



**Veteran Strong Roadside Assistance
Benefit Terms and Conditions**

**Call 24 Hours a Day
1-877-957-9870**

A Roadside Assistance Program of Cross Country Motor Club, Inc.
and Cross Country Motor Club of California, Inc.

THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT OR AN INSURANCE CONTRACT.

EXECUTIVE OFFICES:

CROSS COUNTRY MOTOR CLUB, INC.

400 Rivers Edge Drive
Medford, MA 02155

CROSS COUNTRY MOTOR CLUB OF CALIFORNIA, INC.

333 Bush Street, 4th Floor
San Francisco, CA 94104
National Toll-Free Number (for both offices):
1-888-633-5151
1-800-747-2128 (TDD)

RESIDENT AGENT OFFICES:

Maryland CT Corporation
2405 York Road, Suite 201
Lutherville Timonium, MD 21093

Montana CT Corporation
3011 American Way
Missoula, MT 59808

Nevada The Corporation Trust Company of Nevada
701 South Carson Street, Suite 200
Carson City, NV 89701

New Mexico CT Corporation
206 South Coronado Avenue
Espanola, NM 87532

Oklahoma CT Corporation
1833 South Morgan Road
Oklahoma City, OK 73128

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

Please see Benefit Guidelines at the end of this material for service terms, conditions and for other specific state details, as applicable.

Services are provided by and/or through Cross Country Motor Club, Inc., 400 Rivers Edge Drive, Medford, Massachusetts 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., 333 Bush Street, San Francisco, California 94104.



Dear Member,

Thank you for choosing **Veteran Strong 24-Hour Roadside Assistance**. As a member, you are entitled to many fine benefits and services through a program delivered by Cross Country Motor Club one of the oldest and most respected motor clubs in the nation. Please take the time to review this guide, and the other membership materials to familiarize yourself with everything your membership has to offer.

It is my pleasure to have you as a member of our growing group of drivers and to put the full facilities of our club at your disposal. Your membership will provide you with a great number of important benefits and services, from towing and roadside assistance to savings on travel, hotels, and more. Be sure to review the contents of your coverage materials to get the most from your membership. After you do, I know you will agree that your **Veteran Strong 24-Hour Roadside Assistance** program is a valuable asset, one that you'll never want to be without. All of us here are dedicated to seeing that your driving is a worry-free experience.

You can count on us to be of help when you need it, call us toll-free, 24 hours per day, 365 days per year.

Thank you for joining us. We're glad you're here.

Sincerely,

A handwritten signature in black ink that reads 'Joy W. Smith'. The signature is written in a cursive, flowing style.

Joy W. Smith
Senior Director, Member Services
June 2026

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Please see Membership Guidelines at the end of this material for service terms, conditions and for other specific state details, as applicable.

Benefit reimbursements are covered under a contractual liability policy issued by Old Republic Insurance Company, Tulsa, Oklahoma, under policy #GAL-672-825-1280

National Toll Free Roadside Assistance

Your **Veteran Strong 24-Hour Roadside Assistance** program is available 24 hours a day, 365 days a year throughout the United States to assist you with your driving and travel needs and includes the following benefits and services:

- Towing Assistance
- Battery Boost/Jump Start
- Flat Tire Service
- Fuel Delivery
- Winching/Stuck Vehicle

For the Hearing Impaired TDD 800-747-2128

A TDD line is available to support our hearing or speech-impaired members.

Emergency Towing and Roadside Assistance Services

1. Emergency Towing

If your covered vehicle will not start or if you have lost or broken your key, **Veteran Strong 24-Hour Roadside Assistance** program will have your covered vehicle towed to the nearest service facility of your choice for up to \$100 per occurrence.

2. Emergency Roadside Assistance

If your covered vehicle has a flat tire, is out of fuel, stuck or has a dead battery, roadside assistance service will be provided up to a maximum of \$100 per event for covered services:

- **Battery Boost/Jump Start:** If your covered vehicle won't start due to a dead or weak battery, **Veteran Strong 24-Hour Roadside Assistance** program will provide a jump-start.
- **Flat Tire Service:** If your covered vehicle has a flat tire, we'll install your inflated spare tire. Multiple flat tires will require a tow.

• **Fuel Delivery:** If your covered vehicle runs out of fuel, we'll deliver up to two (2) gallons of emergency gasoline/diesel fuel to your covered vehicle, wherever permissible by law. The cost of fuel is not covered.

• **Winching/Stuck Vehicle:** If your covered vehicle is stuck in mud, sand, snow or a ditch, **Veteran Strong 24-Hour Roadside Assistance** program will provide winching service to free your vehicle.

3. Emergency Lockout Service

If your keys are locked inside the passenger compartment or trunk of your covered vehicle, we will dispatch an experienced service provider or locksmith to gain entrance to your vehicle. Service is covered up to \$100 per event for eligible services.

How do I obtain emergency towing, road service and lockout services? Towing and roadside assistance services are available to you on a sign and drive basis, subject to your 24-hour Roadside Assistance plan and coverage terms.

To obtain service:

1. Call toll-free 877-957-9870.
2. Provide the Service Specialist with the following:

- Your membership number
- Your VIN number
- Area code and telephone number (where you can be reached)
- Location of disabled vehicle (city, state, street address and closest intersection or other identifying landmarks)
- Description of disabled vehicle (year, model, color)
- License plate number and state
- Type of service needed (tow, flat tire, jump-start, out of gas)

3. Once your dispatch request has been received, our automated system will call the phone number you provided, and relay information on the service provider that will arrive to assist you with an estimated time of their arrival to your vehicle's disablement location.
4. If it is safe to do so, please stay with your disabled vehicle. A service provider cannot service an unattended vehicle.
5. Be prepared to present your membership card or driver's license to the service provider, if requested.

Coverage Limits:

For emergency towing, as well as any covered roadside assistance or emergency lockout service, **Veteran Strong 24-Hour Roadside Assistance** program will pay the independent service provider directly for covered services up to a maximum of \$100 per disablement. There will be no out of pocket expenses required from you for covered services up to the **Veteran Strong 24-Hour Roadside Assistance** program benefit limits. You will only need to sign the service provider's invoice and continue on your way. If the cost of the service exceeds your coverage or benefit limit(s), you will be required to pay any costs over the program benefit limit(s) or for non-covered service(s) at the time of service delivery.

Frequency Limit:

These services are provided to you as an emergency service and are not intended to replace general maintenance of your vehicle(s). Towing and road services are limited to (a) one disablement for the same service type in any consecutive 7 day period, and (b) a combined four (4) towing and/or roadside assistance service incidents per membership year.

If the frequency limits are exceeded, **Veteran Strong 24-Hour Roadside Assistance** program will provide you with dispatch

assistance for your disabled vehicle. However, you are responsible for full payment of services at the time the service is rendered and payment is not reimbursable.

Reimbursement Privileges:

To be eligible for reimbursement for towing or roadside assistance services secured independently of the **Veteran Strong 24-Hour Roadside Assistance** program, you must have obtained prior authorization from one of our Service Specialists. To be considered for reimbursement, you are required to submit all paid and itemized receipts to Cross Country, within thirty (30) days of disablement. All receipts must be from the company providing you with the covered goods or services. When submitting a claim please include your name, membership number, address and daytime phone number. Mail your reimbursement request to: Cross Country Motor Club Attention: Claims P.O. Box 9145 Medford, MA 02155 or email: member_services@crosscountrymotorclub.com.

Program Identification Card:

Your **Veteran Strong 24-Hour Roadside Assistance** program identification card is very important and should be kept with you at all times. It contains your personal VIN/ Program ID Number, expiration date of coverage, and toll-free number to call should you require

assistance. You'll need your VIN every time you request any covered services from your **Veteran Strong 24-Hour Roadside Assistance** program.

In case the card is lost or stolen, please notify us right away at member_services@crosscountrymotorclub.com and request a replacement card.

Change of Address:

It is important to notify us as soon as possible of any change of address to avoid missing out on future bulletins and benefits. Please email us at member_services@crosscountrymotorclub.com and include your Name, VIN #, Program ID #, phone number and the updated information you'd like us to document and the effective date of this change.

* Benefit reimbursements are covered under a contractual liability policy issued by Old Republic Insurance Company, Tulsa, Oklahoma, under policy #GAL-672-825-1280.

† See membership guidelines for applicable coverage limits.

24-Hour Roadside Assistance Benefit Guidelines

This Benefit Guide sets forth the terms of the services offered under your **Veteran Strong 24-Hour Roadside Assistance** motor club program.

1. **Veteran Strong 24-Hour Roadside Assistance** program benefits cover you when driving any of your owned / leased vehicle(s).
2. You will not be required to pay any sum in addition to the amounts specified in this Benefit Guide for any of the covered services. In the event the cost for the service exceeds coverage limits, you will be required to pay the additional service charges at the time service is rendered. Additional charges are not reimbursable.
3. All of the promised benefits and services of your **Veteran Strong 24-Hour Roadside Assistance** program motor club membership are described here and are available 24-hours a day, 365 days a year, throughout the United States. Your motor club program benefits begin on the date shown on your program identification card and continue through expiration unless canceled.
4. Whenever we refer to “you” and “your” throughout this Guide, we refer to the individuals identified herein or on the program identification card as the member and whenever we refer to “we”, “us”, “our”, “the Plan”, “CCMC”, or “Cross Country Motor Club”, we refer hereinafter to Cross Country Motor Club, Inc. or Cross Country Motor Club of California, Inc., as applicable.
5. Your membership is non transferable. As a member of Cross Country Motor Club, you are entitled to cancel the membership at any time. You will receive a full refund of the membership fees paid, if any, if canceled within the first thirty (30) days. If canceled after the first thirty (30) days, you are entitled to a pro-rata refund of the unexpired portion of the membership fees paid less any claims paid, calculated on a monthly basis without any other deductions. Cancellation requests must be dated and submitted to Cross Country in writing via email to member_services@crosscountrymotorclub.com or by mail to P.O. Box 9145, Medford, Massachusetts 02155. This membership may be canceled by Cross Country for fraud or material misrepresentation on your part.
6. Benefits are available in the 50 United States plus the District of Columbia.
7. Any terms of this motor club membership, which may be in conflict with the statutes of your state of residence, are amended to conform to the statutes of that state.
8. Your motor club membership must be active and you must contact Cross Country directly for service. In the event that we are unable to provide roadside assistance service, you will be authorized by Cross Country to obtain service from another service provider. In this event you had to secure services independently of our program and have been provided an authorization number, upon written request, you will be reimbursed for any payments made for authorized covered services up to the specified benefit limits. Otherwise, service secured through any source other than Cross Country will not be covered and are not reimbursable. To submit requests for reimbursement for authorized covered services secured independently, please email our Customer Care team at memberservices@crosscountrymotorclub.com and include your

- name, membership number, date of service, type of service, Cross Country authorization code with a scanned copy of the original receipt from a commercial service provider of such services. Services secured through private citizens are not eligible for reimbursement.
9. The motor club services rendered by Cross Country Motor Club are an “emergency service” and not a general repair service. When the vehicle covered is unable to safely proceed under its own power either on the member’s premises (garage or driveway) or any normally traveled public street, highway or parking area it is to be considered disabled. In case of disablement, the Cross Country member is entitled to the services as outlined in this membership guide. Only vehicles in a safe condition to be towed or serviced will be eligible for covered services.
 10. This is the entire agreement between the member and Cross Country Motor Club. Any changes must be endorsed in writing and signed by an authorized Cross Country Motor Club representative.
 11. Your Cross Country membership benefits cover you while driving any of your owned/leased vehicle(s).
 12. In the event that Cross Country Motor Club 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, Cross Country Motor Club 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, including, without limitation the manufacturer of your vehicle, and you, by acceptance of such benefit, authorize Cross Country Motor Club to sue, compromise or settle, in its own name or in your name, or otherwise, all such claims, and you hereby agree that Cross Country Motor Club shall be fully substituted in your place and subrogated to all of your rights on account thereof, provided, however, that you must be made whole, that is, compensated for all the elements of your damages, before Cross Country Motor Club may have any recovery under this provision.
 13. Benefits are not applicable if disablement is due to an act of God, war, insurrection, terrorism, riot, etc.
 14. The actual roadside assistance will be performed by independent service providers for whose actions Cross Country Motor Club shall not be liable.
 15. Please direct all membership inquiries to member_services@crosscountrymotorclub.com
 16. One of our Customer Care Specialists will be happy to answer any of your questions or membership needs.
 17. Cross Country Privacy Notice: We are committed to protecting the privacy of Personal Information for our members, for information on how we collect and use personal information to service our members, please refer to: <https://www.agero.com/privacy-cookies-policy>.
- Types of Vehicles Covered:**
- Our membership was designed with your privately-owned non-commercial passenger car in mind.

Cross Country Motor Club offers full Emergency Towing, Road and Lockout service for all self-propelled, four-wheel vehicles designed, licensed, and used for private on-road transportation, and trucks with a carrying capacity of up to 2,000 pounds, subject to exclusions noted elsewhere herein.

Non-Covered Items:

- All parts, labor and supplies provided while at an auto repair shop or service station.
- Towing to a second location from the original destination to accommodate the driver.
- Any and all fines or ambulance charges.
- Rental of towing equipment.
- 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.
- Installation or removal of snow tires, repairs to studs, mounting and dismounting snow chains.
- Cost of tire repair or installation of a new tire on the wheel.
- Shoveling snow from around a vehicle.

- Vehicle storage charges, cost of parts and installation of products, materials, impoundment, and additional labor relating to towing.
- Benefits are not applicable if the need for service arises out of or in connection with an act of God, war, insurrection, riot, terrorism, etc.
- More than one service for the same service type within any consecutive seven (7) day period.
- Our **Veteran Strong 24-Hour Roadside Assistance** motor club membership benefits are subject to the following annual benefit frequency limit(s):
 - Limited to 4 covered towing and/or roadside assistance events per membership year
- Service performed for a vehicle not in a safe position to be towed or otherwise serviced.

Specific State Provisions:

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

California, Massachusetts, Mississippi, Montana, Nevada, Oklahoma, and Wyoming Residents: If the membership is canceled and you have paid actual

consideration for the motor club membership, you will receive a pro rata refund, without any deductions.

Arkansas, Montana, North Carolina, Oklahoma, and Wisconsin Residents: Residents are eligible for the following additional benefits:

Vehicle Theft Reward Benefit

We will pay up to a \$1,000 reward for information leading to the arrest and conviction of anyone stealing your covered vehicle. You, your relatives, or law enforcement officials are not eligible for the reward. The actual amount of the reward and person or persons entitled is solely determined in the judgment of Cross Country Motor Club. For reimbursement consideration of your Theft Reward benefit, you must submit a claim within 60 days of recovery of your covered vehicle to: Cross Country Attention: Claims P.O. Box 9145 Medford, MA 02155 or to member_services@crosscountrymotorclub.com. All eligible claims must include your: name, membership number, complete mailing address, daytime phone number, bona-fide copy of the filed vehicle theft report, bona-fide copy of the police report confirming the recovery of the

covered vehicle and statement identifying the benefit recipient as instrumental to the recovery and statement signed by the member affirming the member has no relationship to the benefit recipient.

Cross Country Perks

Access to Cross Country Perks entitles you to save money on everyday and specialty items. Cross Country Perks is a national savings and discount program offering up-to-the-minute deals on everyday and specialty items from high quality brands, leading retailers, online stores, and popular service providers. To take advantage of your Cross Country Motor Club membership whenever you shop, go to <http://crosscountryperks.com> and begin saving today.

Maryland Residents:

In Maryland, the program is offered by Cross Country Motor Club, Inc., with a home office at 400 Rivers Edge Drive, Medford MA 02155 (telephone number 1-800-528-2056). While the company does not have a physical location in the state, service of process may be made upon Cross Country Motor Club, Inc. through its registered agent. Maryland residents are asked to use the above listed toll-free number to contact the company by telephone.

New Mexico Residents:

Pursuant to §59A-50-7, if Cross Country Motor Club is unable to perform a contract obligation either on a service or indemnity basis the cash retail equivalent shall be paid to the Member. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Utah Residents:

Under Utah law, these benefits may only be canceled by Cross Country upon thirty (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 Cross Country Motor Club, or (iii) a substantial breach of your contractual duties, conditions or warranties. With respect to the trip interruption benefits and reimbursement requests, a failure to provide timely notice or submit evidence of expenses within thirty (30) days will not invalidate your claim if it was not reasonably possible for you to give the notice or file the receipts within thirty (30)

days and notice was given or the claim was filed as soon as reasonably possible.

Wisconsin Residents:

Under Wisconsin law, residents are not limited to sixty (60) days to file reimbursement claims. These benefits may be deemed an insurance policy. After the first sixty (60) days and prior to the expiration of the term Cross Country agrees that it will not cancel your benefits except: (a) for failure to pay the membership fee; (b) in the event of material misrepresentation by you; (c) in the event of a substantial change in the risk assumed reasonably unforeseen by Cross Country; or (d) 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. You may cancel your membership at any time upon ten (10) days prior notice to Cross Country Motor Club of California, Inc.

If you have a monthly membership and are paying in advance, you will be entitled to a refund for the month in which you have not received the membership benefit. For annual memberships, you will be entitled to a refund on the unused portion.

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 1-800-236-8517 (within Wisconsin) or 608-266-0103 and request a complaint form.

Cross Country's address in the state of Wisconsin is 12605 W. North Ave. #247, Brookfield, WI 53045.

With respect to the trip interruption benefits and reimbursement requests, the submission of your claim for reimbursement should be made as soon as reasonably possible. Failure to give Cross Country notice within the thirty (30) days will not invalidate or reduce your claim unless Cross Country is prejudiced by the failure to receive such notice. Under state law, Cross Country may not cancel the

membership due to excessive usage of the program by a member.

Wyoming Residents:

Cross Country Motor Club of California's address in the state of Wyoming is 1908 Thomes Avenue, Cheyenne, WY 82001. If the membership is canceled and you have paid actual consideration for this motor club membership, you will receive a pro rata refund, without any deductions.

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NOTES

400 Rivers Edge Drive › Suite 400 › Medford, Massachusetts 02155

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