



INSURANCE TOWING vs. AAA

Roadside assistance vs. AAA: which is better?

The fear of being stranded on the road can be daunting, but there are plenty of roadside assistance options out there. You can add roadside assistance to your personal auto policy — your GEICO or Progressive policy, for instance — or you can buy a secondary policy through a company like AAA. Each option comes with costs and benefits, including price and coverage differences. Let's explore the AAA vs. insurance roadside assistance debate to decide which is most cost-effective.

1. What is covered by AAA?
2. How much does AAA cost?
3. AAA vs. car insurance roadside assistance

What is AAA and what coverage does it provide?

Although AAA is a car insurance company, it is known for its roadside assistance program. Offering more coverage than a typical insurer-provided roadside assistance program, AAA's roadside assistance package comes in tiers. See below what's included in AAA's Classic, Plus, and Premier membership levels.

Coverage Detail	Classic Membership	Plus Membership	Premier Membership
Jump Start	Included	Included	Included
Towing	Up to 7 miles, 4 times a year.	Up to 100 miles	One per household up to 200 miles, remaining tows up to 100 miles
Emergency Fuel Services	Free delivery, pay for fuel	Free delivery and fuel	Free delivery and fuel
Vehicle lockout	Coverage up to \$60	Coverage up to \$100	Coverage up to \$150
Flat Tire Service	Included	Included	Included
Extrication/Winching Service	One service per year	Two services	Two services
Rental Car Benefits	Discounted	Discounted plus one car-class upgrade	One-day complimentary midsize rental car
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AAA's roadside assistance package is more comprehensive than similar programs offered by other car insurance providers. Each of these is consistent with the tier membership plan as described above.

Coverage Detail	Classic Membership	Plus Membership	Premier Membership
Vehicle Registration Renewal Help	Included	Included	Included
Discounts (shopping, dining, hotels, and entertainment)	Included	Included	Included
Identity Theft Protection	Daily monitoring, email alerts, fraud resolution support, loss card protection	Daily monitoring, email alerts, fraud resolution support, loss card protection	Daily monitoring, email alerts, fraud resolution support, loss card protection, \$10,000 in identity theft insurance
Discount to Carfax Vehicle Report	20% off CARFAX	20% off CARFAX	One free year, 40% for additional reports
Vehicle inspection service	Free 40pt, or discount 86pt	Free 40pt, or discount 86pt	\$45 mail-in rebate for 86pt
Extrication/Winching Service	One service per year	Two services	Two services
Rental Car Benefits	Discounted	Discounted plus one car-class upgrade	One-day complimentary midsize rental car

The primary difference between AAA and your auto insurer is that AAA is a full-service auto owners' organization, rather than a company focused on insuring your vehicle.

How much does AAA cost?

Because AAA is built on a tiered membership system, the cost changes by tier. The price depends on the number of people and vehicles you have on the plan. The rates listed below are reflective of a one-driver, one-vehicle household. You can add drivers to your AAA membership with a slight increase in membership fees.

Coverage Detail	Classic Membership	Plus Membership	Premier Membership
Monthly Fee	\$5	\$7.75	\$9.75
6-Month Fee	\$30	\$47	\$59
Annual Fee	\$60	\$279	\$351

Competitor comparisons: insurance companies' roadside assistance programs

The roadside assistance programs of top insurance companies share some things in common with AAA. The only companies that provide small labor or mechanical help and winching services (if your vehicle is stuck in the mud and needs to be extracted) are Progressive and AARP.

Insurance Provider	GEICO	State Farm	USAA	Progressive	AARP
Emergency Jumpstart Services	Yes	Yes	Yes	Yes	Yes
Towing	Yes — to nearest service station	Yes	Yes	15-mile radius	Yes
Emergency Fuel Services	No	Yes	Yes	Yes	Yes
Vehicle Lockout	Up to \$100	Yes	Yes	Yes	Yes
Flat Tire Service	Yes	Yes	Yes	Yes	Yes
Extrication/Winching Service	No	No	No	Yes	Yes
Labor/Small Mechanical Repair	No	No	No	Up to One Hour	Yes

One major difference between AAA and insurer-provided roadside assistance is the level of detail they provide regarding their obligations. AAA has a more comprehensive and clearly outlined program. AAA outlines within its policy documentation the services it will and will not cover — for example, for how many miles the service will tow your vehicle. Personal auto insurance policies usually describe their towing limitations as “to the nearest towing facility.” Depending on your location, this could be 4 blocks, 7 miles, or 100 miles.

Insurance-provided roadside assistance programs are usually cheaper than AAA. Roadside assistance is factored into your monthly bill just as your comprehensive or collision coverage would be. Below are average costs to expect from these services.

Insurance Provider	Roadside Assistance Cost
GEICO	\$14 per car, per year
State Farm	\$5-\$7 per policy period
USAA	Unlisted
Progressive	\$10-\$18 per policy period
AARP	\$58-\$74 per year

Should you use AAA or your car insurance for roadside help?

That depends on what level of service you require. AAA's offerings go beyond roadside assistance, and it is renowned for its quality of service. If you travel to remote locations, the piece of mind provided by AAA could be worth the extra investment.

If you live in a metro area and don't drive much, but still want roadside support, your current provider's roadside service might be a suitable solution.