



## TRUENORTH INSURANCE PARTNER PLAN MEMBERSHIP AGREEMENT

THIS IS NOT AN INSURANCE CONTRACT NOR AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE POLICY AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW.

I. **MEMBERSHIP AGREEMENT.**<sup>1</sup> The following contract constitutes your **Membership Agreement**. In exchange for receipt of membership fees and subject to all terms herewith, we agree with you as follows:

II. **DEFINITIONS.** Throughout this contract

- “**You**”, “**your**”, “**Covered Person**,” and “**Member**” mean the person executing this **Membership Agreement**.
- “**Spouse**” means the **Member’s** legal **spouse**. Benefits are only available to a **Member’s Spouse** as specifically indicated below and only in a personal passenger vehicle where applicable.
- “**We**,” “**us**,” “**our**,” or “**Company**” means TVC Pro-Driver, the Company providing or arranging for services, and its employees and agents.
- “**Home Office**” means the **Company’s** offices located at 14313 N. May Avenue, Oklahoma City, OK 73134.
- “**Vehicle**” means a properly-licensed motor vehicle designed to operate on public highways.
- “**Covered vehicle**” means any **vehicle** you are using with the permission of the **vehicle’s** owner, whether that **vehicle** be commercial or personal passenger. **Covered vehicle** specifically excludes any vehicle operated without the permission of the owner.
- “**Provider Attorney**” means the law firm or attorney **we** have engaged on **your** behalf or is designated by **us** to provide the Attorney Representation Benefits of Membership, as applicable, and who has accepted such representation.
- “**Court of Original Jurisdiction**” means the Court, board, or administrative agency in which the charge or complaint is first filed and excludes any subsequent proceedings for review, appeal, or reconsideration.

III. **BENEFITS OF MEMBERSHIP.**

A. **ATTORNEY REPRESENTATION.** This Benefit applies to **you** when you operate a commercial or personal passenger vehicle, unless the Benefit specifies otherwise.

1. **REPRESENTATION FOR MOVING AND NON-MOVING TRAFFIC VIOLATIONS.** If a **Member** is driving the **covered vehicle** then the **Member** is entitled to representation in the **court of original jurisdiction** by a **Provider Attorney** for coverable moving and non-moving traffic violations, subject to the following:

- **Member** MUST call 1-800-288-2889 or email [legal@prodriver.com](mailto:legal@prodriver.com) to report the traffic violation **within three (3) days (72 hours) of receiving the citation**. The call or email will be logged, membership verified, and **Member** will be asked to immediately send the following, if **Member** has not already done so:
  - Original citation or legible copy of both the front and back of the citation;
  - Completed Power of Attorney Certificate;
  - Statement of Fact regarding the incident; and
  - Any other documentation required by the **court of original jurisdiction**, the **Provider Attorney**, or local law.

<sup>1</sup> This plan is administered and operated by Motor Club of America Enterprises, Inc.

- TVC Pro-Driver must receive the above information in full in the **Home Office** at least ten (10) business days prior to the court date. When **we** receive the completed information, **we** will process and forward it to the **Provider Attorney** who will handle the case in the jurisdiction where it was received.
  - If **Member** fails to report the traffic violation within three (3) days (72 hours) of receiving the citation and/or fails to submit the information identified above to the **Home Office** at least ten (10) business days prior to the court date, **we** cannot guarantee representation.
  - The **Provider Attorney** will bill the **Company** for coverable attorneys' fees. **Member** is responsible for out-of-pocket expenses that may be incurred such as fines, fees, or other court costs.
  - This Benefit is available to **your spouse** for moving violations in a personal passenger **vehicle** only.
2. **REPRESENTATION FOR SERIOUS TRAFFIC VIOLATIONS.** Your membership provides **you** with representation by a **Provider Attorney** in the **court of original jurisdiction** for criminal charges such as vehicular manslaughter, vehicular homicide, and negligent homicide resulting from a serious traffic accident.<sup>2</sup>
3. **REPRESENTATION FOR PRE-EXISTING CITATIONS.**<sup>3</sup> Subject to a handling fee of \$299, **your** membership provides **you** with representation by a **Provider Attorney** in the **court of original jurisdiction** for pre-existing citations if the citation is received in our **Home Office at least six (6) business days** prior to the court date. Citations received in our **Home Office less than five (5) business days** prior to the court date are subject to a handling fee of **\$399**.
- Pre-existing citation coverage excludes appeals; charges due to accidents; criminal charges such as vehicular manslaughter, vehicular homicide, and negligent homicide resulting from a serious traffic accident; and previous citations for violations not covered by the **Membership Agreement**. This excluded coverage may, however, be subject to the Provider Attorney Service Discount at **Member's** election.
4. **COMPLIANCE, SAFETY, AND ACCOUNTABILITY ("CSA") CHALLENGES.** **Company** navigates CSA challenges. When traffic violation representation results in a challengeable reduction and **Company** is provided the corresponding inspection report, **Company** will perform a free DataQ Challenge to assist **Member** in addressing **Member's** PSP Report.
5. **PROVIDER ATTORNEY SERVICE DISCOUNT.** When a legal situation not specifically covered elsewhere in this **Membership Agreement** requires assistance from a **Provider Attorney**, the **Member** may retain the **Provider Attorney** for a twenty-five (25) percent discount off the **Provider Attorney's** standard market rate(s). In order to secure these services under this discount, contact the **Company** with the details of your legal matter. Once we have put **you** in contact with a **Provider Attorney**, **you** will need to agree with the **Provider Attorney** upon a fee based on the scope of work required, subject to the twenty-five (25) percent discount. Once **you** have reached such agreement, **we** will transfer **your** file to the **Provider Attorney** and close the matter. This means that legal matters qualifying for the **Provider Attorney Service Discount** are not covered cases and are not managed by the **Company**. If **You** choose to engage the services of a **Provider Attorney** using the **Provider Attorney Service Discount**, it is **your**

<sup>2</sup> See Exclusions at Part IV below.

<sup>3</sup> This benefit is not currently available in North Carolina.

responsibility alone to work with the **Provider Attorney** and to ensure that **you** are represented in court by, including but not limited to, maintaining direct contact with the **Provider Attorney**, providing the **Provider Attorney** with all information necessary to successfully address the matter, and making direct payment to the **Provider Attorney** for all fees. The **Company** takes no responsibility for assisting the **Member** in communicating with the **Provider Attorney** regarding case details, and the **Company** has no responsibility with respect to reporting to the **Member** case status, payment status, court dates, and the like. This Benefit is available to **your spouse**.

As noted above, the **Company** arranges for representation through a **Provider Attorney**. The **Provider Attorney** is not an employee of the **Company** but is an independent counsel engaged by the **Company** on the **Member's** behalf. The **Provider Attorney** is responsible for the **Member's** legal representation and is subject to the rules and regulations of the bar in his or her practicing jurisdiction(s). It is within the sole discretion of the **Provider Attorney** to determine whether claims or defenses pertaining to any matter under any portion of this **Membership Agreement** present a frivolous or otherwise unmeritorious judgment or decision.

## B. BONDS.

- \$5,000 POLICE BAIL BOND.** **Company** will pay the fee up to 10 percent (10%) but no more for a police bail bond valued at \$5,000 or less when **Member** is charged with vehicular manslaughter, vehicular homicide, or negligent homicide as the result of **Member's** involvement in an auto accident while driving the **covered vehicle**. **Company** will not be and shall not serve as a surety on any bail bond, but only contracts to pay for a professional bail bondsman's fee. This Benefit of Membership excludes any bond for any non-moving violation charge and specifically excludes any charge involving:
  - illegally leaving the scene of an accident;
  - an offense involving alcoholic beverages or drugs or the use of either;
  - overweight, overlength, or operating a vehicle with an improper license, permit, tag, or equipment; or
  - delinquent or past due citations.
- UP TO \$200 CASH APPEARANCE BOND.**<sup>4</sup> In the event **you** are arrested for a moving or non-moving violation, **your** TVC Bond Card may be accepted as a cash bond, or, alternatively, **Company** will wire the money to the holding authority according to the terms indicated on **your** TVC Bond Card. **Member** must reimburse **Company** for the Cash Appearance Bond.
- REIMBURSEMENT FOR BAIL BOND PREMIUM.** **We** will reimburse **you** for the cost of a bail bond to guarantee **your** appearance in court, if **you** are arrested for a motor vehicle law violation or on any charge involving bodily injury or death due to an automobile accident. It will be **your** responsibility to arrange for the bond, obtain a receipt and forward it to **us** for reimbursement. **We** will reimburse **you** for bail bond premium rates charged by licensed surety companies up to a maximum of \$400. The amount of the bail bond shall not exceed \$10,000. This Benefit is also available to **your spouse**.

## C. ROADSIDE ASSISTANCE.

<sup>4</sup> Although your TVC Bond Card will be accepted in many States, some States do not accept bond certificates, or accept bond certificates for lesser amounts. For example, bonds are not available in CA.

1. **COMMERCIAL VEHICLE DISPATCHING.** We will dispatch a commercial vehicle service provider from our Nationwide Network. **Member** is responsible for the cost of services provided.
2. **PERSONAL PASSENGER VEHICLE EMERGENCY TOWING AND ROADSIDE SERVICE.** **Company** pays reasonable charges to get **your personal passenger vehicle** moving such as, for example, flat tires, sufficient fuel to drive to the nearest gas station, jumps and unlocks, and, when **we** are unable to get **your** vehicle moving in a reasonable time, towing to the nearest servicing facility when **your personal passenger vehicle** is disabled. This Benefit is also available to **your spouse** in a personal passenger vehicle only.

Roadside assistance does not cover:

- service for trucks with a licensed load capacity in excess of one (1) ton, vehicles of a dual wheel class, buses, tractors, or trailers;
- wench-out, extraction, or removal of snow or ice from or around **your covered vehicle** or from or around any driveway, premises, street, highway, or parking area;
- any auto parts, rental battery, return of rental battery, supplies or accessories furnished by garage or service stations, repairs to door locks, new keys, or opening of rear deck;
- any repairs or materials used in repairing a flat tire, or a second trip by a service provider for the same disablement; or
- any repairs to skid chains and snow tires, balancing of snow tires, rotating of tires, or dismounting of skid chains or snow tires.

**D. EMERGENCY TRAVEL REIMBURSEMENT.** If **your** personal passenger vehicle is involved in a collision at least 100 miles from home, **we** will reimburse you up to \$750 for covered expenses to keep **your** trip on schedule. Covered expenses include **one** of the following:

- Rental Car, to your destination and back; **or**
- Lodging and meals up to seventy-two (72) hours at the place of the accident; **or**
- Commercial transportation to and from the accident destination within seventy-two (72) hours of accident.

**You** must report the incident within ninety (90) days, and **you** will be asked to send a copy of the police accident report and all receipts. This Benefit is also available to **your spouse** in a personal passenger vehicle only.

**E. THEFT REWARD.** A \$500 reward will be paid for information leading to the arrest and conviction of anyone who steals a personal passenger vehicle owned or leased by you. Stolen contents or losses due to vandalism are not covered. You, your family, or police officers are not eligible for reward. This Benefit is also available to your spouse.

**F. AMBULANCE SERVICE.** If your personal passenger vehicle is involved in an accident, we will reimburse you up to \$100 when you must be transported from the scene of the accident by ambulance service. You must report the incident within ninety (90) days, and you will be asked to send a copy of the police accident report and all receipts. This Benefit is also available to your spouse in a personal passenger vehicle only. This Benefit is subject to the Exclusions listed under Section IV(A).

The **Company** reserves the right to change from time to time the **Benefits of Membership** described at this Part III and the Membership price. All such changes will be noticed through the **Company's** website thirty (30) days prior to those



changes taking effect. Following such notice, **Member** shall have been deemed to have accepted such change unless **Member** notifies **Company** of **Member's** desire to cancel membership as specified at Part VII(D) below.

#### IV. EXCLUSIONS.

A. The rights and privileges provided under Section III of this **Membership Agreement** exclude and do not apply to those otherwise covered by this **Membership Agreement** if the **Member** is charged as a result of:

- any parking or environmental charges;
- drug- or alcohol-related matters;
- failure to appear on a prior traffic violation;
- driving on a suspended, revoked, or invalid permit;
- a felony;
- hit and run;
- appeals;
- warrants;
- charges out of the court of original jurisdiction; or
- Tickets received in jurisdictions in which the Provider Attorney has determined, in their sole discretion, no relief can be obtained from that court<sup>5</sup>.

This Membership Agreement also excludes and does not apply to any act or omission otherwise giving rise to coverage if such act or omission was performed in the commission of any crime under any municipal ordinance or state and/or federal statute, except as is otherwise specifically provided for and covered under this **Membership Agreement**.

- B. This **Membership Agreement** excludes and does not cover any fines, court costs, penalties, expert witness fees, bonds, bail bonds, or other out-of-pocket expenses.
- C. This **Membership Agreement** excludes traffic, criminal, and civil charges against the **Covered Person** which arise solely due to the ownership of the **vehicle** itself, management or association with a business, partnership or corporation, or which involve an incident wherein the **Covered Person** was not actually driving or operating a **vehicle**.
- D. Pre-existing charges which include accident or criminal charges arising from accidents including charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide.
- E. Radar detector violations.

#### V. FREE, OPTIONAL DISCOUNTS.

- **\$10,000 AD&D Benefit (Group Policy Provided through CHUBB Insurance)**
- **Tire Discounts**

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<sup>5</sup> Should Member decide to proceed with obtaining a Provider Attorney to dispute the ticket, TVC will provide assistance in accordance with Part III.5. above.



- **Fuel Discounts<sup>6</sup>**
- **TVC Pro-Driver Rewards (500 points at sign up/200 points every month thereafter)**
- **WellCard Benefits**
- **Car Rental Discounts**
- **Satellite TV Discount**
- **SiriusXM Discount**

These free, optional discounts are made available to Members through TVC or through third-party service providers. All free, optional discounts may be modified or terminated at any time and may change without notice.

#### VI. **COVERAGE AREA.**

- A. This **Membership Agreement** and all the rights, duties, and responsibilities set forth herein apply to and are applicable in the fifty (50) United States and Canada (where available and not specifically excluded). The possessions and territories of the United States including Puerto Rico are not covered under this Membership Agreement.

#### VII. **TERM AND TERMINATION**

- A. **Term.** Coverage begins on the date the **Member** signs the **Membership Agreement** (“Effective Date”) and continues until cancelled or terminated.
- B. **Price.** Member agrees to pay a monthly Membership Fee for the Benefits of Membership above described.
- C. **Renewal.** The **Company**, at its option, may renew the **Membership Agreement**. Renewal is any month after the first twelve (12) months.
- D. **Cancellation by the Member.** Should the **Member** wish to cancel this **Membership Agreement**, **Member** should notify TrueNorth at 877-490-0177. The **Member’s Membership** shall terminate on the date the **Company** receives notice.
- E. **Termination by the Company.** Non-payment of the **Membership Fee** shall result in termination of your **Membership** as of the due date of the last payment. The **Company** may also, at its discretion, discontinue the product described herein in its entirety and terminate this **Membership Agreement** for discontinuation of the product or for any other reason upon thirty (30) days’ written notice posted on the **Company’s** website.
- F. **Return of Unearned Membership Fee.** If you cancel or we terminate your membership, the unearned fee

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<sup>6</sup> Beginning March 1, 2023, if a fuel card account has been inactive for at least twelve (12) continuous months, a dormancy fee of \$25 per month will be charged against the account until the balance is reduced to zero. Members can stop the monthly deduction of the dormancy fee at the time with a single use of the account’s card, or by adding additional value to the account. If the value in a fuel card’s account is less than the dormancy fee, the remaining value in the account will be reduced to zero.

(cancellation date to expiration date) will be computed on a pro-rata basis, without any deductions. If that computed, pro-rata sum entitles **you** to a refund, such refund will be mailed to **you** after the processing of the cancellation or termination.

- G. **Contact Information.** **Member** agrees to keep the **Company** informed of any changes to or updates in **Member's** contact information including, but not limited to, phone number, email address, and physical address. **Member** agrees that it is **Member's** responsibility to notify **Company** of any such changes in Contact Information so as to ensure **Company** may communicate with **Member** in an appropriate time frame. Failure by a **Member** to update Contact Information may result in **Company's** inability to guarantee case coverage under Part III above and shall not constitute a failure to fulfill the Benefits of Membership herein.

## VIII. GENERAL PROVISIONS.

- A. **Non-Waiver.** No covenant or condition of this Membership Agreement may be waived except by the written consent of an officer of the Company. No agent, employee, or sales associate has the authority to change the Membership Agreement or to waive any of its provisions.
- B. **Force Majeure and Other Delays.** The Company shall not be liable hereunder by reason of any failure or delay in performance of its obligations hereunder on account of strikes, shortages, riots, insurrection, fires, flood, storm, explosion, acts of God, war, terrorism, governmental action, earthquakes, material shortages, or any other cause beyond the reasonable control of the Company.
- C. **Headings and Exhibits.** All headings used in this Membership Agreement are inserted herein for the convenience of reference only and shall not be considered in the construction of any provision hereof. All exhibits, schedules, or other documents that are attached and referred to in the text of this Membership Agreement shall be considered as part of this Membership Agreement as if fully set out herein.
- D. **Severability.** Any provision of this Membership Agreement which is unenforceable under the laws of any jurisdiction which are applicable hereto shall be ineffective to the extent such laws apply without causing such provisions to be ineffective under the laws of any other jurisdiction which may be or become applicable and without invalidating the remaining provisions of this Membership Agreement.
- E. **Subrogation.** If the **Company** or **Provider Attorney** makes a payment under this **Membership Agreement** and the person to or for whom payment was made has a right to recover damages from another, the **Company** shall be subrogated to that right.
- F. **Governing Law.** This Membership Agreement shall be governed and construed in accordance with the laws of the State of Oklahoma. Exclusive venue for any dispute arising hereunder is the federal or state courts sitting in Oklahoma City, Oklahoma.