablement, all paid itemized receipts from the organization providing you with the covered goods or services including a copy of the repair order or a copy of the accident report you have filed with the police. All claims for Emergency Trip Interruption which involve a disablement due to a collision must first be submitted through your motorcycle insurance company for reimbursement. Those items covered under Section C not covered by your motorcycle insurance policy may then be submitted for evaluation to CCMC, along with the above requirements and accompanied by the letter





describing the action taken by the insurance company, to:

Honda Rider's Club of America
c/o Cross Country Motor Club
P.O. Box 9145
Medford, MA 02155
Attn.: Claims

D. COMPUTERIZED LOST KEY RETRIEVAL SYSTEM

Your Member Assistance Plan includes access to the Computerized Lost Key Retrieval System featuring a personal registered key tag. Just return the card enclosed in your HRCA Membership Kit. CCMC will send your HRCA pre-coded, pre-registered key tag right away. When you receive it, attach your keys to the key tag. Then if you ever lose your keys, the finder can drop them in any U.S. mailbox. The keys will be mailed to CCMC, and then CCMC will return them to you via first class mail. It's that easy!

E. THEFT REWARD

CCMC will pay up to a \$1,000 reward for information leading to the arrest and conviction of anyone stealing your motorcycle, ATV, or scooter. You, your relatives, or law enforcement officials are not eligible for the reward. The actual amount of the reward and person or persons entitled thereto is determined in the judgment of CCMC.

F. CROSS ROADS®... TRIP ROUTING AND MAP SERVICE

Call 1-800-847-HRCA (4722) the next time you are planning a trip. CCMC will provide you with a FREE, detailed trip routing package, including an easy-to-read,





computerized itinerary, and map. This service includes the following travel information for your trip:

- Your destination stop(s) in the order you prefer, providing a scenic route for your riding pleasure, or the quickest and most convenient path
- Which highways to use, including route numbers and type of highway (toll road, interstate, state highway, etc.)
- The number of miles between junctions and destinations, and a running total of miles traveled
- The number of miles to be traveled on each highway
- Projected driving time between stops and total projected driving time

The Trip Routing System will automatically choose the quickest route between destinations if you do not request a scenic route.

Note: To obtain this service, complete and return the trip routing request card contained in your HRCAs Membership Kit. Please allow 3-4 weeks for delivery of this service.

G. EMERGENCY MESSAGE SERVICE

If you're in an emergency situation, such as an accident, and are unable to contact someone to let them know, call 1-800-847-HRCA (4722) to access the Emergency Message Service.

CCMC will contact up to three people to let them know where you are and how they can reach you.

H. EMERGENCY CASH ADVANCE VIA WESTERN UNION

As a service to HRCAs members, furnished below are instructions on how to obtain an emergency cash advance directly from Western





Union[®] — if the need should arise.

1. Call Western Union directly at 1-800-325-6000.
2. You must have with you at the time of your call a valid VISA[®] or MasterCard[®] with the account number, expiration date, etc.
3. Upon approval, Western Union will arrange for your cash advance to be picked up at one of the 10,000 Western Union offices all across the United States, generally within thirty minutes of your call.
4. Western Union charges a modest fee for your transaction.

Note: Please remember that this service can be utilized only if you have a valid VISA or MasterCard and is valid only in the United States

I. HRCNA NATIONAL SAVINGS AND DISCOUNT PROGRAM

HRCNA members are eligible to participate in a national savings and discount program that saves you money on everyday purchases as well as on special occasions like travel, gifts and entertainment.

Good at hundreds of local and national retailers, the national savings and discount program can help you save on:

Travel:

Discounts on rental cars, RV rentals, and vacations

Lodging:

Discounts at national hotel/motel chains

Movie Theater Discounts:

Discounts at movie theaters across the United States





And Much, Much More:

Discounts on many daily needs including car repairs, theme parks, movie rentals, home improvement, moving services, and much more!

Note: To participate in the national savings and discount program, call 1-800-847-HRCA (4722).

J. NATIONAL HOTEL AND MOTEL DISCOUNT DIRECTORY

As part of your participation in the Member Assistance Plan, you may obtain a National Hotel & Motel Discount Directory. This value-packed, 160-page directory can save you up to 50% on rates at nationally-recognized hotels and motels across the country. Simply call 1-800-847-HRCA (4722).

K. 24-HOUR WEATHER INFORMATION

Because we understand that as a rider you need to plan for the unexpected, CCMC provides 24-hour weather information to HRCA members. Simply call the toll-free number listed on your membership card.

L. SPECIAL ENHANCEMENTS

Many of you have touring motorcycles with sidecars and, more often, trailers. If your sidecar or trailer becomes disabled, all of your membership benefits apply to that part of your motorcycle as well. Of course, the benefits only apply when those components are attached to your motorcycle.

If you have an off-road motorcycle or ATV, CCMC can help you too. If your motorcycle is disabled and you can get your motorcycle or ATV to an area accessible to a service provider, such as a road or parking area, CCMC will





dispatch assistance. Additionally, CCMC will cover your transport vehicle such as a pickup truck or van to and from an off-road riding area. Your covered motorcycle or ATV must be in the transport vehicle to qualify for this service.

* Certain benefits underwritten by Old Republic Insurance Company, Tulsa, Oklahoma, under policy #GAL-672-825-1280. For residents of New York or California, the trip interruption benefit is provided by Virginia Assurety Company, Inc., Glenview, Illinois, under policy #HTP05215.



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Member Assistance Plan Guidelines

This Benefit Manual sets forth the terms of the services offered under the Member Assistance Plan.

1. The holder (member) will not be required to pay any sum in addition to the amounts specified in this Membership Benefit Manual, membership card, or application for any of the services thus specified.
2. Your club membership will continue until the expiration date shown on your membership card.
3. Whenever we refer to “you” and “your” throughout this Manual, we refer to the member named on the membership card. Whenever we refer to “CCMC” throughout this manual, we refer to Cross Country Motor Club, Inc. or Cross Country Motor Club of California, Inc.
4. Your membership may be cancelled upon written ten days’ notice by you. If the membership is cancelled before the expiration date as shown on your membership card, the member is entitled to a refund for each whole calendar month remaining in the membership period calculated on a pro-rata basis less a \$10.00 administration fee. If you cancel, you must return this Manual and all other unused material furnished to you by us.

NOTE: Cancellation and refund provisions do not apply where membership was obtained without payment to us by you, but rather in conjunction with the purchase of another product, service or as a gift.

5. CCMC reserves the right to cancel or decline to renew your Plan upon written ten days notice and a pro-rata refund (as outlined in 4 above) will be issued on the unused portion of your Plan.
6. Benefits are available in the 50 United States plus the District of Columbia and Canada.
7. The terms of this Benefit Manual, which are in conflict with the statutes of your state of residence are amended to conform to the statutes of that state.
8. The Service rendered by CCMC is an “emergency service” and not a general repair service. When the motorcycle covered is unable to safely proceed under its own power either on the member’s premises (garage or driveway) or any normally travelled public street, highway or parking area it is to be considered disabled. In case of disablement, the motorcycle owner or other authorized driver is entitled to the Emergency Towing and Emergency Road Service benefits as outlined under Section B.
9. This Benefit Manual sets forth all the terms of membership. Any changes must be endorsed in writing and signed by an authorized CCMC representative.
10. Your CCMC membership benefits cover only your Honda motorcycle while operated by you or by anyone with your permission, except that only the member named on the membership card is entitled to reimbursement for Emergency Trip Interruption as outlined under Section C.



11. In the event that CCMC pays to you, or pays or incurs expense for your benefit, any sums in connection with or arising out of services obtained by you under this plan, then, to the extent of the amount paid or expense incurred, CCMC shall be subrogated to all of your rights, claims and interest which you may have against any person, corporation or legal entity liable or responsible for the loss or incident which occasioned such payment or expense, and you, by acceptance of such benefit, authorize CCMC to sue, compromise or settle, in its own name or in your name, or otherwise, all such claims, and you hereby agree that CCMC shall be fully substituted in your place and subrogated to all of your rights on account thereof.
12. The Emergency Towing and/or Road Service will be performed by independent service providers for whose actions neither CCMC nor HRCA shall be liable.
13. In no event shall CCMC or HRCA be liable to you for any indirect, special or consequential damages that you may incur in connection with this Plan.

Non-Covered Items:

1. All parts, labor and supplies provided while at an auto repair shop or service station.
2. Towing to a second location from the original destination to accommodate the driver.
3. Any and all fines or ambulance charges.
4. Rental of towing equipment.
5. Towing at the direction of a law enforcement officer relating to impoundment, abandonment, illegal parking or other violations of law or towing by other than a licensed service station or garage.
6. Cost to remove or replace a lost or broken key, or any part or repairs necessary as a result of such event.
7. Shoveling snow from around a vehicle.
8. Vehicle storage charges, cost of parts and installation of products, materials, impoundment, and additional labor relating to towing.
9. Benefits are not applicable if the need for service arises out of or in connection with an act of God, war, insurrection, riot, etc.
10. Expenses incurred by you that are not specifically listed in this Benefit Manual.

Discounts:

Discounts (if applicable) are valid at participating locations. Certain restrictions may apply. Participating locations and savings vouchers may be added or deleted and the level of discounts are subject to change at any time. When making reservations, please have your membership card available and show all vouchers to participating vendors.

Specific State Provisions:

The schedule of benefits, terms and conditions may vary to conform to state laws as they exist from time to time.





Utah Residents:

Under Utah law, these benefits may only be cancelled by CCMC (a) upon 10 days' written notice for nonpayment of the fees when due, or (b) upon 30 days' written notice in the event of any of the following: (i) a material misrepresentation by you, (ii) a substantial change in the risk assumed reasonably unforeseen by CCMC, or (iii) a substantial breach of your contractual duties, conditions or warranties. The foregoing notification periods do not apply if the membership has been in effect for less than 60 days when the written notice of cancellation is mailed or delivered.

Wisconsin Residents:

Under Wisconsin law, these benefits may be deemed an insurance policy. After the first 60 days and prior to the expiration of the term your benefits may not be cancelled by CCMC except: (a) in the event of material misrepresentation by you; (b) in the event of a substantial change in the risk assumed reasonably unforeseen by CCMC; or (c) for a breach of duties, conditions, or warranties by you. No cancellation will become effective until at least ten days after the first class mailing or delivery of a written notice to you.

KEEP THIS WITH YOUR INSURANCE PAPERS. PROBLEMS WITH YOUR INSURANCE?

If you are having 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 which enforces Wisconsin's insurance laws) to file a complaint. You can contact the OFFICE OF THE COMMISSIONER OF INSURANCE by writing to:

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

or you can call 800-236-8517 (within Wisconsin) or 608-266-0103 and request a complaint form. CCMC's place of business in the state of Wisconsin is located at 8025 Excelsior Drive, Suite 200, Madison, WI 53717, c/o CT Corporation.





Rider's Club of America

Services are provided by and/or through Cross Country Motor Club, Inc., Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming where services are provided by and/or through Cross Country Motor Club of California, Inc., Medford, MA 02155.