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**ADAC e.V.  
81015 München**

### > Trust ADAC ... Join ADAC.

- We are the no. 1 mobility service provider!
- We are ready to assist around the clock!
- We help you get back on the road again!

### > Contact.

#### Secure your entitlement and become an ADAC member now.

- Complete the attached application and hand it in at any ADAC local office or mail it to:  
ADAC e.V., 81015 München
- Or speed up matters and fax the form to:  
0 180 5 30 29 28  
(14 cent/min German landline,  
max. 42 cent/min from mobile networks)
- Or sign in online at [www.adac.de](http://www.adac.de)



# ADAC

## All club benefits at a glance.

Valuable protection. Benefits aplenty.



> **Become an  
ADAC member now!**



➤ Your safety is our priority: select your ADAC cover.

## ➤ ADAC membership.



### Assistance in Germany.

#### Basic cover: classic ADAC membership

- breakdown & accident assistance
- travel, technical and legal advice
- discounts and savings

Only €44.50 per year

#### Cover for two: ADAC partner package

- all benefits and services as above
- for you and your spouse or partner

Only €60.60 per year

Please detach here.

Moisten and seal! Do not use extra glue!

Please complete, seal and send to:  
ADAC e.V., 81015 München

or fax to 0 180 5 30 29 28  
14 cent/min German landline, max. 42 cent/min from mobile networks.

ADAC

### Yes, I would like to become an ADAC member

2011

Mr  Ms  Name/surname \_\_\_\_\_

Street/house number \_\_\_\_\_

Post code \_\_\_\_\_ City \_\_\_\_\_

Date of birth \_\_\_\_\_ Phone daytime<sup>1)</sup> \_\_\_\_\_

Email<sup>1)</sup> \_\_\_\_\_

Married/living in a partnership<sup>1)</sup>  yes  no Do you own a credit card?<sup>1)</sup>  yes  no

#### Please select your membership and complete where required.

**ADAC membership**

Partner package annual fee<sup>2)</sup>

ADAC membership  €44.50

Severely disabled: 50% invalidity or more (please attach copy of disabled pass)  €33.30

Young adults (student/apprentice, under 27)  €33.30

Expected end of schooling/training ▶  M  M  M  J  J  J

**ADACPlus membership incl. ADAC European assistance booklet benefits<sup>3)</sup>**

ADACPlus membership annual fee<sup>2)</sup>

ADACPlus membership  €79.50

Severely disabled: 50% invalidity or more (please attach copy of disabled pass)  €68.30

Young adults (student/apprentice, under 27)  €68.30

Expected end of schooling/training ▶  M  M  M  J  J  J

incl. en-route<sup>4)</sup> benefits

Name/surname of partner/spouse (complete only when requesting an ADAC partner package or ADACPlus partner package) \_\_\_\_\_

Date of birth partner/spouse \_\_\_\_\_

### I am an ADAC member and apply for the modifications below

**Important!** If you have already taken out membership, please indicate the name, address and membership number of the primary member.

Name/surname primary member \_\_\_\_\_ Membership number \_\_\_\_\_

**Conversion to ADACPlus membership** I am an ADAC member and wish to upgrade to ADACPlus membership incl. all ADAC European assistance booklet benefits<sup>3)</sup> at additional **€35.00 per year.**

The ADACPlus membership shall start on \_\_\_\_\_ at 0:00 hrs

**Upgrade ADAC membership to ADAC partner membership at €16.10 or to ADACPlus membership at €19.20 incl. en-route<sup>4)</sup> benefits** (depending on primary membership)

Name/surname of partner/spouse \_\_\_\_\_ Date of birth partner/spouse \_\_\_\_\_

### Yes, I have minor children and apply for extra free child protection

ADAC starter membership ends on the 18<sup>th</sup> birthday. Upon request, from the 15<sup>th</sup> to the 18<sup>th</sup> birthday it includes accident<sup>3)</sup> and private liability insurance<sup>5)</sup> free of charge. Please apply at [www.jungesportal.de](http://www.jungesportal.de) or in our ADAC local office. From the 18<sup>th</sup> birthday, membership will automatically convert into the "young driver" cover. In the first year, this cover is free of charge. While covered under a free youth membership, my child will not receive any advertising materials from ADAC.

Name/surname child \_\_\_\_\_ M  F  Date of birth \_\_\_\_\_

Name/surname child \_\_\_\_\_ M  F  Date of birth \_\_\_\_\_

Entitlement under the **ADAC membership**, and the mutual rights and duties shall be governed by the terms and conditions overleaf for **ADAC breakdown and accident assistance**. In addition, the Entitlement Rules of ADAC e.V. shall apply.

**ADACPlus membership** shall be governed by the **terms and conditions for ADACPlus members**, and by the **ADAC en-route cover terms**, if an **ADACPlus partner package** was taken out (incl. the applicable group insurance terms). The full text is available in your service booklet (German only).

### Please enter your bank details for direct debit of the membership fee

You can cancel your authorisation for direct debit at any time without giving the reasons. The ADAC partner membership fee will be debited to **one account** (primary member's account).

Bank routing code \_\_\_\_\_ Account number \_\_\_\_\_ Name and location of the bank \_\_\_\_\_

Account holder (complete only if account holder and applicant are not the same person) \_\_\_\_\_

Date \_\_\_\_\_ Signature ADAC member/spouse (if applicable) \_\_\_\_\_

**ADAC processing and use of data for the purpose of market research and advertising.** With no effect on the contract and subject to revocation at any time<sup>6)</sup>, I agree that my general membership and service data shall be processed and used for advertising and market research purposes with respect to all services and products of ADAC.<sup>7)</sup> In addition to mail, ADAC<sup>7)</sup> may use the following media for advertising (please tick as appropriate)  Email  Phone  Signature ADAC member/spouse (if applicable) \_\_\_\_\_

Date \_\_\_\_\_

Signature ADAC member/spouse (if applicable) \_\_\_\_\_

<sup>1)</sup>This detail is optional

<sup>2)</sup>Plus €4.00 enrolment fee (unless you authorise direct debit)

<sup>3)</sup>Insurer: ADAC-Schutzbrief Versicherings-AG

<sup>4)</sup>Insurer: ADAC-Schutzbrief Versicherings-AG, ADAC-Rechtsschutz Versicherings-AG, ARISA Assurances S.A.

<sup>5)</sup>Insurer: ARISA Assurances S.A.

<sup>6)</sup>See attached information on the right of withdrawal

<sup>7)</sup>ADAC e.V., its subsidiaries, ADAC regional clubs and ADAC car insurance (line of business: insurance, car rental, publishing, financial services, tourism)

Moisten and seal! Do not use extra glue!



## ➤ **ADAC*Plus*** membership.



**Assistance in Germany, Europe and world-wide.**

### **All-round cover: ADAC*Plus*** membership

- all benefits of the classic ADAC membership
- conventional benefits also abroad: breakdown and accident protection in Europe
- additional strong benefits: medical and vehicle repatriation, provision of a rental car, onward travel by air or rail
- valuable safety for your partner and family:  
all ADAC*Plus* benefits and services for yourself, your partner and underage children

**Only €79.50 per year**

### **All-round cover for two: ADAC*Plus*** partner package

- all benefits and services as above
- your added advantage: ADAC en-route cover, a combination of three insurances: accident emergency benefits, travel contract legal expenses cover and international travel liability cover (not valid for motor third party liability claims)

**Only €98.70 per year**



## ➤ Classic ADAC membership.

### The rewards of an ADAC membership.

Some 1,700 “Yellow Angels” and over 5,000 ADAC contractor patrol vehicles provide around-the-clock assistance all over Germany.

#### Breakdown and accident assistance

##### Average cost\*

Breakdown 116,- Euro  
Accident 210,- Euro

##### ADAC members

**0,- Euro**

\*Source: average of third party invoices received in 2009

ADAC covers members up to €200.00 for breakdown and accident assistance and up to €200.00 for towing expenses (including necessary car storage and security fees).

### Help following animal collisions.

ADAC refunds expenses for damage caused to your vehicle in an animal and vehicle collision up to €300.00, unless the damage is covered under insurance.

#### Vehicle recovery

Recovering a vehicle  
in difficult terrain

ADAC members

**0,- Euro**

Average cost  
**300,- Euro**

As an ADAC member you are fully covered for recovery expenses.

#### Legal advice

Initial legal consultation

ADAC members

**0,- Euro**

Fees up to **190,- Euro**  
plus VAT

When it comes to legal disputes over motoring issues, as an ADAC member you are in good hands. The initial consultation with an ADAC-appointed lawyer is free. A network of 660 lawyers ensures fast and competent assistance close to your place of residence.



## ➤ **Classic ADAC membership.**

### **Valuable ADAC benefits & services.**

Being an ADAC member has its rewards: In addition to the well-known assistance, ADAC offers its members a whole package of valuable and free benefits & services!

#### **The cutting edge of travelling – ADAC TourSet®.**

Free for ADAC members: A tour guide package including maps, information on points of interest, hands-on tips and our ADAC TourPlanner® route recommendation.

#### **Saving with the ADAC bonus programme.**

Simply show your ADAC club card and save money! ADAC members enjoy discounts on fuel, car-related products, musicals, amusement parks, hotel accommodation and many more.



*You get them even with a classic ADAC membership: substantial show-your-card discounts*

#### **Vital: ADAC air rescue.**

The club's state-of-the-art rescue helicopters help reduce accident fatalities. As a registered charity, ADAC air rescue is ready to help **everyone in need**. It is part of the German rescue services network.

#### **A definite advantage – vehicle checks.**

As an ADAC member you can have your brakes, shock-absorbers and lighting checked for free at an ADAC inspection centre or third-party contractor.

#### **Stay informed with ADAC Motorwelt.**

ADAC members receive the monthly club magazine free – with home delivery or in their email as an e-magazine.

#### **Top advice from the ADAC experts.**

ADAC experts offer competent advice on all matters related to car or motorcycle costs. You can have them check your garage invoices.



## ➤ **ADACPlus** membership.

### **Get world-wide cover for your life and health.**

An ADACPlus membership provides important additional benefits. Around the globe.

#### **More benefits – more safety.**

In difficult situations, an ADACPlus membership is worth every penny, helping you and your family world-wide in illness, injuries or other emergencies as well as with vehicle breakdowns, road accidents and vehicle immobilisation all across Europe.

#### **Assistance around the globe – 24/7.**

ADAC maintains its own international assistance centres in the main holiday destinations of Europe as well as in the USA. Competent ADAC staff at home in the local language and culture ready to advise and assist – personally and directly.

#### **The adequate solution for all your emergencies.**

The package of ADACPlus benefits and services includes interpreter services, assistance in blocking credit cards and the dispatch of medication abroad. If necessary, we will organise and pay for patient repatriation by ambulance jet to get you to a hospital in Germany.

*“Those were the most difficult days of our lives. But all the while we were absolutely sure that we could count on ADAC – which was incredibly soothing and comforting.”*

#### **A diving accident in the Maldives.**

While diving, Heike R. seriously injures her eyes. “I was very much afraid I was going to lose my eyesight,” she says about her first reaction. Dazed, she drifts in the waves. At long last, her boyfriend also surfaces. He immediately realises the gravity of the situation. The pain is almost intolerable for Heike R. Luckily, she has an ADACPlus membership.

The same day, her boyfriend alerts ADAC, and immediate repatriation to Germany is organised. Soon after undergoing surgery in a specialised German hospital, Heike R. gets the good news: she is going to be able to see.

➤ **An important Plus benefit:  
Patient repatriation**



## ➤ **ADACPlus** membership.

### **Roadside assistance cover for your vehicle all across Europe.**

Your ADACPlus membership covers your vehicle with essential benefits – all across Europe.

#### **Breakdown assistance all across Europe.**

ADAC co-operates with the leading national automobile clubs across Europe. As an ADACPlus member you can rest assured of competent assistance from our partner clubs even while on a holiday outside Germany. ADAC and its partners can rely on a pan-European network of about 34,000 road patrol vehicles.

#### **We keep you covered on all your travels.**

Whether you travel by car, motorcycle, plane, ship, bus or train – an ADACPlus membership always protects you and your family. Of course, it also covers any of you while travelling on your own.

#### **Valuable advantages.**

Besides giving you peace of mind, an ADACPlus membership helps you save money: Whether your vehicle needs to be hauled back home or whether you need to hire a replacement car – ADAC will help you avoid expensive surprises.

*“Getting our vehicle towed, Hotel accommodation, the return trip by train and having our vehicle hauled back home – everything would have cost us over €2,000 but if you have an ADACPlus membership, you are covered.”*

#### **Vehicle breakdown in Spain.**

Christian W. is not the only one suffering under the July heat in Barcelona. For his car, the trip to Spain was enough of a challenge – it breaks down completely on the return leg.

Prima facie, this may have spelled disaster, but after calling the ADAC international assistance centre, it turned into a cloud with a silver lining. Competent call-takers have his car towed to the nearest garage.

The injection pump is broken and cannot be repaired on the spot, and so the Yellow Angels take care of vehicle repatriation to the home workshop in Recklinghausen and book the whole family into a hotel. The next morning, railway tickets for the return trip are awaiting them at the reception. “Susa our family car, stayed on for another two weeks,” says Christian W. with a wink – happy that his Susa is now safely back home as well.

➤ **An important Plus benefit:  
Vehicle repatriation**

## ➤ Assistance for ADAC<sup>Plus</sup> members in the event of illness, injury and emergencies



We assist you in the following situations:

Person-related emergencies.	Validity of ADAC emergency assistance		
	Germany	Europe	World-wide
You need medical repatriation.	▲	■	●
You have been ill or injured for some time and wish someone to visit.	▲	■	●
Children in your party have to be brought home.	▲	■	●
Pets in your party have to be brought home.	▲	■	●
The driver becomes unfit to drive during a trip due to illness or injury.	▲	■	
You need interpreting or translation services in an emergency abroad.		■	●
You need medication or replacement spectacles abroad.		■	●
An emergency occurs at home and you need to return early.	▲	■	●
You need to stay overnight due to an emergency (e.g. medical repatriation).	▲	■	●
Your passport/ID or credit cards were lost or stolen.		■	●
On a trip, you or your family suffer a special emergency and require assistance.	▲	■	●
You require financial assistance while travelling.		■	●

➤ **Assistance for ADACPlus members in the event of a breakdown, accident and vehicle theft.**

**We assist you in the following situations:**



Vehicle-related emergencies.	Validity of ADAC emergency assistance		
	Germany	Europe	World-wide
Your vehicle breaks down and cannot be repaired locally. Or it is found after a theft.	▲		■
You have to stay overnight because of a vehicle defect.	▲		■
On a trip, your vehicle is immobilised or stolen. You require a replacement vehicle	▲		■
or you need to travel on by rail	▲		■
or you need a return flight.			■
Your car breaks down or is involved in an accident and requires roadside repair.	▲		■
Your car breaks down or is involved in an accident and requires towing.	▲		■
Your car drove off the road.	▲		■
Your vehicle key is defective, you lost it or locked it inside the car.	▲		■
Your vehicle requires parts not available abroad.			■
Your vehicle requires customs clearance or scrapping abroad.			■
Additional trips are required following vehicle immobilisation.	▲		■



## > The young world of ADAC!

# ADAC

young generation

The young world  
of ADAC

Young and safe: ADAC offers optimum assistance and benefits to young people! There is also plenty of online information at [www.jungesportal.de](http://www.jungesportal.de)!

### [www.jungesportal.de](http://www.jungesportal.de)

A wealth of information about road safety, scooters, mopeds etc. Plus lots of chances to win in regular raffles and specials. **You are a mouse click away – join in and find out.**

### ADAC starter.

Safety from the get-go: The no-fee youth club for all under 18 includes roadside repair for motorised two-wheelers, quads and micro vehicles and even for passenger cars used for accompanied driving practice.

### ADAC young driver.

ADAC offers a young driver membership to young drivers between their 18<sup>th</sup> and 23<sup>rd</sup> birthday. It is free for all novice drivers in their first year of driving.

### ADAC young traveller.

The young traveller membership is for young people between their 18<sup>th</sup> and 23<sup>rd</sup> birthday who like travelling, and includes all person-related Schutzbrief services and benefits such as medical repatriation world-wide!

> Become a member at  
[www.jungesportal.de](http://www.jungesportal.de)  
and enjoy our benefits from  
€0.00 in the first year.



## ➤ **Some special bargains for ADAC members.**

Select insurance products and very interesting financial services are made available at special rates exclusively to ADAC members. Compare and you will find it's worth it!

### **ADAC travel health insurance.**

The essential cover for those who travel outside Germany.

### **ADAC motoring legal expenses insurance.**

A comprehensive package to help you defend your motoring, travel and sport-related legal interests.

### **ADAC accident insurance.**

Valuable invalidity cover up to €500,000. Professional support from the ADAC case management team.

### **ADAC accidental health and nursing insurance.**

A unique combination of additional post-accident health and care benefits which will supplement your statutory cover and provide financial relief.

### **ADAC car insurance.**

ADAC offers its own car insurance exclusively for members.

### **ADAC travel cancellation insurance.**

Year-round cover for any type of travel including organisation of premature return.

### **ADAC credit cards.**

Important travel insurance, a 3% fuel discount or free cash withdrawal to name just a few advantages: it is up to you to decide which ADAC credit card best suits you and your needs.

### **ADAC mobility credits.**

In co-operation with Landesbank Berlin AG, ADAC provides favourable financing e.g. for new or used vehicles but also for the retrofitting or purchase of an vehicle with alternative drive system.

### **ADAC savings programmes.**

Profitable financial investments to suit your needs: ADAC flexible saving, ADAC target saving and ADAC driving licence saving carry attractive conditions. ADAC offers its savings programmes in co-operation with Deutsche Bank.

### **ADAC car rental.**

We offer or arrange car, HGV and motorhome rental in Germany as well as holiday rental cars world-wide.

### **ADAC driver safety training.**

To ADAC members, driver safety training is available at special rates.

# ADAC breakdown and accident assistance for ADAC members

(Revised on 1 February 2008)

## 1. Which services do you receive after a breakdown or accident in Germany?

- Breakdown or accident assistance (from your doorstep) at the site of the incident by an ADAC road patrol or an ADAC contractor in order to make the vehicle roadworthy. Costs will be covered up to €200.00 including call-out and all transported small parts. A breakdown is defined as a braking, or operating damage or breakage. An accident is a sudden external event damaging the vehicle with mechanical force.
- Towing (from your doorstep) directly from the site of the incident by an ADAC contractor to the nearest suitable garage/authorised garage or to a requested place situated at equal distance. Costs will be covered up to €200.00 plus required storage and deposit fees. Additional cover up to €200.00 for the separate transport of luggage and cargo (no animals and commercial goods), if they cannot be transported with the vehicle.
- Off-road recovery by an ADAC contractor, if the vehicle has come off the road and can only be made ready for towing or onward journey with considerable technical effort. All costs will be covered. The same applies to luggage and cargo, but not to animals and commercially transported goods.
- As an ADAC member you are personally entitled to ADAC assistance services. This right cannot be assigned to third parties. There is no right to reimbursement of costs incurred. The club service is not free of charge, if you are eligible to claim compensation from a third party, or if the same services were provided more than once because of the same incident, or if the damage was caused by gross negligence or deliberately.

**Expressly request assistance by ADAC**, also when calling from an emergency call box on the motorway or a police station, and **always provide ADAC membership identification**. Your statements regarding the claim should be complete and supported by adequate documentation.

## 2. Which vehicle is covered?

The motor vehicle driven by you – as an ADAC member holding a valid driver's licence – at the time of the incident, if immobilised in Germany following a breakdown or accident on a public road or in a public or private parking lot or garage which is directly accessible from a public road and if the site of the incident is accessible with the locally available assistance vehicles.

The cover extends to motor vehicles not requiring registration. It includes the attached trailer with no more than one axle. Axles which are less than 1.00m apart are regarded as one axle. Cover is provided for vehicles with no more than 9 seats (including the driver's seat) and of 2.55m maximum width, 10m maximum total length, 3m maximum height and 3.5t maximum gross weight, and for motorhomes listed on the registration certificate up to a width of 3.2m and up to a gross weight of 7.5t. All dimensions indicated are inclusive of the load. Cover is not provided for: scrap value vehicles, vehicles (or their cargo) confiscated or seized by the police, vehicles used for the commercial transport of persons (except taxis), vehicles during road testing and delivery drives (red dealers' plates for recurring use) and unregistered vehicles.

## 3. When do your ADAC membership and cover begin and end?

Your ADAC membership starts in the month your application is received, if no later commencement has been expressly agreed. The membership becomes effective as soon as you receive your membership card and further documents regarding your membership (e.g. "Entitlement Rules"). Insurance cover starts at 0:00 hrs on the day after the application for ADAC membership is received, if the first membership fee is paid in time. If you accepted an ADAC offer for the purchase of an ADAC membership by bank transfer of the first membership fee, your entitlement to benefits does not start before 0:00 hrs on the day following the transfer. Incidents which have occurred before shall not be covered. Our duty to perform ends upon the expiration of the membership. The membership can only be terminated in writing by giving three months' notice before the end of the subscription period.

## 4. When do you have to pay the membership fee?

The membership fee must be paid in advance. The renewal fees come due on the first day of the month, in which a new membership year starts. You are not eligible to receive benefits for claims arising after the deadline mentioned in the reminder, if the membership fee

has not been paid. Later payment of the membership fee will not reinstate cover.

**5. In the event of any default in performance when providing breakdown and accident assistance**, ADAC will assume liability, if ADAC or its contractors acted deliberately or with gross negligence, unless material breach or physical injury are involved. If your vehicle is transported, ADAC will assume liability according to the legal provisions of the German Commercial Code (HGB) applying to carriers as amended at the time of the incident, exceeding the legal limit and up to €512,000.00.

## Withdrawal information

**Right of withdrawal.** You may withdraw your application by notifying us in writing (letter, fax, email) within two weeks (date of postage) without having to give any reason. The period of withdrawal will start with the receipt of this written information, provided you have received your membership documents and subject to our compliance with the statutory duty to inform. Your withdrawal will be in time if dispatched within the time limit.

Please address your notice of withdrawal to:  
ADAC Mitgliederservice, "Widerruf"  
Am Westpark 8, 81373 München  
fax +49 89 76 76 48 66  
or email to:  
service.vertragsaenderung@adac.de

**Consequences of withdrawal:** If you withdraw your application, either party shall return the services or benefits received and, potentially, used. If you are unable to return the services or benefits received in full or in part, or can only return them in an impaired condition, you may be liable to compensate us for any value lost. As a result, you may have to pay your membership fee for the period leading to the withdrawal. Any refund of payments will be due within 30 days of the dispatch of your notice of withdrawal, for us with in 30 days of its receipt.

**Termination of right of withdrawal.** Your right of withdrawal shall not terminate prematurely unless all membership services and benefits have been completely settled by either party at your specific request before you made use of your right of withdrawal.

## Information about the processing and use of data

### 1) Processing and use of data according to §28(1) of the Federal Data Protection Act (BDSG)

Within the scope required, ADAC (ADAC e.V., its subsidiaries and regional clubs) will store general member and contract data gathered from the application documents or contract performance (membership fees, claims, risk/contract modifications) in joint databases and transmit this data to ADAC co-operation partners only where absolutely required for the provision of the agreed services (e.g. ADAC contractors).

When verifying and processing an insurance application or claim, we may be required to liaise with other insurers in accordance with the German Insurance Contract Act (VVG). This will also include ADAC answering requests from other insurers and transmitting data to reinsurers.

**2) Health data/waiver of confidentiality**  
Health data must exclusively be transmitted to the applicable service providers (assistance centres, air rescue, ambulance service).

In the event of a claim, the insured is obliged to release physicians and other relevant authorities responsible for the verification and handling of the case from their duty of confidentiality as provided in §213 of the German Insurance Contract Act (VVG), insofar as the information is required for determining the insurer's liability.

### 3) Processing and use of data according to §28 (3), §30a of the Federal Data Protection Act (BDSG)

Within the framework of §28 (3) and §30a of the Federal Data Protection Act, ADAC (ADAC e.V., its subsidiaries, its regional clubs and ADAC Autoversicherung AG including the sectors insurance, car rental, publishing, financial services, tourism) also collects, processes and uses your application, contract and service data for market research and advertising purposes.

**You are entitled to revoke the use of your data for advertising and market research purposes at any time by mail, fax or email.**

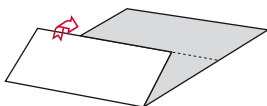
**Address:**  
ADAC Mitgliederservice  
"Widerspruch"  
Am Westpark 8, 81373 München  
fax +49 89 76 76 48 66  
or email:  
service.vertragsaenderung@adac.de

ADAC e.V. · Am Westpark 8 · 81373 München  
acting by and through Peter Meyer, President, and Günter Knopf, Deputy President  
Register of Associations: Local Court Munich, register no. 30

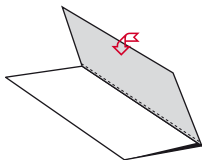
# Three easy steps towards ADAC membership:

## This is how it works!

1. Turn form over, moisten edges and fold up bottom panel at perforation.



2. Then fold down top panel.  
Your letter is ready!



3. Please affix sufficient postage  
and return letter.

Please **do not** glue, staple or cut the form.  
Do not use separate envelope.