

RV COMPLETE

REAL. VALUE. COMPLETE.

Benefits and Services provided by Coach-Net RV Motor Club, Inc.

THIS IS NOT AN INSURANCE CONTRACT

***RV Technical
And Roadside
Assistance***

Membership Guide

Made available from
RV Retailer family of stores

www.RVComplete.com



Locations Across the Nation to Serve You Better

RV Complete Membership Plan
COACH-NET RV MOTOR CLUB, INC

Main Office:
2501 S. State Hwy 121 Bus. Bldg. 8; Ste 800C
Lewisville, TX 75067

Membership/Claims Processing
P.O. Box 1179
Grapevine, TX 76099-1179
Member Services: 1-877-827-8334

Please read this Member Benefit Guide to become familiar with all of your RV Complete benefits. By accepting your membership card and paying membership dues, you agree to abide by all terms and provisions of this contract. You must carefully follow the instructions provided in order to access the services and discounts available to members. To be entitled to RV Complete benefits, you must be a member in good standing and dues must be paid current. RV Complete benefits are available to the member, member's spouse, and member's legal dependents.

This is not an automobile or recreational vehicle liability or physical damage insurance contract. This is a motor club service contract and does not comply with any financial responsibility law.

Your membership covers a recreational vehicle and all single rear-axle, two or more wheeled registered and licensed motor vehicles used for on-road transportation, including passenger vehicles, motorcycles and light trucks. Coverage also includes tow dollies, boat and utility trailers. Commercial vehicles, vehicles over 40 years old, dirt bikes, and ATVs are not eligible for coverage.

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Office Locations:

2501 S. State Hwy 121 Bus. Bldg. 8; Ste 800C
 Lewisville, TX 75067
 Member Services: 1-877-827-8334

Registered Agent Locations:

Registered Agent Solutions, Inc.
 1220 S Street
 Suite 150
 Sacramento, CA 95811

Registered Agent Solutions, Inc.
 8007 Baileys Lane
 Pasadena, MD 21122

Registered Agent Solutions, Inc.
 4625 West Nevso Drive
 Suite 2
 Las Vegas, NV 89103

Registered Agent Solutions, Inc.
 1406 Terrace Drive
 Tulsa, OK 74104-4626

Registered Agent Solutions, Inc.
 901 S. Whitney Way
 Madison, WI 53711

Registered Agent Solutions, Inc.
 125 S. King Street
 PO Box 2922
 Jackson, WY 83001

EMERGENCY ROADSIDE ASSISTANCE*

As a Member, Emergency Roadside Assistance is available 24 hours a day anywhere in the United States and Canada. Whether you have a flat tire, a dead battery, or lock your keys inside the vehicle, assistance is just a toll-free phone call away.

The Emergency Roadside Assistance benefit provides for one service call per disablement for service provided by a commercial road service provider, locksmith, or tow provider for the following services:

- **Towing** - Towing your disabled vehicle to the nearest qualified repair facility as determined by us.
- **Delivery of Fuel and Emergency Fluids** - Gasoline, oil, water, transmission fluid, power steering fluid, and brake fluid delivered to your disabled vehicle, as necessary to remedy the disablement (except where prohibited by law). The cost of any such fluids, as well as any related labor charges, including but not limited to any labor charge associated with a reprime on diesel units which run out of fuel, is not covered.
- **Flat Tire** - Changing of your vehicle's flat tire using the vehicle's mounted and inflated spare tire, or for towing of your vehicle to a repair facility. The cost of any replacement tire, alignment, mounting and balancing is not covered.
- **Jump-Start / Battery Boost** - A jump start for your vehicle's dead battery or a tow to a repair facility. The cost of any replacement battery and labor to install the battery is not covered.
- **RV Mobile Mechanic¹** - Dispatching of a mechanic to the site of your mechanically disabled vehicle². Labor charges and parts are not covered.
- **Lockout – Locksmith** - Delivery of locksmith services to your vehicle and assistance in the opening of your locked vehicle, and/or obtaining a replacement key. The actual cost of a replacement key is not covered.
- **Free the Stuck Vehicle/Winching** - Simple winch out or extraction services required in order to tow the disabled vehicle are covered. For each time winching or extraction services are required in order to tow the disabled vehicle, you will be entitled to the maximum of the following winching or extraction services or labor: i) Two hours of one winching truck and one driver; ii) One hour of two winching trucks (each with one driver only). All remaining cost for labor parts and any additional winching shall be the responsibility of the member.

All Emergency Roadside Assistance services must be arranged by RV Complete. There is no reimbursement for service which you contract for yourself, unless a law enforcement agency takes control of the situation.

Mechanical Defects and Improper Maintenance - In case of mechanical disablement due to mechanical defects or mechanical disablement due to a) improper maintenance, including but not limited to, use of alternative fuels or improper fuel, improper servicing or draining of fuel separator, failure to maintain the battery during storage and prolonged periods of non-use, or b) fire, flood, and other natural disasters, explosions, riots, and acts of terrorism, RV Complete shall assist you in finding assistance for your vehicle, but all service provider fees and other costs related to towing or other roadside services shall be at your expense.

Accidents/Vandalism/Fire³ - In case of a mechanical disablement due to an accident, vandalism, or a vehicle specific fire which are normally covered by motor vehicle insurance, you must pay the service provider, submit the bill to your insurance company and then, if the insurance company refuses payment of the charge, upon submission of the service provider invoice and a copy of the insurance letter specifying the reason for rejecting the claim, RV Complete will reimburse for covered roadside services up to a limit of \$500 per incident. All claims are processed in 30 days.

How To Use This Benefit

When your vehicle is disabled, Emergency Roadside Assistance is available 24 hours a day, 7 days a week. To obtain service, call the number on your membership card. The number is available in the United States and Canada. Be prepared to provide the service representative your membership number, location of vehicle, (including mile marker, highway number) any landmark that may assist in locating your vehicle, and a brief description of the vehicle problem. When the service provider arrives, you will need to show your member card and sign for services rendered.

** The Emergency Roadside Assistance service is designed to assist members whose vehicle becomes disabled as a result of unavoidable circumstances, which are mechanical in nature. Service is available for emergency assistance on the roadside or in a campsite up to 100 feet off a maintained road or in a commercial campground equipped for camping vehicles only and does not include convenience or shuttle tows, towing from a servicing dealership or other repair facility. Only one service call per incident is covered, unless the vehicle needs to be towed to a safe location as determined by us. It does not cover recovery of a vehicle subjected to a natural disaster, a vehicle submerged in water, or a vehicle not on a maintained road. RV Complete can assume no liability for any damage to the member's vehicle (including personal items left in the vehicle) or property resulting from the rendering of services. Any claims must be filed against the independent service provider.*

¹ Where not prohibited by warranty

² Cannot be driven to service

³ Residents of UT are excluded from this provision

RV TECHNICAL ASSISTANCE HOTLINE*

The RV Technical Hotline is available to you 24/7. Our technicians can guide you through many common operational issues you might experience with your RV and help with basic troubleshooting, such as problems with retracting a slide room, raising or lowering the leveling jacks, power problems, various appliances, and help you locate a service facility if necessary.

How To Use This Benefit

Call the Roadside Assistance phone number on your member card to be connected to one of our technicians. Please have your membership number ready as well as a brief description of the problem, the location of your RV, the year, make and model of your RV, and chassis if applicable.

** Any technical advice or direction provided by RV Complete and its providers are provided without warranty. Owner performs any maintenance or modification at their own risk. Service does not cover major repairs that could void a warranty or RVs with prototype or customized parts.*

RV SERVICE APPOINTMENT ASSISTANCE*

A service representative will schedule the first available appointment for you at the closest service agency and provide directions and contact information at the agency. This is a locator and appointment service. RV Complete does not guarantee the services performed.

How To Use This Benefit

When you call for assistance, please have your membership number ready as well as a brief description of the problem, the year, make and model of your RV, manufacturer's warranty information, your location (city and state), and the direction you're traveling.

** Service locator does not cover major repairs that could void a warranty or RVs with prototype or customized parts. RV Complete makes no warranty on the services performed.*

EMERGENCY TRIP INTERRUPTION*

If your RV is disabled due to a collision more than 100 miles from your home, you will be reimbursed for up to a total of **\$2,000** for travel expenses made necessary by the conditions of the emergency.

Benefit Payment	Maximum
Auto Rental	\$300
Air Transportation	\$1,000
Hotel/Motel/Campground Fees	\$400
Meals	\$300

You must report the collision to the appropriate local authorities; obtain a copy of the accident report and paid receipts for alternate transportation, food, and lodging. Expenses must be incurred within 7 days of the collision accident and are subject to the maximum amounts.

How To Use This Benefit

To submit a claim, please call Member Services at **1-877-827-8334**. You will be asked to provide the law enforcement accident report and all paid receipts and submit a claim form. You will receive reimbursement in the mail within 30 days of receipt of your claim. All claims must be submitted within 60 days after the service is rendered for emergency trip interruption.

** A collision means an actual collision with another vehicle or object, while the vehicle is being operated causing visible damage which requires immediate repairs. This does not include damage caused by a pothole or other road hazards. This benefit is not applicable if your vehicle is disabled due to mechanical failure or breakdown unless caused by a collision. The rental of a car must be from a licensed car rental agency. Food and lodging must be obtained from a commercial source. One reimbursement per receipt.*

In Utah, failure to give notice or file any proof of loss required within the time specified in the benefit guide does not invalidate a claim made by the insured, if the insured shows that it was not reasonably possible to give the notice or file the proof of loss within the prescribed time and that notice was given or proof of loss filed as soon as reasonably possible. In Wisconsin, proof of loss must be submitted as soon as reasonably possible and within one year after the time required in the Benefit Guide. Failure to furnish such notice or proof within the time required does not invalidate or reduce the claim unless it was reasonably possible for the member to meet the time limit.

TRIP PLANNING

RV Complete will provide you with personalized trip packets for travel anywhere in the United States and Canada. You will receive:

- Tourism Information for all 50 States
- Mileage Guides
- Detailed Routings
- Low Clearance Bridge Information
- Important RV Travel Tips
- Hotel/Motel information

How To Use This Benefit

To obtain your free trip packet, please contact Member Services at **1-877-827-8334**. Please allow a minimum of 3 weeks prior to departure date for processing.

TRAVEL ASSISTANCE SERVICES

If you are hospitalized more than 150 miles away from home, which is in the United States or Canada, AirMed will provide you with access to travel assistance services 24/7. You will have a medically equipped private jet that will fire its engines up, come pick you up anywhere in the world, and bring you to your hospital of choice – whether that's in your hometown, or somewhere else you'd prefer to be taken. This service is available to you as part of your enrollment. AirMed services include*:

- Air Medical Repatriation
- 24/7 Worldwide Medical Services Hotline
- Transport of Mortal Remains
- Global Security & Risk Assistance
- RV Return

How To Use This Benefit

If you are hospitalized more than 150 miles away from home within the United States or Canada, call AirMed at **1-888-476-6136** to request services. Have your member number available to verify your eligibility. Trips outside the US and Canada exceeding 90 consecutive days from the legal residence requires the purchase of extended/expatriate coverage at an additional cost and must be purchased in advance by contacting AirMed. For more information regarding AirMed's Terms of Service, please contact Member Services at **1-877-827-8334**.

** All AirMed services are subject to certain restrictions and are outlined in detail in the AirMed Terms of Service. The above information is a partial explanation of services, offered at our sole discretion. We reserve the right to withdraw or change this offer without notice.*

AirMed pays for all of the assistance services it arranges and provides. No claims for reimbursement will be accepted.

AirMed is a Travel Assistance Service. The services they provide are not part of the Motor Club statutes 36 O.S. 3101, et al, and are not reviewed or approved by the Oklahoma Insurance Department.

PAINTLESS DENT REPAIR

This Agreement provides coverage for a covered repair utilizing Paintless Dent Repair (PDR) methods for repair of minor dents and dings less than two inches (2") to exterior vertical painted sheet metal body panels of the RV. Paintless Dent Repair is a technical process that uses specialized tools to gently push/pull dented metal on your RV back to its original form.

How To Use This Benefit

Please call **1-877-803-6633**.

Dents and dings on roof panels are excluded from coverage, as well as dents and dings on any non-painted surfaces, dents and dings that may damage the body finish or where paint is chipped or cracked, and any dent or ding that cannot be completely repaired using standard industry methods specified for PDR. Dents and dings due to hail damage are excluded from coverage. Dents and dings that require any type of conventional body shop methods or where access is restricted due to bracing, double metal panels, aftermarket installations or access limitations are also excluded from coverage.

KEY & KEY REMOTE REPLACEMENT

Coverage is provided for the RV registered on this agreement, as well as the vehicle used for towing the registered RV or the vehicle being towed by the registered RV. In the event one of the eligible keys/key remotes has been lost, stolen or destroyed during the term of this agreement, we will pay the reasonable repair cost for a replacement key/key remote up to a maximum of four hundred dollars (\$400.00 U.S.) per occurrence and a maximum of two occurrences during the term of this agreement. The absence of a key/key remote at the time of vehicle delivery does not constitute a covered loss. Only the working keys/key remotes that were provided to you at the time of vehicle delivery are covered under this agreement.

How To Use This Benefit

Please call **1-877-803-6633**.

WINDSHIELD REPAIR

This agreement provides coverage for a covered repair of stars, chips and cracks less than six inches (6") in length if caused by road hazards or road debris. Windshield repair is limited to cracks or chips that are not in the direct line of sight of the driver and that are repairable using standard windshield repair methods. **Damage in excess of the above limits or damage not repairable through standard windshield repair methods are excluded from coverage.**

In no event, will we pay for a replacement windshield. However, should you experience windshield damage that cannot be repaired under this agreement and you purchase a replacement windshield, we will reimburse you one hundred dollars (\$100.00 U.S.).

How To Use This Benefit

Please call **1-877-803-6633**.

To receive the \$100 replacement windshield reimbursement, you must supply us with the paid receipt for your windshield purchase and any other reasonable information we may require. Please send this information to P.O. Box 1179, Grapevine, TX 76099-1179.

CONCIERGE SERVICES*

Members can rely on Concierge Services to find quality services, no matter where they are traveling throughout the US and Canada. It's like having your own personal assistant guiding you to the best places during your travels. Here is what you can expect:

- Information & Locator Services
 - o Lowest price gas stations
 - o Grocery stores, coffee shops, ATMs
 - o Shopping areas/malls, movie theaters, local activities
 - o Physicians and dentists
 - o Pet care
 - o Rest areas, historical sites
 - o RV storage facilities, delivery services to and from storage to campsite
 - o RV accessory look-up, purchase, or repair assistance
 - o Driving directions, traffic reports, destination and route information
 - o Door-to-door transportation services
 - o Special occasion reminders and gift ideas
- Tickets, Reservations and Referrals
 - o Hotels and motels
 - o Car rentals
 - o RV campgrounds
 - o Restaurants
 - o Golf course tee times
 - o Event tickets – concerts, sports, theater
- Travel Arrangements & Emergency Travel Assistance
 - o Flight booking, schedule changes
 - o Passport and travel documents replacement assistance
 - o Baggage tracking – coordinates efforts with commercial carrier to return lost baggage
 - o Emergency cash transfer – assist with cash advances in local or US currency
 - o Embassy or Consulate referrals
 - o Legal referrals – finds legal assistance in your general area
 - o Rental vehicle return – coordinates return of rental when abandoned due to an emergency
 - o Security and evacuation assistance – provide options in the event of an evacuation

How To Use This Benefit

Call **1-877-653-2514** to be connected to a Concierge Specialist.

** All benefits provided are service benefits, not financial benefits, and are not part of a filed insurance policy. The benefit administrator will help arrange services, but any costs associated with securing the benefits or services are at the member's sole expense.*

CAMPING DISCOUNTS

Wherever your journey takes you, there is an RV park just waiting to become your home on the road. We partnered with campgrounds across the U.S. and Canada to provide savings to its members.

How to Use This Benefit

To access camping discounts or to locate a participating campground, contact Member Services at **1-877-827-8334**.

TRAVEL & ENTERTAINMENT DISCOUNTS

TicketsatWork

What are your plans to have some FUN this month? There's no better time to take advantage of TicketsatWork and save some money! It's cost-free and simple to enroll, and will provide you access to savings on movies, hotels, shows, concerts, theme parks, sporting events and more.

How to Use This Benefit

1. [CLICK HERE](#)
2. Use your email and our company code, **COACHNETRV58**, to create an account.

Hotel Savings Program

Members save up to 60% on hotel stays at participating properties worldwide! Hotel discounts are available through TicketsatWork.

How to Use This Benefit

1. [CLICK HERE](#)
2. Use your email and our company code, **COACHNETRV58**, to create an account.

For more information about hotel discounts, please call Member Services at **1-877-827-8334**.

VEHICLE SAVINGS

Tire Discounts

Members can save up to 15% on commercial tires.

How To Use This Benefit

Members can get a quote to purchase commercial tires by calling Member Services at **1-877-827-8334**.

Autoland*

As an RV Complete Member you can enjoy a hassle-free car buying experience. Autoland is designed to make your life easier – no more searching all over to find the perfect car and haggle for hours over price. With Autoland, you'll get the vehicle you want at a great price plus all available manufacturer incentives. There's absolutely no obligation and Autoland experts are available to help you regardless of where you buy your next car. Your Personal Autoland Consultant will:

- Do all the legwork to find the new car you want and secure a great price
- Coordinate financing with a preferred lender
- Get you a great value for your trade-in
- Deliver your vehicle to a location that's convenient for you

How To Use This Benefit

For more information and to start your car search today, visit autoland.com.

**May not be available in all states.*

Rental Car Discounts

Members save up to 25% on daily rates! Rental car discounts are available through TicketsatWork.

How to Use This Benefit

1. [CLICK HERE](#)
2. Use your email and our company code, **COACHNETRV58**, to create an account.

For more information about vehicle rental discounts, please call Member Services at **1-877-827-8334**.

TERMS AND CONDITIONS

This guide is your contract with us, subject to the following:

1. The benefits and services offered by your membership are described in this guide. Please read this benefit guide to become familiar with the benefits and services. In the event there is any inconsistency between the language of this guide and the information provided by an employee, representative, independent contractor, or sales brochure the language in this guide shall govern. To ensure that our representatives are providing quality service, members are deemed to consent to monitoring of inbound and outbound calls.
2. By accepting your membership card and paying membership dues, you agree to abide by all terms and provisions of this contract. You must carefully follow the instructions provided in order to access the services and discounts available to members. To be entitled to benefits, you must be a member in good standing and dues must be paid current. All benefits outlined in this Benefit Guide are applicable to the member, spouse, and his/her dependents (children under the age of 25).
3. Whenever we refer to "you" and "your" throughout this Guide, we refer to the registered member, his/her spouse, and legal dependents. Whenever we refer to "we," "us," or "RV Complete" we refer to Coach-Net RV Motor Club, Inc., a Nevada corporation.
4. The terms of this Benefit Guide, which are in conflict with the statutes of your state of residence, are amended to conform to the statutes of that state.
5. Emergency road service is provided on site by contracted service providers. The Road Service Plan is for the assistance of the member in the event of a breakdown and is not for reimbursement of services except as set forth below for Mexico.
6. Benefits are available in the United States and Canada. Services while traveling in Mexico are limited to a reimbursement of up to \$1,000 per occurrence, subject to prior approval by Coach-Net in each instance. Dispatch services are not available in Mexico.
7. You may cancel your membership at any time upon notification to (the motor club or us). With the exception of any sponsored membership provided to you, residents in CA, MS, MT, NV, OK, and WY, upon cancellation of your membership, will receive a pro-rated refund of any unused membership dues, without any deductions.

We may cancel your membership at any time on, but not limited to, the following grounds: your failure to pay your membership dues; material misrepresentation; or substantial breaches of your contractual duties, conditions or warranties. In states other than Utah and Wisconsin, excessive use* of club benefits or services may result in cancellation or non-renewal of your membership. We will not cancel your membership without prior written notice.

In Utah, cancellation for failure to pay your membership dues or in the first 60 days shall be effective ten days after delivery or first class mailing of a written notice to the member. For all other reasons, cancellation is effective 30 days after the delivery of first-class mailing of a written notice to the member. First-class mailing means that delivery is assumed to occur three days after the notice is mailed.

In Wisconsin, a notice of cancellation or nonrenewal shall state with reasonable precision the facts on which the decision to cancel or nonrenew is based.

If a notice of cancellation or non-renewal does not state with reasonable precision the facts on which our decision is based, you have the legal right to make a written inquiry regarding the reason for the cancellation or non-renewal. We shall send by first-class mail or deliver that information within ten working days after receipt of a written request by the member.

8. Your benefits will end on the date you are no longer a member according to Coach-Net's records. Membership established by manufacturers registering a new vehicle is limited to the terms of each manufacturer's registration. Such termination will not affect your right to payment for any loss that took place or began before the date of termination. *Does not apply to membership contracts issued in Montana.*
9. Emergency road service benefits are designed to assist members in an emergency and are not designed to reimburse members for repeated service calls for a vehicle in need of mechanical repairs or replacement parts. Excessive claims may result in review of your eligibility for membership.
10. Coach-Net respects the privacy of your personal information. We do not sell or rent any nonpublic personal information that you have provided to us. Coach-Net limits disclosure of your information to those disclosures that are permitted or required by law. Please contact us at 1-877-801-0333 to receive a complete copy of our privacy policy or visit www.Coach-Net.com.
11. The authorized service providers who are contracted to provide members with emergency road service and RV service facilities who may perform repairs are independent contractors and not agents or employees of Coach-Net. Coach-Net can assume no liability for any damage to the member's vehicle (including personal items left in the vehicle) or property resulting from the rendering of services. Any claims must be filed against the service facility.
12. Your membership is effective on the date your vehicle manufacturer registers your RV with Coach-Net or when your check or monies are received by the corporate headquarters of Coach-Net, whichever is applicable.
13. You will not be required to pay any sum in addition to the amount specified in the contract for any services specified in the plan.

* Excessive use is determined based upon such considerations as your length of membership, nature, frequency, volume and dollar amount of claims.

ADDITIONAL LEGAL DISCLOSURES

Arbitration

All disputes, claims and controversies between current or former Members and Coach-Net shall be settled totally and finally by arbitration in Dallas, Texas, or such other location as Coach-Net prescribes, and administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules.

There shall be one arbitrator who shall be an attorney who shall have expertise in business law transactions, and preferably an attorney knowledgeable in the direct selling industry. Coach-Net shall select the arbitrator at its sole discretion from the panel which the American Arbitration Association provides. Each party to the arbitration shall be responsible for its own costs and expenses of arbitration, including legal and filing fees. If a Member files a claim or counterclaim against Coach-Net, a Member shall do so on an individual basis and not with any other Member or as part of a class action. The arbitrator shall have the right in his or her discretion to authorize the obtaining of discovery, including the taking of depositions of witnesses for the purpose of discovery. The presentations of parties in the arbitration proceeding shall be commenced and completed within sixty (60) days after the selection of the arbitrator and the arbitrator shall render his or her decision in writing within thirty (30) days after the completion of such presentations. The decision of the arbitrator shall be final and binding on the parties and may, if need be, be reduced to a judgment in any court of competent jurisdiction.* At the request of any party, the arbitrator shall make and provide to the parties written findings of fact and conclusions of law. This agreement to arbitrate shall survive any termination or expiration of the Membership.

Nothing in this provision shall prevent Coach-Net from terminating a Membership or from applying to and obtaining from any court having jurisdiction injunctive or emergency relief prior to the filing of or during or following any arbitration proceeding or pending the handing down of a decision or award in connection with any arbitration or other proceeding. The adoption and/or modification of this arbitration provision shall not apply retroactively to any dispute which arose or which Coach-Net had notice of before the date of the adoption or modification.

** Residents of NV, MD, MS, and WY are excluded from this provision. In AR, arbitration procedures shall be voluntary and non-binding.*

Wisconsin Residents Only

Under Wisconsin law, your Membership contract is considered an insurance policy.

Further, after the first 60 days and prior to the expiration of the agreed term (or one year from the effective date of Membership, whichever occurs first) your Membership may not be cancelled by Coach-Net except: 1) for failure to pay the Membership fee; 2) in the event of material misrepresentation by you; 3) in the event of a substantial change in the risk assumed reasonably unforeseen by Coach-Net or 4) for a breach of contractual duties, conditions, or warranties by you. No cancellation will become effective until at least 10 days after the first-class mailing or delivery of a written notice to you.

Additionally, you have the right, subject to the cancellation provisions above, to have your Membership renewed on terms no less favorable than those offered to other similar Members by Coach-Net, unless at least 60 days prior to the date of expiration of Membership, you are provided with a notice of Coach-Net's intention not to renew the Membership beyond the agreed expiration date. A notice of cancellation or nonrenewal shall state with reasonable precision the facts on which the decision to cancel or nonrenew is based.

Problems with Insurance? Be advised, 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.

Wisconsin residents can also contact the Office of the Commissioner of Insurance, a state agency that enforces Wisconsin's insurance laws, and file a complaint. You can contact the Office of the Commissioner of Insurance by writing to: Office of the Commissioner of Insurance, Complaints Department, P.O. Box 7873, Madison, WI 53707-7873, or you can call 1-800-236-8517 outside of Madison or 1-608-266-0103 in Madison, and request a complaint form.

Montana Residents Only

Pursuant to MCA 61-12-301(12) and MCA 61-12-309, this benefit guide constitutes a "service contract" and upon purchase of membership, the member agrees and acknowledges the following: (1) this "service contract" is deemed to have been signed by the member and motor club; and (2) the member and motor club have each received a copy of this fully executed "service contract".