



Premiere Care



**Everyday savings  
start here**

[YAFI-premierecare.com](https://YAFI-premierecare.com)

Your Premiere Care program includes many benefits designed to give you peace of mind while saving you time and money.

<b>Automotive</b>	
Tires & Wheels .....	4
My Auto Expert – Mechanics Hotline.....	6
New Auto Purchasing .....	8
Auto Care Savings Plan.....	10
Roadside Assistance .....	12
<b>Legal &amp; Finance</b>	
Family Legal Plan .....	22
<b>Shopping</b>	
Gift Cards.....	26
Local & National Merchant Network .....	28
<b>Technology</b>	
Cell Phone Protection .....	30
Technology Solutions.....	34
<b>Travel</b>	
Auto Rental Discounts.....	38
Airfare, Vacations & Cruises .....	40



# Tires & Wheels

## Save 10% instantly on tires & wheels!

Shop for tires & wheels online and get it all: a huge selection of top-brand names, great prices, and award-winning customer service, plus fast, free delivery available to over 9,000 installation pros nationwide

Enjoy exceptional value with a convenient and hassle-free experience: Choose from our network of 9,000+ installers and get FREE delivery, guaranteed installation rates, and FREE, easy 45-day returns.

Three million tires in stock, from all the top brands you know and trust

We help you find the right tires for your car, your budget, and your driving needs – fast and easy

Thousands of customer ratings for products and installers

Award-winning customer service

Rated A+ by the Better Business Bureau

## › HOW IT WORKS

Simply sign in to [YAFI-premierecare.com](https://www.yafi-premierecare.com) and follow the link to Tire Buyer and start shopping! It is that easy.

# Mechanic Hotline



My Auto Expert™ is a phone service that connects you with ASE Certified Automotive Technicians. Our expert, unbiased, and independent technicians offer general and emergency advice on-demand. My Auto Expert ASE Certified Automotive Technicians utilize automotive expertise as well as industry leading tools to assist you with questions related to your vehicle or a vehicle you are driving, including rental cars.

## My Auto Expert provides:

- Shop Locator
- Second Opinion
- Repair Cost Estimator
- Mechanical Diagnosis
- Technical Assistance

My Auto Expert™ Technicians can validate the diagnosis and recommended repairs, ensure charges are at fair market price, help to identify potential issues afflicting the automobile, and they are able to direct you to the nearest affiliate of their nationwide network providing a minimum 12-Month/12,000-Mile Nationwide Parts & Labor Warranty on qualifying repairs or services.

## › HOW IT WORKS

To speak to a Certified ASE Technician, simply log in to [YAFI-premierecare.com](https://YAFI-premierecare.com) and click on 'Automotive'. Technicians are available Monday through Friday from 8am – 8pm ET or Saturday from 8am–4pm ET.

# New auto purchasing

## Start Your Stress-Free Car Search Here

Members save an average of \$3,279 off MSRP\* on new cars and save hundreds off the list price on used cars† with the Member Auto Buying Program. Plus, members can get up to \$2,000 in additional post-sale benefits with Buyer's Bonus!

### Interested in a New Car?

- See how much others in your area paid for the car you want.
- View photos, compare features, and read reviews on top brands
- Get Guaranteed Savings off MSRP† when you enter your info and connect with a Certified Dealer near you.

### Thinking about a Used Car?

- Market price reports show you whether used car listing prices are above or below market
- Over 600,000 pre-owned vehicles for sale at Certified Dealers nationwide.
- Free CARFAX Vehicle History Reports on qualifying vehicles

## Collect Your Benefits

Every Member Auto Buying Program purchase is eligible for TrueCar Buyer's Bonus Benefits like Auto Repair Reimbursement, Auto Expert Opinion, and Auto Deductible Reimbursement. Use one benefit or use them all. To enroll, simply report your purchase – there's no additional cost to you!

Disclaimer/Terms of Use:

\*Between 7/1/15 and 9/30/15, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2015, was \$3,279, including applicable vehicle specific manufacturer discounts. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. TrueCar does not broker, sell, or lease motor vehicles.

†Guaranteed Savings and used car discounts not available in all states. In states in which Guaranteed Savings are not available, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured.

## HOW IT WORKS

Simply sign in to [YAFI-premierecare.com](http://YAFI-premierecare.com) and follow the link to New Auto Purchasing to save on your auto purchase! It is that easy.

# Auto Care Savings Plan

Taking care of your vehicle is important, but keeping your vehicle running as it should is not always convenient. Who can you trust for maintenance and repairs? Where should you go when you need new tires?

Introducing the Partners Plus Auto Care Savings Plan – discounts designed to help save you money on maintenance, repairs and tires for your vehicle.

The Partners Plus Auto Care Savings Plan offers great savings on nearly everything your vehicle needs – from tires and tire service, to routine maintenance such as oil changes and check-ups, to vehicle repairs like brakes. With over 2,300 participating Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations, we provide the brands you trust at locations nationwide.

## Member Discounts

### Service

- Save 15% off your maintenance and repairs\*

### Tires

- Store cost plus 10 % on any Bridgestone or Firestone tire purchase
- Save 15% off computerized wheel balance\*
- Save 15% off valve stems\*

\*15% savings off the regular retail price. Tires and service savings cannot be combined with advertised, internet or promotional specials.

Please note that the Partners Plus Auto Care Savings Plan may not be combined with other coupons or special offers. In the event that the store's regular sale price is better than the Partners Plus Auto Care Savings Plan discount of store cost plus 10%, the Partners Plus Auto Care Savings Plan discount will not be used. Discount on tires will be applied at the store.



## HOW IT WORKS

Simply sign in to [YAFI-premierecare.com](http://YAFI-premierecare.com) and click on 'Auto Care Savings Plan' in the main navigation or quick links section.

Enter the code 5319 under "Code Number," your first and last name, and then click "Get Code" to be directed to the discount page that you can print and take into any of our Bridgestone Retail Operations service locations.

To ensure you receive the proper savings, please be sure to bring the certificate when you visit a participating location. Only company-owned Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations are part of this program. To find one of the 2,300 participating locations, most of which are open 7 days a week, click on the "Store Locator" button on the Partners Plus Savings Plan homepage.

# Roadside assistance



As a member of Premiere Care, you are entitled to all services described immediately upon receipt of your membership card and/or membership materials.

## Free Membership for Your Spouse

Your spouse, or one other designated family member living in your household with a valid driver's license, is entitled to use all the services and benefits described here at no extra charge.

## Your Membership ID Card

Your personalized membership ID card(s) will arrive in the mail with your membership kit. Your ID card carries the toll-free customer service number. Call anytime you need road service or information concerning your member benefits. Please be sure to carry your card in your wallet for easy reference. The most important element of your ID card is your Premiere Care membership number. You'll need this number to use many of your membership services and benefits. If you have lost your card(s), please call the toll-free customer service number on your spouse's membership materials.

## Emergency Roadside Assistance\*

Premiere Care provides the ultimate in auto-related services. Whenever you, your spouse or an associate member has a problem with a disabled car, motorcycle or small truck under one (1) ton capacity, we can help.

Premiere Care provides emergency roadside assistance nationwide through independent contractors for the convenience of its members. If you need emergency roadside assistance anywhere in the continental U.S., Alaska, Hawaii, Puerto Rico or Canada, simply call the toll-free customer service number listed within your membership materials. This number can be reached 24 hours a day, 7 days a week. We will dispatch a service truck to you while you are on the phone with one of our customer service representatives.

The Premiere Care membership program will make payment to the service facility directly for the covered dispatch expenses.

This emergency road and tow benefit applies to any non-commercial vehicle you are driving at the time of disablement. Any car owned, leased or borrowed by you, your spouse or associate member will be covered.

Dispatch coverage for winching is limited to a 30-minute service call\*\*; any expenses incurred beyond a 30-minute dispatch call will become your responsibility, payable directly to the service facility and is not reimbursable.

This service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good condition. Excessive claims may result in non-renewal or cancellation of your membership benefits (see terms and conditions).

When you call for dispatch service, be prepared to give the customer service representative the following:

- Name and membership number
- Location of the vehicle if known (street address, mile markers, etc.)
- Nature of the trouble (flat tire, won't start, etc.)
- Phone number from where you are calling

## HOW IT WORKS

1. Call the toll-free number listed within your membership materials to be connected to a roadside assistance dispatcher.
2. The dispatcher will contact the nearest participating towing facility and then tell you the estimated time of arrival. Most service providers require you or another authorized person to be with the vehicle in order to receive service (unless it is unsafe to do so).
3. When the service truck arrives, present your membership materials. The service provider may ask for your driver's license for additional identification
4. After service is complete, please verify the information on the call slip provided by the service provider and sign it. The Premiere Care program will pay the service facility directly for covered dispatch charges. You will be responsible for paying the service facility for any charges not covered.

## Cancellations

If service is no longer needed, please cancel your request within 5 minutes of the time you called by calling us back at the toll-free number listed within your membership materials.

## Availability

We have made every effort to ensure that Premiere Care emergency roadside assistance can function under all conditions. However, during extreme weather conditions, there may be some delay before help can reach you. When such situations exist, we ask you to please be patient.

Of course, in some areas there may not be an available contractor. In this case, Premiere Care will issue you an authorization number. The authorization number is required to be eligible for reimbursement. You will have to contact a facility, and we will reimburse you up to \$80.<sup>^</sup>

## Important

Since all authorized service providers are independent contractors and not agents or employees of Premiere Care or Nation Motor Club, LLC dba Nation Safe Drivers, Premiere Care can assume no liability for any damage to your vehicle resulting from the rendering of service or for personal items left in the vehicle. Any claims for personal injury or damage to property must be filed against the servicing facility.

Premiere Care will not accept responsibility for repair, availability, delivery or installation of parts. All parts used and services provided to you by the contractor must be authorized and paid for by you.

<sup>^</sup>The emergency roadside assistance program is administrated by Nation Motor Club, LLC dba Nation Safe Drivers.

<sup>\*\*</sup>No time limit for Utah and Wisconsin residents.

<sup>\*</sup>See roadside assistance reimbursement.

## Covered Benefits

### Towing Service

If your car won't start, towing from the point of disablement will be provided to the destination of your choice. If service is provided through the dispatch network, towing will be limited to 15 miles from the point of disablement. Any expenses incurred beyond the 15-mile limit will be your responsibility, payable directly to their service facility and are not reimbursable. In either case, service is limited to one tow or service call per disablement.

### Car Won't Start

Service is available to provide a battery jump and minor roadside adjustments to start your car, even if it's in your driveway.

### Flat Tire

A flat tire will be changed with your spare tire. If for any reason the spare is not usable, the lug nuts cannot be removed or the vehicle has two flat tires and only one usable spare, towing will be provided in accordance with the program's towing provisions.

### Out of Fuel

An emergency fuel supply will be delivered to you when in immediate need. You, your spouse or associate member must pay for fuel at the current pump price.

### Car Stuck

If your vehicle is stuck in a ditch, mud or snow, but is accessible from a normally traveled road, service will tow or winch the vehicle.

## Vehicles Covered & Limitations

Premiere Care offers full road and towing services\* for all self-propelled, four-wheel vehicles, designed, licensed and used for private, on-road transportation, trucks and motorcycles. The purpose of the roadside assistance benefit is to provide service in common emergency situations.

### Coverage Does Not Include

- Service if you are not with the disabled vehicle (However, do not remain with the vehicle if it is unsafe to do so)
- Towing or service on roads not regularly maintained (including private property)
- Repeated service calls for a car in need of routine maintenance
- More than one (1) service per disablement
- Service when a vehicle is snowbound – we do not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking
- Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields or other places that would be hazardous for service vehicles to reach
- Installation or removal of snow tires and chains or dismounting, repairing or rotating tires
- Charging a weak or dead battery
- Vehicle storage charges, cost of parts and installation, products, materials, impounding and additional labor relating to towing
- Service for: taxicabs, tractors, boats, trailers, recreational vehicles and trucks, dune buggies, vehicles used for competition, stolen vehicles, unlicensed vehicles, illegally parked cars or impounded vehicles
- Service to vehicles with expired safety inspection sticker, license plate sticker and/or emission sticker(s) where required by law
- Service to vehicles that are not in a safe condition to be towed
- Transportation to the vehicle in need of service or from the vehicle to another destination after service has been rendered
- Delivery or repair of tires
- Towing of vehicle off a boat dock or marina
- Service on vehicles used for commercial purposes or using dealer tags
- Towing at the direction of a law enforcement officer related to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law
- Reimbursement for towing charges covered by automobile insurance
- Towing of vehicles for disposal (i.e., to junk yard)
- Excessive use of club services is cause for non-renewal or cancellation of membership (see terms and conditions)

\*The emergency roadside assistance program is administered by Nation Motor Club, LLC dba Nation Safe Drivers.

## Roadside Assistance Reimbursement

In some areas, there may not be an available contractor. In this case, Premiere Care will issue you an authorization number, and you will have to contact a facility on your own for emergency service. We will reimburse you up to \$80 per disablement.

### Reimbursement Limitations

- Members may only use the reimbursement option if a participating facility is unavailable
- The authorization number is required to be eligible for reimbursement
- Winching reimbursement covers up to \$80 in expenses
- State and local taxes are not covered

### For prompt reimbursement of covered expenses, here is what you do:

1. Call the service station garage or towing service of your choice.
2. Obtain an itemized receipt for the service performed.
3. Write your membership number and the 12-digit authorization number provided by Premiere Care on the original receipt (not a photo copy) and send within 60 days\* to:

Premiere Care  
Attn: Customer Service  
PO Box 14655  
Minneapolis, MN 55414

\*Claims that are postmarked more than 60 days after the date of service will not be honored.

## Lockout Service

If you or your spouse lock your keys in the car or lose your keys, we will make arrangements for lockout service. Simply call the toll-free number listed within your membership materials. If service is unavailable in your area, we will issue you an authorization number so that you can call the nearest locksmith and be reimbursed for the cost up to \$100^.

### How to obtain your reimbursement:

1. Call the toll-free number listed within your membership materials to obtain an authorization number.
2. Call the locksmith of your choice.
3. Obtain an itemized receipt for the service performed. Please write the authorization and membership number on the original paid receipt (not a photocopy) and send it within 60 days\* to:  
Premiere Care  
Attn: Customer Service  
PO Box 14692  
Minneapolis, MN 55414

^The cost of making replacement keys or lock repair is not covered.

\*Claims that are postmarked more than 60 days after the date of service will not be honored.

## Service Locations

Nation Motor Club, LLC

645 Lakeland East Drive, Suite 101  
Flowood, MS 39232

1012 Marquez PL, Unit 106B  
Santa Fe, NM 87505-1833

8020 Excelsior Drive, Suite 200  
Madison, WI 53717

3011 American Way  
Missoula, MT 59808

818 West Seventh Street, Suite 930  
Los Angeles, CA 90017

1833 South Morgan Road  
Oklahoma City, OK 73128

351 West Camden Street  
Baltimore, MD 21201

1908 Thomes Ave.  
Cheyenne, WY 82001-3527

Nation Motor Club, LLC dba Nation Safe Drivers

National Registered Agents, Inc. of NV  
(Commercial Registered Agent)

## Membership Guidelines

- Excessive use of club services is cause for non-renewal or cancellation of Premiere Care your membership; however, your membership will not be cancelled without prior notice.
- If more than three (3) roadside assistance claims are made per year, the membership will be placed on a "cash call basis," meaning: Premiere Care will continue to arrange dispatch service for your disabled vehicle; however, you must pay the authorized service provider for service charges at the time roadside is rendered, and these amounts will not be reimbursed by Premiere Care.
- Family memberships are limited to a combined total of five (5) roadside assistance claims per membership year; all of the other above provisions remain the same.
- The number of service claims will reset to zero on the anniversary date of your membership, and membership will be removed from cash call basis.
- Pursuant to Wisconsin state law, excessive use of club services by Wisconsin residents is cause for non-renewal on the member's anniversary date, rather than cancellation.
- Pursuant to Wisconsin state law, benefits and dues for Wisconsin residents will not be changed without prior, written notice and will take effect on the renewal or anniversary date.
- "The Emergency Road Services" and benefits are administered through Nation Motor Club, LLC administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. (For Alabama, Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington customers, services are provided by Nation Motor Club, LLC dba Nation Safe Drivers.) (For California customers, services are provided by Nation Motor Club, LLC, California Motor Club Permit Number: 5157-3).
- This is not an insurance contract.
- This is not an Automobile Physical Damage or Automobile Liability Insurance contract.
- Member benefits are subject to change without notice.
- Excessive claims can be a cause for non-renewal or cancellation of membership (please see terms and conditions).
- If you change your address or need to reach us for anything other than a claim or reimbursement, please call us at the toll-free customer service number listed within your membership materials or address correspondence to: Premiere Care, Attn: Customer Service, PO Box 14655 Minneapolis, MN 55414.
- Premiere Care members will not be required to pay any sums other than the membership fee for membership benefits and services. Optional benefits and restrictions are noted.
- The Emergency Roadside Assistance Services and benefits of the membership are only available in the continental U.S., Alaska, Hawaii, Puerto Rico and Canada and for incidents occurring while your membership is in force.
- You have the right to file a complaint regarding the Emergency Roadside Assistance Services by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, or contacting a representative by calling the toll-free number listed within your membership materials.

- The Roadside Assistance service is provided at no additional cost, for being a member of Premiere Care.
- This membership is non-transferable.

Andrew Smith, President

ADMINISTRATOR:

Nation Motor Club, LLC dba Nation Safe Drivers

800 Yamato Road, Suite 100

Boca Raton, Florida 33431

(800) 338-2680

## HOW IT WORKS

1. Call the toll-free number listed within your membership materials to be connected to a roadside assistance dispatcher.
2. The dispatcher will contact the nearest participating towing facility and then tell you the estimated time of arrival. Most service providers require you or another authorized person to be with the vehicle in order to receive service (unless it is unsafe to do so).
3. When the service truck arrives, present your membership materials. The service provider may ask for your driver's license for additional identification.
4. After service is complete, please verify the information on the call slip provided by the service provider and sign it. The Premiere Care program will pay the service facility directly for covered dispatch charges. You will be responsible for paying the service facility for any charges not covered.

### Cancellations

If service is no longer needed, please cancel your request within 5 minutes of the time you called by calling us back at the toll-free number listed within your membership materials.

### Availability

We have made every effort to ensure that Premiere Care emergency roadside assistance can function under all conditions. However, during extreme weather conditions, there may be some delay before help can reach you. When such situations exist, we ask you to please be patient.

Of course, in some areas there may not be an available contractor. In this case, Premiere Care will issue you an authorization number. The authorization number is required to be eligible for reimbursement. You will have to contact a facility, and we will reimburse you up to \$80.\*

### Important

Since all authorized service providers are independent contractors and not agents or employees of Premiere Care or Nation Motor Club, LLC dba Nation Safe Drivers, Premiere Care can assume no liability for any damage to your vehicle resulting from the rendering of service or for personal items left in the vehicle. Any claims for personal injury or damage to property must be filed against the servicing facility.

Premiere Care will not accept responsibility for repair, availability, delivery or installation of parts. All parts used and services provided to you by the contractor must be authorized and paid for by you.

\*See roadside assistance reimbursement.

# Family Legal Plan

When you or a family member has a legal concern, wouldn't it be great to just pick up the phone, and not have to worry about the cost? Well now you can do just that! With access to a nationwide network of plan attorneys, you, your spouse, and eligible dependents\* can call any time during normal business hours (8:00 AM to 8:00 PM EST) for a referral to an attorney with whom you can consult about any new legal matter and your initial consultation is free. The plan attorney will discuss your legal questions with you and assist you in deciding upon a course of action. The plan attorney will consult with you, review important legal documents (6 page maximum), or draft a Simple Will, all at no charge\*\*.

## Free Services for Members:

- Initial phone consultation for each new legal matter (no time limit)
- Initial face-to-face consultation for each new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document per new legal matter, no limit to the number of new independent documents)
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free\*\*\*
- Plan attorneys will help members represent themselves in small claims court
- Assistance in solving problems with government programs, such as INS and Welfare
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters)
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters)

NOTE: In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.

## Discounts on Common Legal Services

Legal service	Special member rate	Non-member rate
Traffic ticket defense	\$89	\$199
Name change	\$155	\$365
Simple will w/ minors trust	\$250	\$530
Chapter 7 bankruptcy	\$750	\$1,500
Non-support (spouse/child)	\$275	\$1,490
Simple divorce	\$275	\$1,100
Regular incorporation	\$295	\$585
Residential real estate closing	\$250	\$675

NOTE: Legal services are subject to terms and conditions as specified by legal plan. Members may inquire when requesting their attorney referral.

## Reduced Hourly Rate

Plan attorneys will provide extended legal care at the reduced hourly rate of \$125.00, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services described above.

## Discount On Contingency-based Cases

Plan attorneys provide a 10% reduction on contingency fees either from the state maximum rate or the attorney's usual rate, whichever is lower.

## Retainers

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the plan's discounted hourly rate. For instance, 10 hours x \$125.00 = a retainer of \$1,250.00. Any unused portion of the retainer will be returned to you.

\* Membership in family legal plan includes the member, their spouse or domestic partner, their children 25 and younger and any dependent living in the member's home who may be dependent upon them, such as a parent or grandparent.

\*\*Matters involving disputes or actions between members and family legal plan or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Court costs, filing fees and travel to and from any courts are excluded from discounted rates under any of the discounted pricing described in this fee schedule.

\*\*\*SIMPLE WILL: A will distributing personal property and homestead and not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

## HOW IT WORKS

To utilize your family legal plan, simply call our toll-free number in your membership materials. After presenting the customer service representative with your name and membership number or case number and the type of legal matter you have, you will be provided with the toll-free number to contact to obtain the name, address, and telephone number of an attorney who can assist you with your legal matter.



# Gift cards



## Discounts on Your Favorite Gift Cards

Save time and money by ordering gift cards to all your favorite merchants through Premiere Care! You can enjoy. We offer a wide variety of gift cards at steep savings\* in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods, and Travel & Entertainment.

Treat yourself to a massage, book a family vacation, donate to your favorite charity, or celebrate a birthday, anniversary, or special occasion. With so many choices, there's something for everyone!

\*Discount value may vary by gift card. Gift card availability and discounts are subject to change without notice.

## › HOW IT WORKS

To browse our vast selection of gift cards, sign in to [YAFI-premierecare.com](https://YAFI-premierecare.com) and click on "Gift Cards" in the main navigation or quick links section. Your savings will be applied to your order at check out.

# Local & National Merchant Network

## Connect to local and national deals instantly!

This is your one-stop membership for deep discounts on the things you do every day! Members will receive access to thousands of discounts/locations from our exclusive database of merchant offers in great categories like Dining, Shopping, Travel, Services, and Movies & Attractions. You can easily select relevant, high-value discounts by searching where you live, work or travel. Start saving today – your access is only a few clicks away!

- **Premium Discounts:**  
Premium deals offer one-time, 50% off, 2-for-1, and other deep discount offers provided by Merchants. An Offer may only be used by a Member once every 12 month period.
- **Everyday Savings:**  
Provides discounts at the point-of-sale from Merchants by presenting your mobile phone or printed online offer to the participating business as many times as you like. Merchants provide up to a 20% ongoing discount up to a maximum value of \$25.00 per transaction.
- **Additional Deals:**  
Enjoy savings at thousands of additional merchants on everything from bagels to oil changes to hotel stays.

Your membership provides discounts at the point of sale at participating merchants. Simply show the online offer or printed coupon to the merchant at time of purchase.

## HOW IT WORKS

You can easily locate discounts, offers and special events on-the-go with our mobile-friendly website or in the comfort of your own home. Please visit our website at [YAFI-premierecare.com](http://YAFI-premierecare.com) to access the Local & National Merchant Discounts. Then simply present your mobile phone or printed online offer to the participating business for an immediate discount. It's just that easy.

### Find the perfect deals with our special features.

- **Search**  
Finding deals is easy when you search by zip code, category and distance. Whether you want a deal in your home town or when you travel out of town, The Premium Club makes finding deals easy.
- **Favorites**  
Add a merchant to your list of favorites by selecting the star icon next to their offer. Easily search your favorite merchants and receive special offers and messages.
- **Featured Partners**  
Check out the merchants that come recommended by other members.

# Cell Phone Protection



## Protect Your Cell Phone

Please keep this document in a safe place. It will serve as a valuable reference guide in understanding your Cellular Telephone Protection Benefit. The Benefit Administrator can assist you with general questions regarding this Benefit. Please call 1.855.624.2514 to speak to the Benefit Administrator.

## Member Eligibility

To be eligible for this Benefit, you must be a member of Premiere Care in good standing. Only cellular wireless telephones purchased by the member will be covered. Eligible cellular wireless telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is not available to residents of New York.

## Cell Phone Protection Benefit

- Cellular Telephone Protection will reimburse the member for damage or theft of eligible cellular wireless telephones, subject to the terms and conditions as described in this Benefit Guide.
- Your Cellular Telephone Protection begins the first day of the calendar month following the payment of membership fees. If the member fails to be an active member in a particular month, then the Cellular Telephone Protection Benefit will terminate.
- Cellular Telephone Protection is supplemental to, and in excess of, valid and collectible insurance or indemnity (including, but not limited to, manufacturer's warranty, Cellular Wireless Telephone insurance programs, homeowner's, renters, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover damage or theft not to exceed the limits of liability of this Benefit, less a fifty-dollar (\$50.00) co-payment per claim and subject to the terms, conditions and exclusions as described in this Benefit Guide.

## Limits of Liability

The limit of liability under this Benefit is \$200.00 per claim, with a maximum Benefit of \$400.00 per twelve (12) month period.

## How Do I File a Claim?

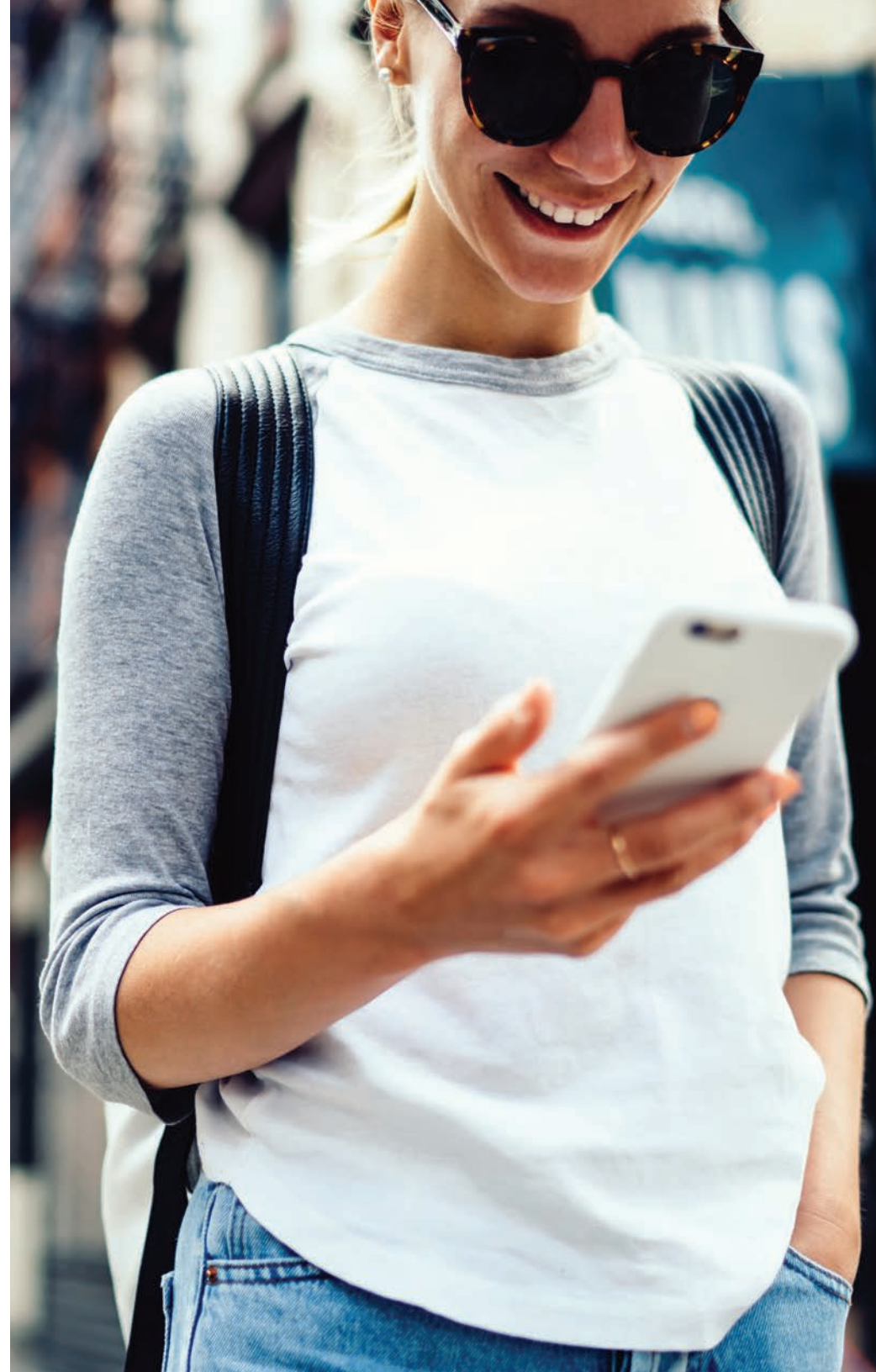
Call the Benefit Administrator at 1.855.624.2514 within thirty days (30) of the damage or theft. If you do not give such notice your claim will be denied. The Benefit Administrator will ask you some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft or your claim will be denied.

### What Do I Need To Submit With My Claim?

- Your completed and signed claim form.
- Copies of your account statement reflecting the entire monthly cellular wireless telephone payments for the month preceding the date of damage or theft.
- A copy of the original cellular wireless telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the cellular wireless telephone model currently linked to your cellular wireless telephone account.
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized cellular wireless telephone repair facility or (b) the member to submit the cellular wireless telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt.

## HOW IT WORKS

To speak to a Cell Phone Protection Benefit Administrator, please call 1.855.624.2514.



# Technology Solutions

## Secure Remote Tech Support

Certified, licensed technicians can solve challenges large or small including software installation, operating system issues, PC maintenance, virus & spyware issues, smart phone applications, drivers, printers, scanners, internet, email and much more.

- Expert technicians available for diagnostics, repairs and problem resolution
- Secure remote environment – online, chat, phone
- Unlimited Whole – Home Technology Support

## On-site Technical Support

Technical support, repair, installations, upgrades or training is provided by licensed, certified, rated technicians who travel to the geographic location of the technology being served. Our state-of-the-art, automated dispatch management system allows for service 24/7, 365 days a year support.

- Save up to 60% off services
- 14,000+ licensed, trained and insured technicians
- 100% satisfaction guarantee
- Next business day or same day service
- Repairs, installs, networking and upgrades for hardware, software, peripherals, printers, scanners, PDAs, home theatres and more

## Data Back-up & Storage

Never lose work files or other critical documents using our secure data back-up service. Your membership comes with 50 GB of data back-up at no additional cost.

Whether its Microsoft Word documents, mp3s, photos, contact files, business inventory or taxes, most people manage their personal and professional lives electronically. By backing up with our remote, offsite back-up service, you ensure your electronic life will be intact if disaster strikes.

### Our data back-up service includes:

- 50 GB of data back-up
- 256 Bit AES encryption
- Maximum compression conserves storage & bandwidth
- Redundant storage
- 24/7 file recovery

## BitDefender Internet Security Plus

In today's computing world, the most necessary pieces of software are Anti-virus and Anti-spyware software. Not having these puts all of your data and even personal information at risk. The best way to protect your data and personal information is to use premium Anti-virus and Anti-spyware software. Active members are entitled to one copy of BitDefender Internet Security Plus, the leader in security software.

### Internet Security Plus Includes:

- Antivirus & Antispyware – Class I antivirus, antispyware software blocks concealed programs that track a customer's online & offline activity including password stealers, Trojans, worms, keystroke loggers, and other malware.
- Antiphishing & Antispam – Software blocks and filters web pages and scams that attempt to steal credit card data and other personally identifiable information. Also blocks unwanted email.
- Firewall – Automatically secures the customer's internet connection and helps prevent outsiders from accessing customer's Wi-Fi Network
- Digital Vault – Application that locks up confidential files in an encrypted vault on the hard drive, safeguarding sensitive files from theft
- File Shredder – Software tool ensures that no traces of deleted or sensitive files remain on a computer.
- Other Software Benefits include Special Operating Models, Tune-up and IM Encryption

## Self Help Database

Online database providing articles and instructions on resolving over 120,000 common technology issues.

### » HOW IT WORKS

Get tech support now! Sign into **YAFI-premierecare.com** and click on the "Technology Support" quick link to get started.



# Auto Rental Discounts

Members receive special discounts on select auto rentals at all participating locations in the United States, Canada and worldwide. Members are encouraged to check with their rental agent for details.\*

\*Current discounts are subject to change without notice.

## » HOW IT WORKS

Call the numbers below toll-free and give the customer service representative the corresponding discount code. All major credit cards are accepted. Prefer to pay with cash? You can! However, payments may require a cash deposit at the time of the rental.

Rental companies	Customer service	Rate code
Alamo	1-800-462-5266	MONTROSE
Avis	1-800-331-1212	K440200
Budget	1-800-527-0700	Z653000
Dollar	1-800-800-4000	3019895
Enterprise	1-800-261-7331	MNTROSE
Hertz	1-800-654-2200	1777784
National	1-800-227-7368	MONTROSE
Thrifty	1-800-847-4389	3010978

# Airfare, Vacations & Cruises

## Travel Savings

Whether you are flying home to visit friends, planning that long awaited family reunion, unforgettable wedding, anniversary or romantic getaway or a vacation of a lifetime that is long overdue – we can help you receive the most for your vacation days and dollars.

## Affordable Flights and Free Accident Insurance

Premiere Care has tools that can help you track your flight status, check security wait times and monitor pricing for you in case your ticket price drops after purchase. We also offer \$100,000 in FREE accident insurance with any booking made through Preferred Travelers Edge. If you can't find what you need on our website, our super-friendly travel consultants are available to help. Call anytime!

## Virgin America Flights

Enjoy 5% off all flights when you fly with Virgin America! With Virgin America, every flight is filled with entertainment. From live TV, music and movies to video games, in-flight Wi-Fi and the ability to order food on-demand – flying was never this much fun.

Search and book these deals online. Discounted fares can be identified on our website whenever you see this logo.

## Western US and Canada Ski Destinations

Think snow, think save! Save up to 20% off for travel to the Western US and Canada ski destinations...and the best news, you can travel anytime – not just during ski season.

### Sample list of discounted destinations we serve:

- Canada: Banff/Lake Louise, Whistler
- California/Nevada: Heavenly Valley, Northstar at Tahoe, Squaw Valley
- Colorado: Aspen/Snowmass, Beaver Creek, Breckenridge, Copper Mountain, Crested Butte, Keystone, Steamboat, Telluride, Vail, Winter Park
- Utah: Park City, Deer Valley, The Canyons, Snowbird, Alta
- Idaho, Montana, Wyoming: Sun Valley, Big Sky, Whitefish, Jackson Hole

Don't see the destination you're looking for? We have many more to choose from. These deals are SO HOT we cannot sell them online. So, to take advantage of these awesome deals, please call our Super-friendly travel consultants today!

## International Destinations

Travel to hundreds of international destinations and save up to 25% off published fares.\*

Search and book these deals online. Discounted fares can be identified on our website whenever you see this logo .

## Special Savings on Vacations, Tours and Cruises

Premiere Care and Pleasant Holidays have teamed up in order to offer you 5% off your vacation package when you book a minimum 2-night vacation online \*\*. With our booking engine, you can simply pick your destination, build your package and save.

Receive 8% off of Globus packages booked online\*\*! Those who travel with Globus can look forward to traveling with expert tour directors, receiving VIP access to major sites and staying in first-class, pre-selected hotels in the areas travelers most enjoy.

## Cruise bonuses and amenities

With Premiere Care you'll receive the best in cruise savings, bonuses and amenities. You have access to special amenities like FREE shore excursions, onboard credit, FREE category upgrades and more...all just for being a member of Premiere Care.

All travel savings based on select preferred participants, availability and specific rules & restrictions. CST #1018299-10.

\*All deals listed above are subject to change, blackout dates, airline imposed rules and restrictions and availability at the time of booking. Some booking and travel dates may vary. Other promotions and departure dates may be available. Other restrictions may apply.

\*\*Prices are per person, and are subject to change, holiday/seasonal supplements, blackout dates and availability at the time of booking. Prices are based on double occupancy and do not include airfare unless expressly noted otherwise. Minimum night stays, minimum stay requirements on air, seasonal surcharges, and resort fees (if any) may apply. Taxes and fees are additional. Some booking and travel dates may vary. Other promotions and departure dates may be available, which may result in a different rate and/or hotel inclusion. Other restrictions may apply. 5% Discount applies to a minimum 2-night hotel stay in all destinations except the continental USA. Continental USA bookings require one-night minimum stay.

## Up to 20% Hotel Savings\*

### Wyndham Hotel Group

As a member of Premiere Care, you'll enjoy savings up to 20% off\* the Best Available Rate on your next Wyndham Hotel stay. Simply call 1.877.670.7088 and use Discount ID# 8000002616 to receive your preferred rate.

- Baymont Inn & Suites®
- Days Inn®
- Howard Johnson®
- Knights Inn®
- Ramada®
- Super 8®
- Travelodge®
- Wingate®
- Wyndham Hotels®

### Choice Hotels

You'll enjoy savings up to 17% off\* your next Choice Hotel stay. Simply call 1.877.424.6423 and use Discount ID# 00064121 to receive your preferred rate.

- Suburban®
- Cambria Suites®
- Sleep Inn®
- Quality Inn®
- Comfort Suites®
- MainStay Suites®
- Econo Lodge®
- Clarion®
- Comfort Inn®
- Rodeway Inn®

\*Discounts vary up to 20% for all listed, except Super 8® which is 10%, and must be booked directly with the Hotel in order to receive the discounted rate. All are based on availability at participating properties, and cannot be combined with other discounts or special rates. Taxes, meals, phone, transportation, gratuities and other charges are not eligible. Best Available Rates are the lowest unrestricted, published room rates available on the date of booking, for a specified room type, bed type, date of arrival and number of guests. Other restrictions may apply.

## Up to 30% Off Auto Rentals

Lock in super savings on your next car rental! Enjoy our special negotiated rates and save up to 30% off. Simply call the applicable phone number below and use the noted member number (CD#) to receive your exclusive discounted rate.

### **National Call: 1.800.227.7368 CD#: MONTROSE**

(Up to 25% off car rentals or 5% off the web rate)

Save on your next rental car with National Car Rental. Establishing a solid reputation as the car rental company of choice, National has a strong commitment to deliver quality service to their customers. National serves the most popular domestic and international travel destinations by providing quality vehicles and service to business and leisure customers.

### **Alamo Call: 1.800.462.5266 CD#: MONTROSE**

(Up to 25% off car rentals or 5% off the web rate)

Avoid the long lines at the airport – book online today. Providing a wide selection of quality vehicles for your leisure or business car rental needs, take advantage of economy and compact car models, convertibles, SUVs and minivans as well as specialty cars and trucks. Alamo Rent A Car brings exceptional rental car rates and variety to every car rental reservation.

### **Enterprise Call: 1.800.261.7331 CD#: MNTROSE**

(Minimum 5% off the web rate)

Discounts for every community – Enterprise Rent-A-Car is a big company that has the approach and feel of a small business. Operating in a vast number of communities, Enterprise reaches more than 90 percent of all Americans. Grounded with their belief in strong customer service, Enterprise is waiting to take your reservation.

### **Hertz Call: 1.800.654.2200 CD#: 1777784**

(10% discount off the web rate)

You have choices with Hertz. From the Green Traveler Collection to the Dream Cars experience, Hertz offers vehicle rental options for every type of traveler. Driving just got a lot more fun.

### **Avis Call: 1.800.331.1212 CD#: K440200**

(5–30% discount off any rate, including promotions)

Whether you're traveling for business or pleasure, Avis has membership programs and personal services to make your travels with us easier and more enjoyable.

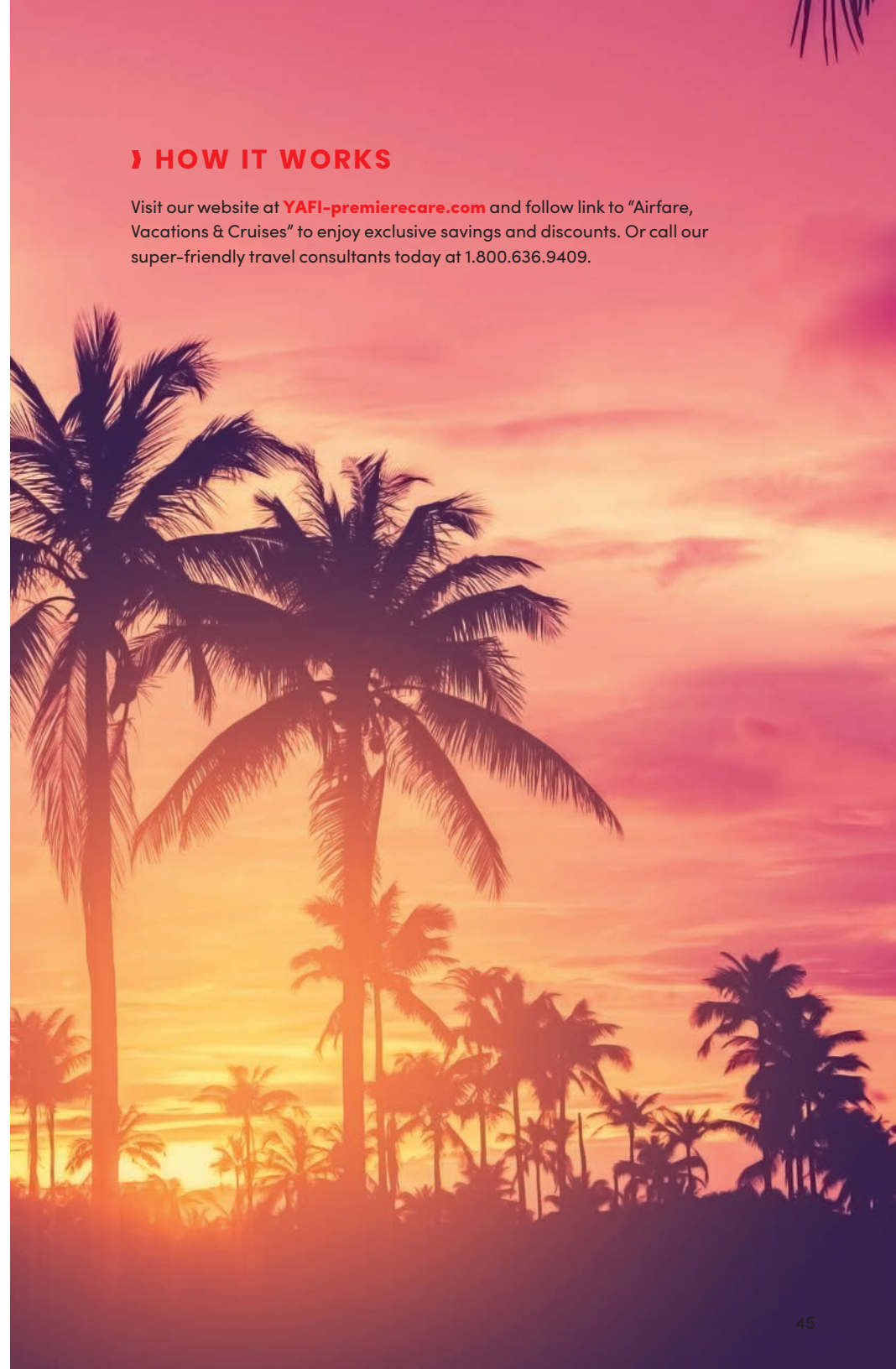
### **Budget Call: 1.800.527.0700 CD#: Z653000**

(5–30% discount off any rate, including promotions)

From vehicle, personal property and health coverages – to frequent renter perks – to car rental add-ons – Budget can make your next rental experience cost effective and hassle-free.

## » HOW IT WORKS

Visit our website at [YAFI-premierecare.com](http://YAFI-premierecare.com) and follow link to "Airfare, Vacations & Cruises" to enjoy exclusive savings and discounts. Or call our super-friendly travel consultants today at 1.800.636.9409.



## Terms and Conditions

The following is the Membership Agreement between YAFI – You Asked for it! (“We and Us”) and the person who has enrolled in the Premiere Care program (“You”). UPON ENROLLMENT, YOU AGREE TO BE BOUND BY THESE TERMS OF MEMBERSHIP. YOU SHOULD READ THIS MEMBERSHIP AGREEMENT CAREFULLY. If you have any questions regarding your Membership, You may contact our customer service center 24 hours a day at the toll-free number listed on your Membership Card.

## Membership Benefits

As a Member, you are entitled to access discounts and/or other Benefits on various products and services offered by participating vendors through the Premiere Care Website and the customer service center (“Benefits”), as described in your Membership Guide or on the program website (“Program Website”). Some Benefits may not be available in your area. Additionally, the discounts available through the program may not be used in conjunction with any other discount program. PLEASE SEE YOUR MEMBERSHIP MATERIALS AND THE PROGRAM WEBSITE FOR IMPORTANT DETAILS AND LIMITATIONS. All listed or quoted prices are current prices only and are subject to change without notice. We reserve the right to suspend or end the program or certain aspects thereof, without prior notice, in our sole discretion. We also reserve the right to suspend or end certain aspects of the program in certain geographic areas, without prior notice, in our sole discretion.

## Membership Terms

Your Membership is effective immediately upon your enrollment in the program and shall continue on a month-to-month basis until cancelled as described below. You may cancel your Membership at any time by calling Us at the toll-free number listed on your membership card or by writing Us at the address indicated below. Unless You notify Us that You wish to cancel your membership by following these instructions or your membership is otherwise cancelled as provided herein, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your statement, depending upon how You enrolled.

## Payment of Membership Fee

The payment of your membership fee (which, if applicable, includes any trial period fee as well as enrollment or processing fees and shipping and handling charges) is made automatically by a charge to the payment source authorized by You (the “Payment Source”) in accordance with the payment terms to which You agreed. In the event that the program offer to which you agreed includes a trial period, You may cancel your membership at any time during the trial period and not be charged, other than any one time enrollment or processing fees, and shipping and handling charges, in each case depending on the program offer to which you agreed, as well as money paid for program Benefits ordered by You. We reserve the right to terminate your Membership at any time without notification, including in the event that We are unable to bill the membership fee to your specified billing source.

## Promotional Membership Fee

From time to time, in our sole discretion, we may provide a reduced membership fee, for a promotional period, to first-time or other selected customers. If you are provided with such a promotional reduction in your membership fee (“Promotional Membership Fee”), your Payment Source will be charged the Promotional Membership Fee for the promotional period. You agree that any such reduced price is only valid for the promotional period established by Us, and that the regular applicable periodic membership fee will be charged to your Payment Source following the end of the promotional period. Terms of the Promotional Membership Fee, including the duration and amount of the Promotional Membership Fee, may vary from time to time.

## Continuation of Membership

Unless you notify Us that You wish to cancel your Membership by following the instructions in the paragraph below titled “Termination of Membership”, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your Payment Source statement, depending upon how You enrolled. We reserve the right to increase or decrease the membership fee, or add new fees and charges, from time to time. You agree that unless You cancel your membership prior to the effective date of the membership fee increase, you will be charged the new applicable periodic membership fee on each anniversary date after the effective date of such change, and You authorize Us to charge the new applicable periodic membership fee to your Payment Source. You are solely responsible for any and all fees charged to your Payment Source by the issuer, bank, or financial institution including, but not limited to, membership, processing, shipping and handling, overdraft, insufficient funds and over-the-credit-limit fees, in each case to the extent applicable.

## Electronic Fund Transfer Authorization

If the Payment Source You have provided is a checking account, You authorize Us to create an electronic funds transfer request (“EFT”) which will be presented to your bank for payment from your checking account. To extend your membership Term month-to-month, You authorize Us to charge your checking account on periodic anniversary dates and therefore to effect pre-authorized transfers from your checking account. Your request to pay your recurring monthly membership fee with pre-authorized charges to your checking account and your electronic execution of an acknowledgement of your acceptance of this Membership Agreement (“Electronic Signature”) constitutes your pre-authorized EFT authorization for future charges on your checking account and your consent to these terms and conditions. (“Your electronic acknowledgement that the amount charged to your checking account may be different from time to time, in accordance with this Membership Agreement, including, without limitation, differing amounts due to Promotional Membership Fees or changes in your membership plan, and You authorize Us to charge your checking account for such varying amounts. You agree that if an EFT is returned unpaid, You will pay a service charge of the maximum allowed by law. EFTs returned for insufficient or uncollected funds, together with service charges, may be debited electronically from your account or collected using a bank draft drawn from your account. You may cancel your membership as described herein. Such cancellation will cancel any checking account authorization that was to occur on any day after the date of cancellation. You may also cancel your pre-authorized debit authorization by contacting your bank within a sufficient time to cancel the authorization (Please see your agreement with your bank for the terms and conditions of cancellation). Please note, however, that You must still notify Us of the cancellation of your membership as described herein, as cancellation of your authorization with your bank will not serve as notice to Us concerning cancellation of your membership.

## Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and your immediate family members may use the Membership. The term “Immediate Family” shall be defined as You, your spouse, and your children, to the extent each is living in your home with a legal address that is the same as yours. Benefits are not to be resold. You are limited to one membership per twelve-month period per Immediate Family. You are responsible for all use of your Membership and will promptly notify Us if You become aware of any unauthorized use of your Membership, your membership card or membership number, or if your membership card is lost or stolen. If You were offered the opportunity to claim a premium or gift in connection with your enrollment in the program, You are limited to one premium or gift per program and, depending upon the offer You agreed to, You may be required to be a member of the program at the time that your claim is processed.

## Disclaimer of Liability

You agree that We and our subsidiaries, affiliates, partners and providers are not responsible or liable for any Benefits provided by participating vendors and, if You have any claims relating to such Benefits, You will make your claim against the vendors providing the Benefits. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY OF THE BENEFITS OR RELATED INFORMATION PROVIDED TO YOU. We do not guarantee, nor are responsible for, the quality of products or services provided by any independent vendors.

We reserve the right to eliminate, add, change and substitute Benefits and participating vendors without notice to You in our sole discretion. We assume no responsibility for the payment of or contribution to any use or sales tax on the Benefits which may be imposed by taxing authorities, and such taxes, to the extent imposed, shall remain your sole responsibility or that of the provider of the Benefits, as the case may be.

IN NO EVENT SHALL WE OR ANY OF OUR AFFILIATES, PARTNERS AND PROVIDERS OR ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR OTHER REPRESENTATIVES BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR AGGRAVATED DAMAGES OR ANY OTHER DAMAGES OF ANY KIND, ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, PROGRAM WEBSITE, MEMBERSHIP GUIDE, ANY MATERIALS, INFORMATION, QUALIFICATION AND RECOMMENDATIONS APPEARING ON ANY PROGRAM WEBSITE, ANY SOFTWARE, TOOLS, TIPS, PRODUCTS, OR SERVICES OFFERED THROUGH, CONTAINED IN OR ADVERTISED ON ANY PROGRAM WEBSITE, AND/OR ANY LINK PROVIDED ON ANY PROGRAM WEBSITE, WHETHER OR NOT WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS EXCLUSION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW. THIS PROVISION SHALL SURVIVE THE TERMINATION OF YOUR MEMBERSHIP.

## Changes to Terms and Conditions

We may, at any time, and at our sole discretion, modify this Membership Agreement by posting the modified Membership Agreement on the Program Website. You agree to review this Membership Agreement periodically on the Program Website. If You do not agree to any modification of this Membership Agreement, You must immediately cancel your membership. Continuing your membership following any such modifications will constitute your acceptance of the modified Membership Agreement.

## Termination of Membership

YOU MAY TERMINATE THIS MEMBERSHIP AGREEMENT AND YOUR MEMBERSHIP AT ANY TIME BY CALLING US AT THE TOLL-FREE NUMBER LISTED ON YOUR MEMBERSHIP CARD/ MATERIALS OR BY NOTIFYING US IN WRITING AT CUSTOMER SERVICE, Premiere Care 10600 W McNichols Detroit, MI 48221 YOUR CANCELLATION WILL BE EFFECTIVE PROMPTLY UPON THE RECEIPT OF YOUR CANCELLATION REQUEST. UPON CANCELLATION, YOU WILL NOT OWE ANY FURTHER MEMBERSHIP FEES AND WILL NOT BE ENTITLED TO A REFUND OF PAST FEES CHARGED TO YOUR ACCOUNT. DEPENDING UPON THE TERMS YOU AGREED TO, ANY ENROLLMENT, PROCESSING AND/OR TRIAL PERIOD FEES MAY NOT BE REFUNDABLE. ANY OTHER FEES OR CHARGES INCURRED IN CONNECTION WITH THE PROGRAM (INCLUDING BANK OR OVERDRAFT CHARGES) ARE YOUR RESPONSIBILITY. WE WILL TERMINATE YOUR MEMBERSHIP IF IT IS NOT USED IN ACCORDANCE WITH THIS MEMBERSHIP AGREEMENT OR YOU HAVE NOT PROPERLY ENROLLED IN THE PROGRAM. IN SUCH A CASE, WE RESERVE THE RIGHT TO: (1) NOT REFUND MEMBERSHIP FEES (INCLUDING, WITHOUT LIMITATION, ANY ENROLLMENT OR PROCESSING FEES, SHIPPING AND HANDLING CHARGES AND OTHER FEES, IN EACH CASE TO THE EXTENT APPLICABLE) PAID BY YOU AND/OR (2) NOT FULFILL ANY PENDING ORDERS FOR BENEFITS PURCHASED PRIOR TO CANCELLATION OF THE MEMBERSHIP. WE RESERVE THE RIGHT TO TERMINATE YOUR MEMBERSHIP AT ANY TIME FOR ANY OTHER REASON. A MEMBER IS PROHIBITED FROM RE-ENROLLING IN THE PROGRAM FOR TWELVE (12) MONTHS FOLLOWING CANCELLATION.

## Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall remain in full force and effect.

## Governing Law

THIS MEMBERSHIP AGREEMENT AND THE TERMS OF MEMBERSHIP SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CHOICE OF LAW PROVISIONS THEREOF.

## Arbitration

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. THE ARBITRATOR'S DECISION WILL GENERALLY BE FINAL AND BINDING. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Any claim, dispute or controversy between You and Us (or made by or against anyone connected with You or Us, or claiming through You or Us) arising from or relating to your membership (“Claim”), including Claims regarding applicability or validity of this arbitration provision, shall be resolved by binding arbitration in accordance with the rules of the American Arbitration Association (“AAA”) (except for any AAA rules providing for class claims or class arbitration) then in effect, subject to this Membership Agreement.

Any Claim regarding the validity or enforceability of this arbitration provision shall be governed by the laws of the State of New York, without giving effect to the choice of law provisions thereof. This arbitration provision is made pursuant to a transaction involving interstate commerce and, in all other respects, including the determination of any questions about whether Claims are within the scope of this arbitration provision and therefore subject to arbitration shall be governed by the Federal Arbitration Act, 9 U.S.C. §1-16 (“FAA”), and shall be resolved by interpreting the arbitration provision in the broadest way the law will allow it to be construed.

All Claims are subject to arbitration, no matter what theory they are based on or what remedy they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other source of law. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis. As an exception to arbitration, You and We retain the right to pursue in a small claims court located in the federal judicial district that includes your billing address at the time of the Claim, any Claim that is within the court's jurisdiction and proceeds on an individual basis.

The arbitration shall be conducted before a single arbitrator, applying to the Claims the substantive laws of the State of New York without giving effect to the choice of law provisions thereof. The arbitrator's authority is limited solely to the Claims between You and Us alone. The arbitration will not be consolidated with any other arbitration proceeding. You and We do not agree to any arbitration on a class action or representative basis, and the arbitrator shall not be authorized to treat any Claim on a class action or representative basis.

If You prevail in the arbitration of any Claim against Us, We will reimburse You for any fees that You paid to the AAA in connection with the arbitration. Any decision rendered will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Arbitration rules and forms may be obtained from the AAA at <http://www.adr.org/>. Claims shall be filed in any AAA office. However, any participatory hearing that You attend shall take place in New York, New York, unless You choose to have the hearing take place in the federal judicial district that includes your billing address at the time the arbitration Claim is filed.

This arbitration provision applies to all Claims now in existence or that may arise in the future. The arbitration provision shall survive termination of your membership as well as voluntary payment of the debt in full by You or any bankruptcy by You.

IF YOU DO NOT CHOOSE TO ACCEPT THIS BINDING ARBITRATION PROVISION, YOU MUST NOTIFY US IN WRITING BY REGISTERED MAIL AT ARBITRATION OPT-OUT, Premiere Care 10600 W McNichols Detroit, MI 48221. WITHIN TWENTY (20) DAYS AFTER RECEIPT OF THIS MEMBERSHIP AGREEMENT, IF YOU SO NOTIFY US BY THAT TIME THAT YOU DO NOT ACCEPT THE BINDING ARBITRATION PROVISION, YOU MAY CONTINUE TO BE A MEMBER FOR THE CURRENT MEMBERSHIP TERM UNLESS THE MEMBERSHIP IS OTHERWISE TERMINATED HEREUNDER. HOWEVER, IN THE EVENT YOUR MEMBERSHIP IS CONTINUED, WE SHALL HAVE THE RIGHT NOT TO RENEW YOUR MEMBERSHIP AT THE END OF THE TWELFTH MONTH ANNIVERSARY DATE.

## Availability Restrictions

This program is only available to residents of the contiguous United States (excluding any such states as We may designate from time to time in your Membership Guide and/or the Program Website). Orders to U.S. military post offices cannot be fulfilled.

## Consent to Electronic Communications

You consent to receive communications from Us about your membership electronically, either by e-mail or by notices posted on the Program Website, as determined by Us in our sole discretion. You agree that any requirement that a notice, disclosure, agreement, or other communication be sent to You by Us in writing is satisfied by such electronic communication. You agree that We may send You e-mails which include notices about your membership as well as information pertaining to the program and services, such as featured products/services or new offerings. You agree that this information is part of your membership with Us.

