

CAA Membership Terms & Conditions

AUTOMOTIVE

PROVISION OF SERVICE

CAA Everyday and Classic® Emergency Roadside Service benefits become active 24 hours after joining and payment has been applied.

CAA Plus®/Plus RV® and Premier®/Premier RV® roadside assistance benefits become active 48 hours after joining or upgrading, and payment has been applied. To receive immediate roadside assistance, up to Classic coverage, an additional cost of \$50 plus tax will be required at the time of Membership purchase or upgrade.

CAA roadside assistance (also referred to herein as Emergency Roadside Service, or ERS) is provided to CAA Members upon presentation of their valid CAA Membership card. If a Member cannot produce their CAA Membership card or digital Membership card through the CAA Mobile App, together with a piece of government-issued photo ID, service may be downgraded or refused. Valid photo ID includes an Ontario's Driver's License, Canadian Passport, Canadian Citizenship Card, Canadian Permanent Resident Card, and Canadian Armed Forces Identification Card. This applies to roadside assistance for all vehicles, includes RVs, trailers, bicycles and motorcycles. We put the safety of our Members first and will not leave you stranded. Membership benefits (including that of an Associate Member) are not transferable; therefore, service will not be provided if the vehicle and/or Membership card is in the possession of an individual who is not the named Member on the card. A CAA Membership is personal: it covers the individual person, and not specific vehicles.

Each Membership type (Everyday, Classic, Plus and Premier) has a set number of roadside assistance service calls per Membership year. Service

calls cannot be shared or carried over to the next Membership year. Once the number of service calls has been exceeded, CAANEO will continue to facilitate services described below; however, any services in excess of the roadside assistance maximums will be subject to service provider fees that are due at the time of service.

Some roadside assistance calls may require two trucks to complete the service, for example: Plus winches, motorcycle tows where help is needed to load the vehicle, calls requiring a safety blocker, and some underground tows or RV tows for a vehicle and trailer. Two trucks will count as two service calls. In situations with a vehicle and trailer, or where two vehicles are being serviced, each vehicle will count as one call even if one truck is used. Premier and Premier RV Members have access to one 320 kilometre tow. In a situation where towing service is needed for both a camping trailer and the vehicle, one vehicle can be covered for 320 kilometres and the other for 200 kilometres. For all Membership levels, any service calls not covered by the Membership must be paid for, by the requesting Member, at the time of service.

Extraction services that require two trucks also count as two calls. Members who have used the maximum number of entitled service calls for their Membership year are not eligible for reimbursements. Full roadside assistance benefits are reinstated upon the start of a new Membership year, which is the day the following the Membership renewal/expiry date.

Membership covers select vehicles only. A Everyday Membership covers bicycles. A Classic Membership covers bicycles and valid licensed cars, and unmodified and unloaded pickups and passenger vans. A CAA Plus and Premier Membership covers bicycles, valid licensed cars, and unmodified and unloaded pickups, vans and motorcycles. Dual-wheel trucks are eligible for all services except Flat-Tire service. All Membership levels cover service calls for rented passenger cars and small unloaded vans. [Click here](#) for a complete list of vehicles eligible for CAA coverage.

RV Coverage

CAA Plus RV and CAA Premier RV service covers roadworthy motorhomes, campers, fifth-wheel trailers, and the following types of unloaded trailers: travel and utility. As well as the following types of loaded and unloaded trailers: snowmobile, ATV, personal watercraft, and boat (as long as the boat itself is no more than 16ft in length). Service limitations may apply when travelling in the U.S. Service acquired in the U.S. may be paid for and consideration for reimbursement can be sought from CAANEO. The initial call must be placed with AAA in order to register the incident. RV coverage is only available as an annual payment and is charged in full upon the first payment of the year. RV Memberships cannot be prorated, and restrictions apply for refund eligibility. RV Memberships cover the entire household; applies to existing CAA Plus and Premier Associate Members within the same household as the Primary Plus RV or Premier RV Member.

Right to Refuse Service:

CAANEO reserves the right to refuse service or impose a surcharge, as well as to downgrade, cancel, revoke, terminate, or not renew a CAA Membership, for any reason; including (but not limited to) harassment of CAA staff and personnel, misuse, or abuse of services, providing inaccurate or deliberately misleading information, and failure to comply with Member responsibilities as outlined in these terms and conditions.

SCOPE OF SERVICE

Towing Benefits

Towing will be provided if attempts to make a vehicle safely operable at the roadside/location have been unsuccessful. Flatbeds or dollies will be used only when required as per the CAA/AAA towing guide. Towing will be provided within allotted Membership coverage maximum kilometres in CAANEO territory in any direction from the point of disablement to the repair facility of a Member's choice.

Everyday Members receive up to one (1) roadside assistance call per Membership year towards a bicycle tow up to 10km. Classic Members receive

up to four (4) roadside assistance calls per Membership year (these can be used for tows up to 10km). Plus Members receive up to four (4) roadside assistance calls per Membership year (these can be used for tows up to 200km). Premier Members receive up to five (5) roadside assistance calls per Membership year (these can be used for tows up to 200km and one call up to 320km). Towing beyond this set amount will be at the Member's own expense. A charge per kilometre will be applied by the service facility for any additional mileage that exceeds a Member's coverage. Service coverage varies by territory.

CAANEO reserves the right to determine in its sole discretion the towing equipment required to provide Emergency Roadside Service and the towing procedures to be followed. Members may not request flatbed service trucks. Some exceptions apply. CAA will always send a service vehicle appropriate to the situation, as per the AAA towing manual. If a Member insists on the use of a flatbed despite the recommendation of CAA, the Member will be charged a flatbed fee for the service.

Reimbursements

If CAA has confirmed it is not able to provide immediate roadside assistance to a Member, the Member may make reasonable arrangements to pay for comparable roadside services. CAA shall consider reimbursement to the Member upon receipt of the original invoice (which must include the amount paid, the amount of any applicable taxes, the business name and logo/mark, and the Member's name. This must be submitted to the Member's CAA Club within 30 days from the date that the roadside assistance was made.

To avoid a roadside service call being charged to your Membership file, you may choose to submit towing costs incurred as a result of a motor vehicle accident, including collision, fire or theft, to your insurance company as part of your insurance claim. Similarly, you may submit towing costs to the vehicle's warrantor should they be incurred as a result of failure of warranty repairs.

For areas outside of CAANEO territory, CAA Plus and Premier Memberships may provide a set number of kilometres of towing with the balance being charged to the Member. The Member may in turn request consideration of

reimbursement from CAANEO for the balance; however, CAA does not guarantee a reimbursement in all cases.

Bike Assist

Any **Bike Assist** service will count as one roadside assistance call during a Membership year. Service is based on seasonal availability and will be provided to cyclists at the nearest road/address of the breakdown location, where there is permitted vehicle access. If a roadside repair cannot be completed, CAA will arrange to transport the Member and their bicycle, subject to your towing limits based on Membership type. Service is available in Canada only for all Membership levels that offer roadside assistance. CAA **Everyday Members** receive one Bike Assist call, with towing up to 10km.

Extrication Service

A vehicle will be extricated when it can be safely reached from a normally travelled or established thoroughfare. If special equipment, additional manpower or vehicles are required, the associated costs may be at the Member's expense. Only Plus/Plus RV and Premier/Premier RV Membership levels are automatically covered for an additional service vehicle and service provider for up to one hour of extrication service at the scene.

Fuel Delivery

A limited supply of gasoline (up to 10 litres), will be delivered to the Member's disabled vehicle. CAA Classic Members will be charged the fuel pump price and must pay the tow driver upon delivery. No charge for CAA Plus/RV and CAA Premier/RV Membership levels. Coverage excludes diesel/propane. Each service counts as one of the allotted roadside assistance calls during a Membership year. High-octane fuel cannot be guaranteed. Requirements for diesel fuel will necessitate a tow to the nearest station selling that fuel.

Lockout

If a Member's keys are locked inside a vehicle, a CAA driver will be dispatched to gain entry. If keys are lost, broken or the driver cannot gain entrance to the vehicle, CAA will provide coverage for automotive locksmith services up to \$50 for Classic Memberships and up to \$100 for Plus/RV and Premier/RV Memberships. Coverage is for the primary, starter key only and does not

include a spare key or a key to gain entry into the residential door of a motorhome. Locksmith services cannot be used to replace a backup or “second set” of keys. Each service call counts as one of the allotted roadside assistance calls during the Membership year. If your vehicle cannot be made operable, it will be towed (in addition to, or instead of, the \$50 or \$100 locksmith service, if necessary), as per the scope of towing benefits.

Flat Tire

A flat tire will be replaced with the Member’s inflated and mounted spare tire. If no spare tire is available, the vehicle will be towed to the nearest repair facility or in accordance with the Membership type’s towing limitations. Service does not include repairs, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires, seasonal tire change, and a tire change on an oversized tire, or tires on some trucks/vans based on size. In the case of vans and pick up trucks, CAA may determine to tow the vehicle to a garage of the Member's choice.

A tow will not be provided if there is a spare tire in good working order. To avoid damage, certain vehicles will be required to tow to a garage as proper installation requires that the wheel lug torque be set to the recommended specification for the Member’s vehicle. Dual-wheel vehicles needing service on an inside tire require a licensed specialist. Members may be required to obtain their own tire service and can pursue consideration for reimbursement from CAANEO. Tow truck drivers reserve the right to decline service due to size/condition of a tire. CAA will refer the Member to a contractor that is able to service the vehicle – which may be at the Member’s expense.

Battery

Battery replacements are subject to specific location and weather-dependent conditions. Mobile Battery Service is suspended if the weather reaches an ambient temperature of -20 degrees Celsius and below. However, CAA will be able to boost or tow your vehicle during that time. In a situation where different weather resources have a difference in temperature, CAANEO will make the final determination. [Battery testing](#) and boosting counts as one of the allotted roadside assistance calls during a Membership year, except for when a battery is purchased from CAA at the time of service. CAA will not

install a non-CAA branded battery.

Some vehicles cannot be serviced due to the location of the battery in the vehicle. If, after inspection, the service call does not involve a battery service and results in a towing service, the service will count as a second service call.

To learn more about at-home battery testing, including available locations, please visit caaneo.ca/battery

Mobile Tire Service

Mobile Tire Service is subject to specific locations and based on seasonal timeframes. It is a fast, convenient and contactless service available exclusively for CAA Members and does not count as an allotted roadside assistance call. Mobile Tire Service is available at an additional cost based on the Membership level.

CAA Mobile Tire Service is only available for cars, SUVs, and trucks up to 3/4 ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. This service is only available with adequate space (3 metres or 10 feet) on all sides of the vehicle for the service technician to work safely.

To learn more about seasonal tire changes, including available locations, please visit caaneo.ca/mts

Mobile Oil Change

Mobile Oil Change is subject to specific locations and is available year round, weather permitting. It is a convenient, affordable and contactless service available exclusively for CAA Members and does not count as an allotted roadside assistance call. Mobile Oil Change is available at an additional cost based on the Membership level and grade of oil.

CAA Mobile Oil Change is only available for cars, SUVs, and trucks up to 1/2 ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. This service is only available with adequate space (3 metres or 10 feet) on all sides of the vehicle for the service technician to work safely. Service for oil grades Semi Synthetic and Full Synthetic include an oil filter and 5 litres of oil. Additional litres are subject to an additional cost.

To learn more about oil change, including available locations, please visit caaneo.ca/oilchange

Mobile Chip Repair

Mobile Chip Repair is subject to specific locations and is available from May to September, weather permitting. It is an easy and affordable service that is available exclusively for CAA Members and does not count as an allotted roadside assistance call. Mobile Chip Repair is available at an additional cost based on the Membership level .

Due to safety standards, there can only be a maximum of 2 chips on the windshield before it needs to be replaced. A CAA certified technician will inspect the chip on the windshield prior to repairing to ensure it is serviceable. During the process of repairing the windshield, additional damage may occur. In the unlikely event that this occurs, CAA shall not be held liable for the replacement or reimbursement costs.

CAA Mobile Chip Repair is only available for cars, SUVs, and trucks up to 1/2 ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. This service is only available with adequate space (3 metres or 10 feet) on all sides of the vehicle for the service technician to work safely.

To learn more about chip repair, including available locations, please visit caaneo.ca/chiprepair

Mobile Auto Detailing

Mobile Auto Detailing is subject to specific locations and is available from May to September, weather permitting. It is a convenient, affordable and contactless service available exclusively for CAA Members and does not count as an allotted roadside assistance call. Mobile Auto Detailing is available at an additional cost based on the Membership level, type of detailing package, and size of vehicle. Prior to starting the service, a technician will conduct a full inspection of the vehicle's condition. Additional service fees may be assessed at this time.

CAA Mobile Auto Detailing is only available for cars, SUVs, and trucks up to 1/2 ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. This service is only available with adequate space (3 metres or 10 feet) on all sides of the vehicle for the service technician to work safely.

To learn more about auto detailing, including available locations, please visit caaneo.ca/detailing

Drive You Home

The Drive You Home service is available when it is not advisable or safe for a Member to drive their vehicle, for example if eyesight is impaired. One service call used as a tow is available to CAA Plus and CAA Premier Members only (including RV Memberships) and counts as one of a Member's allotted roadside assistance calls during a Membership year. This service covers bicycles, valid licensed cars, pickups, vans and motorcycles, but excludes RVs. The maximum towing distance of this service is 25 kilometres. Additional kilometres will be charged at CAA prevailing rates.

Two-day Car Rental

Two-day complimentary car rental is included with a CAA Premier Membership. Members receive up to two free car rental days from Enterprise in conjunction with a tow. If the car is towed on one of a Premier Member's five allowable calls as a result of a mechanical breakdown and the Premier Member is in need of transportation, CAANEO will arrange for a mid-size rental for up to two consecutive days at no charge at participating Enterprise locations in Canada, subject to availability. The Premier Member must be within 200 km from home and CAA has towed the vehicle within 48 hours for mechanical failure.

CAA Members are responsible for subsequent day rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes including but not limited to one-way return fees, satellite radio, additional drivers, drop-off fees, etc. Normal rental qualifications, including age restrictions and other restrictions apply. This service is limited to one incident per Membership year. The 2 day Premier car rental is not available for

breakdowns pre-existing a new Premier Membership or a Premier Membership upgrade. Other restrictions may apply.

Emergency Repair Cheque Acceptance

A Member's personal cheque for a maximum of \$400 will be accepted by any independent contract facility providing emergency services or repairs for CAA Members. A valid CAA Membership card must be presented at the time of payment. The name on the cheque must match the Member's name.

SERVICE LIMITATIONS

If your vehicle cannot be made operable, CAA will assist you in finding the nearest operating place of repair. If a repair facility cannot be located, CAANEO will assist you in obtaining lodging or alternative transportation, which will be at your own expense. Our goal is to get your vehicle operating under its own power. Towing or fuel will only be provided if we are not successful. **For the protection of our Members, services cannot be provided to an unattended vehicle. The CAA Member, not a designate, must be present at the time roadside service is provided.**

CAA reserves the right to review and adjust Memberships annually, based on costs associated with roadside assistance. CAA also reserves the right to limit or suspend services during extreme weather events, civil disturbances and other unforeseen large scale disruptions; to downgrade a Membership service level; or to cancel a Membership if a review of Membership usage deems CAA services are being misused. CAA also reserves the right to change benefits and policies regarding Memberships.

In fairness to all Members, roadside assistance is not to be used as a substitute for proper vehicle maintenance. CAANEO has set reasonable limitations and regulations in the interest of all Members regarding the number of roadside assistance calls per Membership year. CAA Membership dues pay for all of CAA's services.

All discounts, programs and benefits are subject to change without notice. It is the responsibility of the Member to adhere to the terms and conditions of a CAA Membership. CAA Membership dues are adjusted annually to account for the cost of providing roadside assistance and other CAA services.

SERVICE EXCLUSIONS

A CAA Membership does not include:

- Transportation to and/or from your disabled vehicle. (Note that CAA will help make arrangements for you, at your own expense.)
- Collision towing, where the policy of an insurance company owned by a provincial Crown Corporation operating exclusively within a province, pre-empts CAA service.
- Second or additional trips by a service person on any one call. Second or additional trips include re-tows from a residence or a non-garage to a repair facility, re-tows from a repair facility to a repair facility and re-tows from a repair facility to a residence. CAA will not tow a repaired vehicle from a garage.
- Abandoned vehicles, towing to a salvage yard, a vehicle that either needs or has failed a safety inspection, or a vehicle impounded due to a legal infraction.
- Vehicles that are not plated, not licensed, not insured, or that are currently not legal to drive.
- Towing out of a dealership.
- Service to a vehicle willfully driven into an area not regularly travelled, e.g. vacant lot, open fields, beaches, private or recreational roads, yards, gravel, mud or snow-filled driveways or alleys (CAA service personnel will not shovel snow), construction sites, unmaintained roads, frozen bodies of water and ice roads, fire routes, or other locations that cannot be accessed safely. CAA service personnel reserve the right to assess the road and determine its accessibility.
- Service to vehicles used in competition at races or drag races.

- Transportation of vehicles or trailers from one place to another where there is no mechanical issue. This includes moving trailers from one campground to another or to a residence. Destination trailers or park model trailers are not covered under any level of CAA Membership.
- Service to school buses and vehicles for hire; including taxis, limousines, Lyft, Ubers, and similar.
- Vehicles that are being used as courier or delivery vehicles.
- Vehicles modified from original manufacturer's specifications are not covered under any Membership.
- Vehicles that have been raised, lowered or have oversized tires are not covered under any Membership (winter tires are not considered a modification).
- Vehicles that have additional equipment such as (but not limited to) salt spreaders or water tanks or plow blades, are not covered under any Membership level unless the equipment is removed.
- Charges for towing light-duty trailers may be the responsibility of the Member. Trailers, including motorcycle cargo trailers, are covered only by RV Memberships.
- Impound and storage fees due to towing, as a result of infractions of local ordinances or laws. The CAA Membership does not cover towing out of an impound yard.
- Loaded vehicles are not eligible for service. We may ask you to unload your vehicle or trailer prior to providing service.
- If a second service driver is required, the service will count as two service calls. This includes (but is not limited to) a safety blocker, second winch truck, help loading a vehicle, and some tows out of an underground facility.
- Members may not request flatbed service trucks. Some exceptions apply. CAA will always send a service vehicle appropriate to the situation, as per the AAA towing manual.
- CAA roadside assistance is not provided for commercial fleets used to operate a business. Membership services cannot be used for mechanical garages, dealerships or used car brokers, or individuals buying, selling, or shipping vehicles.

- Cost of parts, labour, and repairs.
- The re-installation or re-connection of a drive shaft or any other equipment that needs to be removed or disconnected for service.
- Damage to a locked vehicle resulting from an attempt to gain entry.
- Windshield replacement or reimbursement costs, in the unlikely event that a windshield is damaged during Mobile Chip Repair service.
- Loss, damages or unsatisfactory workmanship resulting from a roadside assistance facility providing the service. In most areas, roadside assistance facilities are independent businesses and are not employees of CAA or its affiliates. CAA will help mediate between the Member and contractor should any vehicle damage complaints or repair work arise as a result of roadside assistance being provided by the contractor. If your vehicle cannot be made operable by providing services as listed, CAA will assist you in finding the nearest operating place of repair.
- Charges for services that exceed the benefits listed will be at the prevailing hourly service call rate or mileage rate of the region where service is provided. Rules and privileges of ERS are subject to change without notice. Members cannot use a second road service call to extend their towing distance for the same breakdown event.
- Motorcycles are not covered under a Classic Membership. Motorcycles with or without a sidecar are covered under CAA Plus® and Premier® coverage. However, due to differences in service terms in the U.S., CAA Members should expect to pay for service provided to motorcycles while travelling in the U.S. and can submit original receipts to their Club for reimbursement. Motorcycle service is not provided between December 1st and March 15th, or if there is snow on the ground or the temperature is below 0 degrees C.
- Service on a vehicle with a dealer's plate/permit, a farm plate/permit, or a service plate/permit.
- Service to a vehicle/trailer deemed, by the service provider, as unsafe and not roadworthy, or in an advanced state of disrepair.
- New Memberships or upgrades cannot be used for service on pre-existing accidents or breakdowns.

- A CAA Membership does not cover towing a vehicle in or out of storage, in or out of a garage bay, or from one location on your property to another. We will also not provide other services on a vehicle in storage.
- Service to a vehicle displaying advertisements or logos, so as to appear (in the service provider's sole judgment) to be used in connection with a business.
- Service limitations may apply when traveling in the U.S. Service acquired in the U.S. may be paid for and consideration for reimbursement can be sought from CAANEO. In the U.S., the initial call must be placed with AAA in order to register the incident and begin the service process.
- If a Member requests a tow further than 100 kilometres away from their place of residence, CAANEO reserves the right to review the call and contact you to advise of your options, including selecting a closer garage.
- Bringing gas to a Member at or near an open gas station.

***Services may be limited or disrupted due to adherence to Public Health guidelines and directives during the COVID-19 pandemic.**

Visit caaneo.ca for more information.

MEMBERSHIP

PRICING

Applicable taxes extra. Memberships are available to residents of north and east Ontario within the geographic boundaries set by CAANEO in its sole discretion. For specific geographic boundaries, please contact CAANEO directly. All CAA Memberships are annual Memberships, regardless of whether it is paid in one lump sum or in 12 payments. Pricing is based on a 12-month CAA Membership and standard rates will apply upon renewal. If any Membership is in overpayment status, Members will be credited upon renewal. Physical CAA Membership Cards are valid for five (5) years, with dues billed annually. Members who join, transfer-in or reactivate their Memberships will be automatically registered for the CAA Auto-Renew Payment Plan. An

eligible Associate Member must share the same principal address as the CAA North & East Ontario (CAANEO) Primary Member. A maximum of six (6) associates can be listed on a Membership account, in addition to the Primary Member. See **Payment Options** below, for more details.

Unpaid Membership dues will result in the Membership being held in lapsed status for 90 days. While in lapsed status, the Membership tenure and CAA Dollars® accumulated will remain in effect, but a Member will not be able to retain services until payment has been applied. As soon as payment has been applied with a CAANEO representative or through [My Account](#), roadside assistance will be provided without any holding periods. If the Membership remains unpaid after the 90-day lapsed period, the CAA Membership will become suspended, and tenure and CAA Dollar® balance will be lost.

Upgrades to a Memberships can be purchased at anytime during the Membership year at a pro-rated cost. Downgrades and/or cancellations can be made at the time of renewal or within 30 days of joining. Refunds, less cost of services used, are only issued within 30 days of renewing or joining. Minimum refund amount is five Canadian dollars by cheque. Applies to new Memberships and renewals. RV coverage, when purchased in conjunction with a new Membership, will only be refunded with the cancellation of the entirety of the CAA Membership. RV coverage, when already on a Membership, will only be refunded within the aforementioned 30 days from renewal date, less cost of services used. RV coverage will not be refunded mid-year.

PAYMENT OPTIONS

CAA Members may pay for their Membership dues by either credit card or pre-authorized debits:

Auto-Renew Annual Payment Plan: When choosing CAA's Auto-Renew Annual Payment Plan option to automatically renew your Membership, the credit card or bank account information you provide will be stored securely and will be processed automatically for your renewal. We will send you an eStatement approximately one month before the renewal time to remind you of this arrangement and show changes (if any) to amounts for the upcoming

year. Your authorization remains in effect for each 12-month Membership year. Your payment will be automatically processed to the payment method on file up to two (2) weeks in advance of your annual Membership renewal date. For credit card payments, if your payment is unsuccessful, CAA will attempt to reach you via email, mail and phone. We reserve the right to reattempt your payment within 90 days of your Membership renewal date. If your payment is not received/approved within 90 days of your Membership renewal date your Membership will suspend and you will lose your tenure, discount on insurance (if applicable) and CAA Dollars.

To update your credit card information, log into [My Account](#). To update your debit bank account, [click here](#). Auto-Renew is automatically applied when Members join CAANEO. RV coverage is only available as an annual payment and is processed in full upon the first payment of the year. RV Memberships cannot be prorated, and restrictions apply for refund eligibility. RV coverage, when purchased in conjunction with a new Membership, will only be refunded with the cancellation of the entirety of the CAA Membership. RV coverage, when already on a Membership, will only be refunded within 30 days from renewal date, less cost of services used. RV coverage will not be refunded mid-year. RV Memberships cover the entire household; applies to existing CAA Plus and Premier Associate Members within the same household as the Primary Plus RV or Premier RV Member.

Auto-Renew Monthly Payment Plan: When choosing CAA's Auto-Renew Monthly Payment Plan option to pay for your annual Membership in 12 payments, the credit card or bank account information you provide will be stored securely and processed automatically each month. It is your responsibility to ensure the funds are available. If three payments are missed within a 12-month period, you will be required to pay the remaining balance and will be exempt from CAA Monthly Auto-Renew for the following renewal year. We will send you an eStatement approximately one month before renewal time to remind you of this arrangement and show changes (if any) to amounts for the upcoming year. Your authorization remains in effect for each 12-month Membership year. For credit card payments, if your monthly payment is unsuccessful CAA will attempt to reach you via email, mail and phone. We reserve the right to reattempt your payment within 90 days of your

Membership renewal date. If your payment is not received/approved within 90 days of your Membership renewal date (original missed payment) your Membership will suspend and you will lose your tenure, discount on insurance (if applicable) and CAA Dollars. You will also no longer be eligible to setup on CAA's Auto-Renew Monthly Payment Plan should you decide to rejoin CAA.

To update your credit card information, log into [My Account](#). To update your debit bank account, [click here](#). By choosing the Auto-Renew Monthly Payment Plan, you authorize CAANEO to process your credit card for the amount due, as well as a \$1 administrative fee that will be processed each month. RV coverage is only available as an annual payment and is processed in full upon the first payment of the year. RV Memberships cannot be prorated, and restrictions apply for refund eligibility. RV coverage, when purchased in conjunction with a new Membership, will only be refunded with the cancellation of the entirety of the CAA Membership. RV coverage, when already on a Membership, will only be refunded within 30 days from renewal date, less cost of services used. RV coverage will not be refunded mid-year. RV Memberships cover the entire household; applies to existing CAA Plus and Premier Associate Members within the same household as the Primary Plus RV or Premier RV Member.

To sign up or change your Auto-Renew payment option, simply call us at [1-800-267-8713](tel:1-800-267-8713).

CANCELLATION POLICY

CAA Memberships are annual commitments that cover the Member, not their vehicle. Memberships are fully refundable within the first 30 days of joining or renewing. The amount of the refund will be based on annual dues paid, less cost of household services used. Minimum refund amount is CAD\$5. This applies to new Memberships and renewals. If you cancel after the first 30-day join or renew period ends, your monthly payments will continue for the remainder of your annual membership until your Membership expiry date. After you cancel and your Membership expires, it will not renew and you will no longer be charged. RV coverage, when purchased in conjunction with a new Membership, will only be refunded with the cancellation of the entirety of

the CAA Membership. RV coverage, when already on a Membership, will only be refunded within the aforementioned 30 days from renewal date, less cost of services used. RV coverage will not be refunded mid-year.

You can make changes or request to cancel at any time, however no partial refunds will be provided. Your membership will remain in effect until your renewal date.

MANDATORY EMAIL

CAANEO requires a valid email address from all Members, as a means of delivery of your eStatement. You may [opt out](#) of receiving marketing emails, while still receiving transactional emails (such as eStatements).

MEMBERSHIP PLAN DETAILS

Membership rates do not include applicable tax. Monthly payments by credit card are subject to a \$1.00 administrative fee per month.

24/7 Roadside: CAA roadside assistance is available 24 hours a day, 7 days a week, 365 days a year.

Bike Assist™: Any [Bike Assist](#) service will count as one roadside assistance call during a Membership year. Service is based on seasonal availability and will be provided to cyclists at the nearest road/address of the breakdown location, where there is permitted vehicle access. If a roadside repair cannot be completed, CAA will arrange to transport the Member and their bicycle, subject to your towing limits based on Membership type. Service is available in Canada only for all Membership levels that offer roadside assistance.

Towing Distance/Number of Service Calls: Everyday Members receive up to one (1) roadside assistance call per Membership year towards a bicycle tow up to 10km. Classic Members receive up to four (4) roadside assistance calls per Membership year (these can be used for tows up to 10km). Plus Members receive up to four (4) roadside assistance calls per Membership year (these can be used for tows up to 200km). Premier Members receive up to five (5)

roadside assistance calls per Membership year (these can be used for tows up to 200km and one call up to 320km). Towing beyond this set amount will be at the Member's own expense. A charge per kilometre will be applied by the service facility for any additional mileage that exceeds a Member's coverage. Service coverage varies by territory.

Fuel Savings at Shell: Conditions apply. Offer is available at participating Shell locations. Read below for full [details](#).

Mobile Tire Service: Terms and conditions apply. Applicable taxes extra. Reduced rate for additional vehicles at the same location. CAA Mobile Tire Service is only available for cars, SUVs, and trucks up to $\frac{3}{4}$ ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. Visit caaneo.ca/tireservice to learn about the discounted rate and for full details.

Mobile Oil Change: Terms and conditions apply. Applicable taxes extra. In extreme weather conditions, such as thunderstorms or high winds, we may need to reschedule to keep our technicians safe. CAA Mobile Oil Change is only available for cars, SUVs, and trucks up to $\frac{1}{2}$ ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. Visit caaneo.ca/oilchange for full details.

Mobile Windshield Chip Repair: Terms and conditions apply. Applicable taxes extra. Due to safety standards, there can only be a maximum of 2 chips on the windshield before it needs to be replaced. A CAA certified technician will inspect the chip on the windshield prior to repairing to ensure it is serviceable. CAA Mobile Chip Repair is only available for cars, SUVs, and trucks up to $\frac{1}{2}$ ton. We cannot service commercial vehicles, trailers, RVs or campers at this time. Visit caaneo.ca/chiprepair to learn about the discounted rate and for full details.

Mobile Auto Detailing: Terms and conditions apply. Applicable taxes extra. Cost is based on the type of interior detailing package and size of vehicle. Prior to starting the service, a technician will conduct a full inspection of the vehicle's condition. Additional service fees may be assessed at this time. CAA Mobile Auto Detailing is only available for cars, SUVs, and trucks up to $\frac{1}{2}$ ton.

We cannot service commercial vehicles, trailers, RVs or campers at this time. Visit caaneo.ca/detailing to learn about the rates and for full details.

Restaurant Partners: Terms and conditions apply. Partners and offers are subject to change without notice. Visit caaneo.ca/restaurants for details.

CAA Auto and Home Insurance: Auto and Property Insurance are underwritten by CAA Insurance Company. To qualify for the discount you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership expiry date). Eligible CAA Members may qualify to receive a Member Loyalty Discount based on membership tenure and Roadside Assistance usage. Everyday Members maximum savings on auto insurance is 5%.

Bundle CAA Auto and Home Insurance: Subject to certain conditions and approvals. Underwriting eligibility rules apply.

Bundle CAA Auto or Home, with Life or Health Insurance: Conditions, limitations and exclusions apply. CAA Critical Illness, Child Term Life and FollowMe Health or Life products are not eligible for the bundling savings. Please visit caalifeandhealth.ca for more details.

CAA Travel Insurance: CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire may be required to purchase travel insurance. Quotes are valid for 30 days. Discount applies to CAA Members in good standing (CAA Membership dues paid in full by Membership expiry date). Up to twenty percent (20%) savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice. Excludes Visitors to Canada Insurance. CAA Everyday, Classic®, and Plus® Members save 10%. CAA Premier® Members save 20% at CAA Stores or by calling 1-800-267-8713. CAA Premier Members save 10% and earn 10% in CAA Dollars® when booking online.

Pet Insurance: CAA Members receive a preferred rate of 12% off. Non-members receive a preferred rate of 7% off, and available exclusive offers. This

shall not be interpreted as an offer or solicitation of insurance products by Canadian Automobile Association. Pets Plus Us pet insurance is not a Canadian Automobile Association insurance product and is offered through CAA's partnership with PTZ Insurance Services Ltd. Terms and conditions apply. © 2022 All rights reserved. Pets Plus Us Pet Insurance policies are underwritten by Northbridge General Insurance Corporation, distributed by PTZ Insurance Services Ltd.

Retail Partners: Terms and conditions apply. Partners and offers are subject to change without notice. All trademarks are the property of their respective owner(s).

CAA Store: Terms and conditions apply. Partners and offers are subject to change without notice. Offer is not available on International Driving Permits, passport photos, travel insurance, or travel purchases. CAA Everyday and CAA Classic Members save ten percent (10%), CAA Plus Members save fifteen percent (15%), and CAA Premier Members save twenty percent (20%). Up to twenty percent (20%) discount is not combinable with the Member Exclusive Collection.

Travel Booking Fees: *New professional booking fees apply to all new travel bookings made at CAA North & East Ontario stores and call centre. CAA Members receive up to six (6) fees covered per calendar year by CAA Travel for guided tours, cruises, and select packages. Sunwing vacation packages are subject to a \$169.50 professional booking fee (\$197.75 for non-members). Once all covered fees are used, a \$50 fee for CAA Members will apply for subsequent travel bookings. Pricing with tax: professional booking fee (guided tours, cruises, and select packages) is \$56.50 (\$84.75 for non-members), professional booking fee (air, car, hotel, rail, activity) is \$56.50 (\$84.75 for non-members), plan to go fee is \$169.50, change or cancellation fee is \$56.50 (\$84.75 for non-members), electronic visa fee is \$56.50 (\$84.75 for non-members), and group booking fee is \$226. Visit caaneo.ca/travel-fees for details. Plan to go fee is refundable after final payment is collected. Change and cancellation fee applies after a 10-day "Right to Examine" period for travel insurance. Does not apply to non-refundable cancellations. Group booking fee applies to 10 or more passengers and is a flat fee.

CAA Vacations: Certain restrictions apply. Visit caa.ca/caavacations for full terms and conditions for CAA Vacations® 24/7 Member Care and Best Price Guarantee. 24/7 Member Care is not travel insurance. 24/7 Member Care is provided by Allianz Global Assistance. Partners and offers are subject to change without notice. Available with partners booked through CAA Travel.

Hotels: Terms and conditions apply. Partners and offers are subject to change without notice.

Car Rentals: Terms and conditions apply. Partners and offers are subject to change without notice. Must be an active CAA Member to receive exclusive Member benefits. Visit caaneo.ca/carrental for details.

National's Emerald Club Benefits: As a CAA Member you can register for National's Emerald Club for free. Your CAA Membership level will be automatically matched to the corresponding Emerald Club tier upon registration. Visit caaneo.ca/carrental for details or to register.

Passport Photos: Discounts on passport photos are only available to CAA Members in good standing (CAA Membership dues paid in full by Membership expiry date) at CAA Stores or kiosks in north and east Ontario. Passport photos are not available at CAA North & East Ontario's head office. Visit caaneo.ca/passportphotos for more details.

Family Add-On: Applicable taxes extra. An Associate Member must live at the same address as the Primary Member to qualify. An Associate Membership must also be the same or lower coverage than the Primary Membership, e.g., if the Primary Member is CAA Plus level, the Associates can be Everyday, Classic, or Plus, but not Premier. Visit caaneo.ca/family for details.

Motorcycle Coverage: Motorcycles with or without a sidecar are covered under CAA Plus® and Premier® Memberships. Each motorcycle service call counts as one roadside service call. Motorcycle service is not provided between December 1st and March 15th, or if there is snow on the ground or the temperature is below 0 degrees C.

RV Add-On: Applicable taxes extra. RV coverage is only available as an annual payment and is charged in full upon the first payment of the year. RV Memberships cannot be prorated, and restrictions apply for refund eligibility. RV Memberships cover the entire household; applies to existing CAA Plus and Premier Associate Members within the same household as the Primary Plus RV or Premier RV Member. Visit caaneo.ca/rv for details.

Fuel Delivery: A limited supply of gasoline (up to 10 litres), will be delivered to the Member's disabled vehicle. CAA Classic Members will be charged the fuel pump price and must pay the tow driver upon delivery. No charge for CAA Plus/RV and CAA Premier/RV Membership levels. Coverage excludes diesel/propane. Each service counts as one of the allotted roadside assistance calls during a Membership year. High-octane fuel cannot be guaranteed. Requirements for diesel fuel will necessitate a tow to the nearest station selling that fuel.

Battery Service: CAA Mobile Battery Service is available in Metro Ottawa, Thunder Bay, Sudbury, Carleton Place, Smiths Falls, and Perth. Availability in these select regions is subject to change. If your battery fails within the first three (3) years, you'll get a free replacement. After three (3) years, you're protected by our discounted guarantee.

Vehicle Battery Discount: CAA Members save up to \$25 every day on a CAA Premium Car Battery. Other conditions apply. Under certain weather conditions Battery Assist will not be available. Mobile Battery Service is suspended if the weather reaches an ambient temperature of -20 degrees Celsius and below. However, CAA will be able to boost or tow your vehicle during that time. In a situation where different weather resources have a difference in temperature, CAANEO will make the final determination. Battery costs vary by make and model of vehicle. Stock is limited to conventional lead-acid batteries, with coverage available for most vehicles excluding hybrids. Some vehicles we cannot service due to the location of the battery in the vehicle. Battery Assist is not available for Class A, B, or C Motorhomes. CAA Everyday Membership does not include any Roadside Assistance Services or Mobile Battery testing. These services are only available to Classic, Plus and Premier Memberships. Visit caaneo.ca/battery to get a quote.

Flat Tire Service: A flat tire will be replaced with the Member's inflated and mounted spare tire. If no spare tire is available, the vehicle will be towed to the nearest repair facility or in accordance with the Membership type's towing limitations. Service does not include repairs, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires, seasonal tire change, and a tire change on an oversized tire, or tires on some trucks/vans based on size. In the case of vans and pick up trucks, CAA may determine to tow the vehicle to a garage of the Member's choice.

Locksmith Coverage (Auto): A CAA driver will be dispatched to gain entry to vehicle if keys are locked inside. If keys are lost, broken or the driver cannot gain entrance to the vehicle, CAA will provide coverage for automotive locksmith services up to \$50 for Classic Memberships and up to \$100 for Plus/RV and Premier/RV Memberships. Coverage is for the primary, starter key only and does not include a spare key or a key to gain entry into the residential door of a motorhome. Locksmith services cannot be used to replace a backup or "second set" of keys. Each service call counts as one of the allotted roadside assistance calls during the Membership year. If your vehicle cannot be made operable, it will be towed (in addition to, or instead of, the \$50 or \$100 locksmith service, if necessary), as per the scope of towing benefits.

Drive You Home: Service is available when it is not advisable or safe for a Member to drive their vehicle, for example if eyesight is impaired. One service call used as a tow is available to CAA Plus and CAA Premier Members only (including RV Memberships) and counts as one of a Member's allotted roadside assistance calls during a Membership year. This service covers bicycles, valid licensed cars, pickups, vans and motorcycles, but excludes RVs. The maximum towing distance of this service is 25 kilometres. Additional kilometres will be charged at CAA prevailing rates.

Two Day Car Rental: Premier Member must be within 200 km from home and CAA has towed the vehicle for mechanical failure. This will be arranged through CAA. CAA will call Enterprise to make arrangements to assist the Member with a two-day car rental. The incident must be referred to CAA

within 48 hours of occurrence. CAA Members are responsible for subsequent day rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions and other restrictions apply. Other restrictions may apply.

MEMBERSHIP OFFERS

SUN15: Terms and conditions apply. Offer is valid until September 6, 2023 to residents of CAA North & East Ontario who purchase a new CAA Membership in-store, by calling 1-844-252-3648 or online by entering promo code SUN15. Must sign up on Auto-Renew to receive fifteen percent (15%) discount. Fifteen percent discount is not eligible on the RV coverage. Offer is not valid on previously purchased CAA Memberships, Group Memberships, renewals, or upgrades. Offer is only available for a one-time use. Cannot be combined with any other promotion or discount. Other restrictions may apply.

General: Offers are valid to residents within the north and east Ontario geographic boundary as set by CAA North & East Ontario. Membership must be set up on Auto-Renew to receive a discount. Offers are one-time only and they are not valid on previously purchased CAA North & East Ontario Memberships, Group Memberships, RV coverage, renewals, or upgrades. Cannot be combined with any other promotion or discount. Other restrictions may apply.

SHELL

Offer is valid until February 28, 2025 at Participating Shell Locations for current Members of the Canadian Automotive Association ("CAA"). The Offer provides a discount of 3 cents per litre when a qualified customer purchases any grade of Shell fuel (the "Discount"). The Discount shall apply to a maximum purchase of 1,000 litres per calendar month per CAA Membership number. The Offer also provides a 10% discount on car wash purchases by a qualified customer for personal use; and a 10% discount on convenience retail purchases made by a qualified customer for personal use, not including any tobacco products, lottery tickets, alcoholic beverages, gift cards, prepaid credit cards, phone

cards, all printed materials or documents (including newspapers, magazines, books, maps, flyers, guides and all other written publications or documents), all items, goods, rights or services sold that are produced by, sold on behalf of, or otherwise obtained from any governments, regulatory bodies, governmental agencies or Crown corporations, including all postage and stamps, permits or licenses (including fishing, hunting, sporting or camping), and transportation tickets or fares (including ferries, bus or train), any other goods or services specified from time to time or as excluded by law, and any products ordered on-line and delivered via a third-party delivery service (collectively the Discount and the applicable offers, referred to as the "Offer"). No cash value. Any Discounts shall be calculated on the pre-tax amount and may be combined with other offers at Shell's sole discretion. A valid CAA Membership number must be presented at time of purchase. "Valid Members" means Members of Participating Clubs who meet the terms and conditions of the Member Offer and other terms, conditions and limitations imposed by Shell, acting reasonably and as posted on Shell or an Affiliate's website or otherwise made available to the public for review, in order to ensure compliance with Applicable Laws and for the purposes of avoidance of customer fraud, abuse or misconduct, at any time and from time to time for participation in, or the benefit of, the Member Offer. Members using an existing Shell commercial business or "fleet" payment card are excluded from the Offer. Shell reserves the right to make changes to this Offer and to terminate the Offer at any time, for any reason and without notice. Additional restrictions and conditions may apply. Please contact your regional CAA club if you experience any difficulties getting your Member discount(s).

Trademarks and registered trademarks are property of their respective owners. Shell trademarks are owned by Shell Brands International AG. Used under license. ®CAA name and logo are registered trademarks owned by the Canadian Automotive Association.

Participating Shell locations, and the portions of the Offer available at each location, can be found at: www.shell.ca/stationlocator.

TRAVEL

CAA TRAVEL

CAA Plus and Premier Members receive one free passport print set per Membership year. Any additional sets will be at the Member's rate. Discounts on passport photos are only available to CAA Members in good standing (CAA Membership dues paid in full by Membership expiry date) at CAA Stores or kiosks in north and east Ontario. Not transferrable. Photos taken elsewhere will not be reimbursed.

TripTiks® are available for travel in Canada and the U.S. As of June 30, 2020, TripTiks are available online only. Contact your local CAA Store for help creating an online TripTik and using the print-at-home feature. TripTiks will not be printed in-stores.

MERCHANDISE

Price shown does not include tax and is subject to change without notice. In order to receive Member pricing, you must be a current CAA Member in good standing (CAA Membership dues paid-in-full by Membership expiry date). Member discounts are not available on International Driving Permits, passport photos, attraction tickets, travel insurance, or travel purchases. CAA Everyday and Classic Members save ten percent (10%), CAA Plus Members save fifteen percent (15%), and CAA Premier Members save twenty percent (20%).

CAA Store discounts are not combinable with Member Exclusive products. Must be an active CAA Member to purchase Member Exclusive products. If you are not a CAA Member, you may purchase the Member Exclusive product along with a non-refundable CAA Membership.

The general public can purchase merchandise in the CAA Store a MRSP pricing.

REWARDS

CAA REWARDS® PARTNERS

Terms and conditions apply. All partners and offers are subject to change without notice. All trademarks are the property of their respective owner(s). The redemption of [CAA Dollars](#) can take up to 6 months per each partners system preferences.

CAA DOLLARS

To earn and [redeem CAA Dollars](#)[®], you must be a current CAA Member in good standing (CAA Membership dues paid-in-full by Membership expiry date). Lapsed Membership dues will result in forfeiture of any accumulated CAA Dollars. CAA Dollars can be used to renew or upgrade your Membership, buy CAA Store merchandise, buy movie and attractions tickets at CAA Stores, book travel through CAA Travel, buy Gift Memberships, and pay or renew CAA Insurance coverage policies.

CAA Dollars will be automatically applied to your Membership renewal if your account is set to "spend." If your account is set to "save," CAA Dollars will stay in your account until you choose to use them. You can change the setting of your CAA Dollars by logging into [My Account](#).

MISCELLANEOUS

We are committed to protecting your privacy. All Member personal information will be subject to our Privacy Policy found at <https://caaneo.ca/about/privacy-policy/>

CAANEO reserves the right to suspend or change any of the terms and conditions set forth herein at any time without notice. In the event any of these terms and conditions are restricted, suspended or changed, we will provide notice by posting the amended terms and conditions on our website.

Any waiver by CAANEO of the strict observance, performance or compliance by a Member with any of our terms and conditions shall not be deemed to be a waiver of any rights or remedies available to CAANEO.

These terms and conditions shall be governed by the laws of the Province of Ontario and the laws of Canada applicable therein. Any action or proceeding commenced shall be with the Courts of the Province of Ontario within the City of Ottawa.