

24/7 Dispatch Phone Numbers		Customer Service
Cars/RVs/Motorcycles 1-888-732-1427	Bicycles and Elf Vehicles 1-866-732-1427	Monday - Friday 8:30am to 5:30pm 1-866-238-1137



## Better World Club

**PLEASE NOTE: YOUR MEMBERSHIP IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE CONTRACT, NOR IS IT INTENDED TO COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW(S).**

Send all payments and reimbursement requests to:

Better World Club  
Member Services  
412 NW Couch St. Suite #100  
Portland, OR 97209

Web: [www.betterworldclub.com](http://www.betterworldclub.com)  
E-mail: [club@betterworldclub.com](mailto:club@betterworldclub.com)  
Local Phone: 1-503-546-1137  
Local Fax: 1-503-546-1117

The motor club services are provided through our partner, Cross Country Motor Club, Inc., except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming where services are provided by Cross Country Motor club of California, Inc.

### General Provisions

#### Inconsistency

If there is any inconsistency between the language of this document and information provided by an agent or representative of Better World Club or an independent contractor providing service to a member, the language, terms, limits and conditions of this document shall control over any conflicting terms.

#### Telephone Monitoring

Members who telephone Better World Club consent to the monitoring and recording of incoming and follow-up phone calls.

#### Address/ Email/ Name/ Credit or Debit Card Changes

In order to keep your membership active, and to allow us to send you information that may affect your membership, you must notify us of any name, street address, e-mail address, or credit or debit card changes (where applicable). We are not responsible for incomplete coverage due to inaccurate contact information.

#### Benefits and Dues

Both are subject to change without notice. From time to time, additional benefits and services may be offered.



### **Bank Charges**

We are not responsible for any fees or charges imposed by any bank or credit/debit card issuer relating to the use of your credit/debit card or personal check including but not limited to overdraft or credit limit fees.

### **Promotions**

Better World Club offers a variety of discounts on new membership policies. These are intended for those who have never been a part of the Better World Club. Those who abuse the promotion will be asked to pay in full or forfeit their membership. Memberships must be paid in full before services are available.

### **On-Going Policy Discounts**

Members that drive Hybrid and Electric Vehicles are eligible for an on-going discount on their renewal rate. In order to maintain fair and reasonable prices, we monitor the use of these discounts. Should those who receive discounts pose a higher insurance risk, we cannot maintain the discount. Owning the vehicle does not guarantee a discount every year.

## **Membership Information**

### **Start Date**

Your membership begins three business days after your application is processed and accepted. Application does not guarantee enrollment. You will be notified via email if there is a problem with your application. If you do not provide a valid email address, we will send you a document via USPS which may delay a start date further. If you chose a future start day, it will begin on the date requested.

**We do not cover breakdowns that occur before your start date.** As with any organization, membership is subject to the payment of dues. Membership is for a period of 12 consecutive months. Should you violate this policy, your dues will be forfeit and membership cancelled.

### **Renewals**

If you are a renewing member on a lapsed membership, the three-day waiting period will also apply. In some cases, you may be charged a late fee. Coverage is not guaranteed if you receive/require service during a lapse of coverage due to a late renewal. These services are not eligible for reimbursement.

### **Probationary Period**

We reserve the right to limit access of Premium benefits on new memberships as well as late renewals. In some cases, we may institute a 30-day probationary period. During the probationary period, basic services will be available to you.

### **Eligible Members**

You must be a named primary or associate member on an active membership to utilize club benefits. Service calls are not transferable to other household members. A maximum of 3 associate members can be added to a primary member's account. Associate members must live in the same household as the primary member.

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Associate members can be domestic partners, spouses, elder parents living in the household, children between the ages of 18-25. (Children under the age of 25, living away from home only if they are enrolled in school.)

### Membership Changes

You must be a member in good standing to add an associate driver to your account or upgrade the account. The allotment of service calls will be in proportion to the length of membership. We evaluate each request for membership changes on a case by case basis. Usage will affect your ability to make these changes.

### Reasonable Accommodation

We cannot guarantee all vendors will be willing and able to carry more than one passenger. (Please let us know if children requiring car seats are present.) If the eligible member is accompanied by other passengers in the broken-down vehicle, we will attempt to provide a ride for all members of the vehicle. If a secondary vehicle is required to transport multiple passengers, those fees will be the responsible of the member and are not eligible for reimbursement. If you are riding with pets, please let us know at the beginning of the call so we can accommodate your furry friends as well.

### Eligible Vehicles – Basic and Premium Memberships

Vehicles that are broken down before your membership begins are not eligible for service. If you attempt to utilize the service on a vehicle that is disabled before you become a member, your account may be cancelled and your membership fees forfeited as a result. (Please see section Probationary Period.) Club benefits can be used to provide service for any of the following private passenger vehicles eligible members may be driving or riding in. Vehicles must be intended primarily for personal use. Eligible vehicles may be owned, leased, rented, or borrowed (including company cars assigned to the member for full-time personal use):

- Automobiles
- SUVs and Vans under 10,000 GVW\*
- Pick-Up Trucks under 10,000 GVW\*
- Mopeds/Scooters under 50ccs (over 50ccs will require a Motorcycle policy.)
- Bicycles (Must have bicycle policy. Policy details not included in this document. Please see bicycle specific agreement.)

\*GVW - Gross Vehicle Weight - Some of the larger vans and pick-up trucks require a medium duty tow truck. Our Basic and Premium services cover light duty tows only. If your vehicle falls into the higher weight class, you are required to have the RV program. Vehicles with dual wheel chassis require medium duty trucks as well and will require the RV program. If you do not have the proper coverage at the time of dispatch, we may not be able to dispatch and/or there will be out of pocket expenses.



### **Ineligible Vehicles**

The following vehicles are NOT ELIGIBLE: commercial and/or business-use vehicles (formal or informal) including

but not limited to taxis, limousines, automobiles, vans, trucks, and vehicle using dealer tags. (If you are a business, please contact us regarding our Fleet Program.)

Vehicles that are in an unsafe condition will not be serviced or if the vehicle is in a location that would be hazardous for service vehicles to reach. Including, but not limited to, beaches, dunes, fields, marshes, forest access roads, unmaintained roads, etc.

Vehicles that are beyond repair, destined for the junk yard, or to be used as salvage, are not eligible for service. Roadside assistance is intended to help you put your car back on the road.

Vehicles for transport. If your vehicle will function on its own without assistance, it is not eligible for a tow. We do not transport cars.

### **Dirt Roads**

If your vehicle breaks down on a dirt road, it will be at the discretion of the service providers in your area. If a road is regularly maintained, we may be able to service your vehicle, but cannot guarantee it.

### **Service Calls**

Each member will be covered for up to 4 service calls per membership year. Only one call per break-down is available. Service calls are not transferable to other members on a membership and do not carry over. Better World Club will dispatch additional service calls at the expense of the member. Membership benefits will only apply to incidents that occur while membership is active. Excessive or frequent use of service calls may result in downgrade or cancellation of membership. We reserve the right to charge for services rendered on expired or ineligible accounts. You may not add coverage at the time of need, purchase a secondary membership, or add associates to add service calls.

### **RV/Trailer Coverage**

By adding RV/Trailer coverage, all Premium Auto benefits will extend to the following vehicles that fall between 10,000-19,999 GVWR:

- Recreation Vehicles
- Cab Over Campers
- 5<sup>th</sup> Wheels
- Camping trailers/ Tent trailers
- Motorhomes
- Empty horse trailers
- Boat Trailers
- Dual wheel chassis
- Recreation trailers

If both the vehicle pulling the trailer and the trailer itself need to be towed, it will count as 2 service calls. We will do our best to accommodate heavy duty vehicles (over 20,000 GVW) but cannot guarantee that service will be available. There will be a price cap of \$300 on RV calls.

Motorcycles are automatically included in the RV plan.

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### Motorcycle/Scooter Coverage

Extends Basic or Premium Auto benefits to eligible motorcycles and scooters 50cc's and over. Scooters under 50cc's are covered under our auto plans. Electric assist bicycles are covered under our Bicycle Plan.

### Bicycle Coverage

24/7 nationwide bicycle roadside assistance. Please see Bicycle Contract for details.

### Cancellation, Temporary Suspension and Non-Renewals

You may cancel your membership at any time by calling 1-866-238-1137 or writing to our Membership Office. We offer a full refund if you cancel within the first 30 days and have not used any service calls. We will provide a prorated refund of unused membership dues calculated from the cancellation date, less the value of services rendered since the date of your enrollment or last membership renewal, whichever is more recent, except in CA, MD, MA, MT, MS, OK, NV and WY where these deductions are not applied.

We may suspend or cancel certain membership benefits during a membership period for excessive use of the benefits and services we provide. Excessive can be defined as four times in one year, two times within one week, etc. Use of your emergency roadside or towing service benefit four (4) times within any one membership period will result in the automatic suspension of that benefit until the beginning of your next membership period. However, you are not guaranteed a renewal option should you exhaust all of your calls. Throughout the suspension period, we will continue to dispatch a service provider at your expense if you call us for help.

We may cancel your membership during a membership period for any of the following reasons: 1) Failure to pay your membership dues; 2) Material misrepresentations; 3) Fraudulent submission of a request for reimbursement; 4) Excessive use of the benefits and services we offer; 5) Creating multiple accounts; 6) or Having different aliases.

### Roadside Assistance Services

#### Emergency Roadside Assistance

The purpose of the Roadside Assistance benefit is to provide service in common emergency situations to get you and your vehicle back on the road. In many cases, we will dispatch a light duty truck or van to assist with "soft" services such as tire changes, jumpstarts, and lockouts. We do not do tows of convenience or transport cars.

If the eligible vehicle you are driving becomes disabled anywhere in the US or Canada, you must call **1-888-732-1427** for service or **1-866-732-1427** for bicycle service only. We will dispatch for the following services:

- **Towing**
- **Battery Jumpstarts**
- **Flat Tire Change**
- **Fuel Delivery**
- **Winching**
- **Lockout Service**



If at any time you no longer require service, please contact us to cancel the dispatch, or follow the cancellation prompt on the follow up call from the dispatch center.

Service providers require that you be with your vehicle when they arrive. Please answer your phone while you await their arrival as they may need location clarification. You are responsible for staying in a safe place until the service provider arrives. When the service provider arrives, sign the receipt for covered expenses up to your benefit limit. You are responsible for payment of any additional expenses not covered or in excess of your benefit limit.

*Emergency road service is not intended as an alternative to proper vehicle maintenance. Please maintain your vehicle in good mechanical condition. Frequent calls for the same service may result in suspension of benefits.*

*Emergency roadside assistance is an insurance product. We do not sell tows.*

You MUST call our 24/7 dispatch service to receive road service or towing benefits. Better World Club dispatches emergency roadside assistance through a network of independent service providers authorized to perform road and towing service for our members. If you call us and we cannot dispatch service through our network, the representative will instruct you to file a claim for reimbursement. You may then call any service provider and pay them directly for services rendered. You'll be reimbursed up to your benefit limit when you submit your written reimbursement request within 90 days of service. Extreme weather conditions, acts of God or nature, heavy call volume, or lack of equipment availability may affect our ability to provide service.

#### **Important:**

Emergency road and towing service is rendered by service providers who are independent contractors and who are neither agents nor employees of the Motor Club. Because these independent contractors have exclusive control over their own equipment and personnel, the Club is not responsible for their acts or omissions or for the quality of any service they provide. For those same reasons, the Club assumes no liability for property damage or bodily injury, if any, caused by a service provider or for loss of personal items left in vehicle. Any claim involving such damage or injury should be filed directly with the responsible service provider. The Club cannot guarantee repairs, the hours of operation of repair facilities, the promptness of repairs, or provide more than one tow per breakdown. It is the member's responsibility to arrange for repairs with the service facility.

If you have a complaint regarding damage caused by the vendor, please contact dispatch at 1-888-732-1427.

#### **When to Contact Your Insurance Company**

##### **Accidents**

In the event of an accident, please contact your auto policy carrier. Towing is often covered under auto insurance policies and is the responsibility of the party at fault. If roadside assistance or towing is required, the local law enforcement official on the scene will usually arrange for service. If not, please call 1-888-732-1427 for dispatch of a service provider. You may submit your receipt for reimbursement, but you will be capped at \$50/\$100 depending on benefit limit.

##### **Vandalism**

If your car is disabled due to an act of vandalism, please contact your auto policy carrier for service. If they will not cover the cost of the service, you may submit your receipt for reimbursement.

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**The following roadside services are available:**

**Basic Auto – Towing up to 5 Miles/Occurrence**

**Premium Auto – Towing up to 100 Miles/Occurrence**

### **Towing**

Towing is available to the nearest qualified repair facility up to your towing benefit limit. Towing to your residence is also allowed. Members are responsible for paying for services beyond their benefit limit at the time of service. Only one tow will be covered per disablement. Exceptions will be made for tows off a turnpike, the secondary tow will be capped at \$50/\$100. Certain roads can only be serviced by state-contracted towing companies (i.e. New Jersey Turnpike). We will reimburse up to your regular limit if we cannot dispatch a network provider to you.

### **Police Tow**

If the police determine that your breakdown requires urgency, and they find a service provider for you, you are eligible for reimbursement, up to your benefit limit. Towing at the discretion of a law enforcement officer related to traffic obstruction, impoundment, abandonment, illegal parking or other violations of the law are not a covered service. We do not service vehicles with expired tags.

### **Battery Jumpstart**

The service provider will provide a battery jump or tow your vehicle if your vehicle won't start due to a dead or weak battery. Please let us know if you require a jump/possible tow so we can dispatch a proper service provider. (i.e. I left my lights on!) In some cases, a second dispatch may be required if the jump fails. We do not deliver batteries. Sorry, most of our service providers are not equipped to provide jump starts to an electric vehicle and you will be offered a tow.

### **Flat Tire Change**

The service provider will change a flat tire with your inflated spare tire. If for any reason your spare is not usable, the lug nuts cannot be removed, or your vehicle has multiple flat tires, towing will be provided. Towing benefit limits apply. Costs for tire repair, installing a new tire on the wheel, or a second service call to return a tire to the disabled vehicle are not covered.

### **Fuel Delivery**

If you run out of gas, the service provider will deliver an emergency supply of gasoline/diesel fuel or tow your vehicle to the nearest gasoline outlet. Towing benefit limits apply. (Two gallons of fuel is provided as a courtesy for Premium Auto Members. Basic Auto Members will be charged for the actual fuel cost). Fuel delivery is not intended to pay for fuel. If we suspect you of abusing this service, your membership may be canceled.



### **Lockout/Locksmith**

Members will be covered in the event the keys are locked in the vehicle. If keys are lost or damaged, locksmith service will be provided and is limited to \$50 for Basic Members and \$100 for Premium Members. Expenses that are not covered include, but are not limited to, labor to produce keys, replacement keys, and mechanical failure of locks or ignition system.

### **Winching - Benefit Limit – Up to \$125 within 100ft**

If your vehicle is stuck in mud, sand, snow, or a ditch, and is accessible from a normally traveled roadway, it will be extricated or winched. Winching is limited to one operator/one truck for 30 minutes. Any additional expenses will be your responsibility & payable directly to the service provider at the time of service and are not reimbursable.

Winching service does not cover expense beyond your benefit limit. We do not hoist, winch or shovel vehicle from unplowed areas, snow banks, snowbound driveways or curbside parking.

Expenses which are not covered include, but are not limited to: Towing to junkyards or scrap facilities, parts, products, storage, or gasoline (see section on Fuel delivery); service(s) performed in a dealership, garage, or service station; service(s) performed in areas not regularly traveled (such as sand beaches, open fields, forests and areas not passable due to construction); service(s) needed due to an act of nature, etc.; battery replacement or delivery and repair of tires; tow bar rentals; towing due to a parking violation or towing out of a place of repair or impound areas (except for accident or theft recovery); towing to junkyards or scrap facilities; service(s) other than that provided by a commercial garage or service station (payment will not be made to private parties or unlicensed facilities); service(s) to a disabled vehicle without a BWC member present; removing/installing snow tires, repairs to studs, mounting and dismounting snow chains; clearing or entering snowbound driveways; shoveling vehicles out of snow banks or shoveling snow from around a vehicle; local tolls or parkway charges; service to a vehicle with an expired or missing safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law, and any other expenses not specifically mentioned as a covered benefit.

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## **Other Benefits**

### **Trip Interruption**

If you're more than 100 miles from home and are in a collision that renders your car unsafe to drive, Better World Club will reimburse you for certain expenses, up to \$750 for Basic Members, \$1500 for Premium members, per membership year. Maximum two claims per year.

You must submit a police report with your reimbursement request along with receipts for losses accrued up to 48 hours after the incident and purchased within the vicinity of the accident. Items that are eligible for reimbursement are car rentals, taxis, train or airplane tickets, meals, and lodging. Pre-arranged reservations are not eligible. This is for accidents only, not mechanical break downs.



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### Legal Defense

If you must appear in court as a result of a traffic violation, you will be reimbursed for certain attorney's fees (other than yourself or a family member). Fines and forfeitures, commission of a felony, driving without a valid permit, or driving under the influence are excluded. Maximum benefit \$75 per incident, maximum 2 per membership year.

### Reimbursement Requests

You must call us for service first to be eligible for a full refund. If we are unable to dispatch, you will be authorized to file a claim. All other requests are subject to a price cap of \$50 Basic/ \$100 Premium. Coverage is not guaranteed if you receive/require service during a lapse of coverage due to a late renewal and are not reimbursable events

Send us your written request within 90 days using the Claim Form found on the Member Site of [www.betterworldclub.com](http://www.betterworldclub.com). You can also make a request by telephone at 1-866-238-1137 or email [club@betterworldclub.com](mailto:club@betterworldclub.com).

Only send original or copy of original service receipt printed on company letterhead or containing full contact information of the professional and licensed service provider. Be sure to retain copies of all such documents for your own records. Mail your reimbursement request to Better World Club's Member Services office. We reserve the right to deny any request submitted more than 90 days after the date of service (subject to certain state restrictions), containing receipts and/or supporting documents which cannot be verified. (No time limit applies for Utah and Wisconsin residents.) Please allow 4-6 weeks to receive your check in the mail. Incomplete documentation may slow down the processing of your request.

### Good Carma Program

BWC members can earn points for various actions like renewing a membership, referring a new member, or using our booking engines. Points can be redeemed for rewards like free memberships and more.

Participants must be active members of Better World Club to earn and/or redeem points.

**All Good Car-ma points accrued to a membership account will expire after that membership is inactive for more than 60 days.**

Good Car-ma points will accrue to members in association with their membership numbers. Actions by both primary and associate members will earn points toward the point total for their shared membership number. Both primary and associate members will be eligible to redeem points from the total points accrued to their shared member number for rewards.

Good Carma points cannot be combined with cash or with another member's points.

To earn Good Car-ma points for making travel reservations, members must make those reservations through the booking engine at Better World Club's public website.



Good Car-ma points will expire if not redeemed within 6 years from the date on which they were applied to a membership account, unless forfeited or cancelled at an earlier time due to membership inactivity or otherwise in accordance with these Terms and Conditions.

Good Car-ma points may take up to 8 weeks to be applied to a membership account as certain point earning actions are done through a third party, resulting in a delay in the receipt of those records by Better World Club. If Good Car-ma points are earned and not applied to an active membership account (certain points may take up to 8 weeks to be applied), the primary member on that account may submit a **Missing Car-ma** request within 90 days of the point earning action to request redress.

Better World Club reserves the right to make changes to the Good Carma Program, add or remove reward items, or to cancel the program at any time.

**The laws of the various states require us to make the following disclosures that conveniently fills up the reverse of this printed document:**

- A. THIS IS NOT AN INSURANCE CONTRACT.**
- B. THIS IS NOT A LIABILITY POLICY AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY BY LAW.**
- C. THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT.**
- D. THIS IS NOT AN AUTOMOBILE LIABILITY OR PHYSICAL DAMAGE INSURANCE CONTRACT.**

**Specific State Provisions:** This brochure/agreement is modified for residents of the following states as follows:

**California Residents:** This brochure, together with the membership card, is provided to California residents to indicate membership in the motor club and is not a service contract under California law.

**Maryland Residents:** In Maryland, the program is offered by Cross Country Motor Club, Inc., with a home office at One Cabot Road, Medford MA 02155 (telephone number 1-800-594-8500). While the company does not have a physical location in the state, service of process may be made upon Cross Country Motor Club, Inc. through its registered agent. Maryland residents are asked to use the above listed toll-free number to contact the company by telephone.

**Montana Residents:** Pursuant to MCA 61-12-301(12) and MCA 61-12-309 (the Montana motor club statutes), this brochure constitutes a "service contract" and upon receipt of membership, the member agrees and acknowledges the following: (1) this "service contract" is deemed to have been signed by the member and motor club; and (2) the member and motor club have each received a copy of this fully executed "service contract". Your signature on this "service contract" is deemed to have been received through one or more of the following methods: (i) if you have enrolled through the purchase of another product or service through your Acura / Honda dealership, your signature on the application is deemed your signature, (ii) if you have enrolled by phone, your verbal approval pursuant to MCA 30-18-102(9) (the Montana Electronic Transactions Act) is deemed your electronic signature, (iii) similarly if you have enrolled through a web or mobile portal, your electronic approval is deemed your electronic signature, and/or (iv) if you have enrolled by mail, your signature on your written application is deemed your signature.

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**Utah Residents:** Under Utah law, these benefits may only be cancelled by the motor club upon 30 days' written notice in the event of any of the following: (i) a material misrepresentation by you, (ii) a substantial change in the risk assumed reasonably unforeseen by the motor club, or (iii) a substantial breach of your contractual duties, conditions or warranties. With respect to the trip interruption benefits and reimbursement requests, a failure to provide timely notice or submit evidence of expenses within 30 days will not invalidate your claim if it was not reasonably possible for you to give the notice or file the receipts within 30 days and notice was given or the claim was filed as soon as reasonably possible.

**Wisconsin Residents:** Under Wisconsin law, these benefits may be deemed an insurance policy. After the first 60 days and prior to the expiration of the term the motor club agrees that it will not cancel your benefits except: (a) for failure to pay the membership fee; (b) in the event of material misrepresentation by you; (c) in the event of a substantial change in the risk assumed reasonably unforeseen by the motor club; or (d) for a breach of duties, conditions, or warranties by you. No cancellation will become effective until at least ten days after the first class mailing or delivery of a written notice to you. You may cancel your membership at any time upon ten (10) days prior notice to the motor club. If you have a monthly membership and are paying in advance, you will be entitled to a refund for the month in which you have not received the membership benefit. For annual memberships, you will be entitled to a refund on the unused portion. **KEEP THIS WITH YOUR INSURANCE PAPERS. PROBLEMS WITH YOUR INSURANCE?** If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem. You can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE** (a state agency which enforces Wisconsin's insurance laws) to file a complaint. You can contact the **OFFICE OF THE COMMISSIONER OF INSURANCE** by writing to:

Office of the Commissioner of Insurance  
 Complaints Section  
 P.O. Box 7873  
 Madison, WI 53707-7873

or you can call 1-800-236-8517 (within Wisconsin) or 608-266-0103 and request a complaint form. Cross Country's address in the state of Wisconsin is 3815 North Brookfield Road, Suite 104, Brookfield, WI 53045-1973. With respect to the trip interruption benefits and reimbursement requests, the submission of your claim for reimbursement should be made as soon as reasonably possible. Failure to give CCMC notice within the 30 days will not invalidate or reduce your claim unless CCMC is prejudiced by the failure to receive such notice. Under state law, CCMC may not cancel the membership due to excessive usage of the program by a member.

**Wyoming Residents:** Cross Country Motor Club of California's address in the state of Wyoming is 1712 Pioneer Avenue #120, Cheyenne, WY 82001. This CCMC Membership Plan is on file with the Wyoming Insurance Department effective 09/2015.