



Insurance
Travel
Roadside
Rewards

CAA South Central Ontario Membership Terms & Conditions.

For Membership Types:
Basic, Plus, Premier & Corporate.

Welcome to CAA.

Welcome to CAA South Central Ontario (“CAA SCO”). For over 110 years, CAA has been helping Canadians stay mobile, safe and protected. We are Canada’s largest not-for-profit Automobile Association with over 2 million Members in South Central Ontario. We are also a strong advocate and voice for our Members on issues such as traffic safety, mobility, infrastructure and consumer protection.

This brochure outlines your Membership responsibilities, coverage and rewards and includes our Privacy Policy.

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Responsibilities of Membership:

As a Member of CAA SCO it is your responsibility to adhere to the terms and conditions of Membership included in this document. This document should be retained in a safe place for future reference.

CAA SCO Members are expected to adhere to the following responsibilities:

- Keep your contact and payment information current and up to date with CAA SCO.
- Keep in mind that Membership is non-transferrable. (Note: Membership covers you in any passenger vehicle.)
- Ensure that Membership payments are made in full and on time to avoid interruption to service.
- CAA SCO's number one priority is safety and as a CAA SCO Member we ask for your understanding as calls are prioritized based on our Members safety and not necessarily on time of service request.
- You must notify us at the time of a service request if you or a passenger requires additional assistance or special accommodation (i.e. due to a disability, limited mobility, travelling with a child in a car seat/travelling with pets/animals).
- Be prepared to show a valid membership card and/or identification to CAA SCO service contractors when requested.
- At all times, respect our CAA SCO Associates, Service Providers and others associated with CAA SCO.
- Be respectful and professional at all times when online, on our premises, attending any and all CAA events or participating in any of our forums. Do not use Membership as a means for engaging in criminal or illicit activity.
- If you are not renewing your Membership, contact CAA SCO to ensure the account is updated and your subscription, if applicable, in the automatic renewal program is terminated.
- **Native Status Tax Exemption:** Members requesting a partial tax exemption (GST) must provide in person a copy of their valid native status card at one of our CAA Stores each year in order for a partial tax exemption to apply. If you are unable to attend a CAA Store in person, tax will be included on the renewal statement and you can claim the tax exemption through the Ontario Ministry of Finance.

- **Accessibility for Ontarians with Disabilities Act (AODA) exception:** Certain exceptions to the **Membership Exclusions** listed above may apply to persons requiring special accommodation due to a disability. Please contact CAA SCO or visit our website www.caasco.com for further details.

CAA's Right to Revoke Membership – CAA SCO reserves the right to cancel, revoke or not renew a Membership for any lawful reason, including but not limited to for failure to comply with the Member responsibilities, terms and conditions provided in this Agreement. At no time will CAA SCO tolerate harassment, intimidation, threatening or abusive behaviour and/or language directed at its Associates, service providers, or other CAA representatives. Upon expiry, non-renewal or cancellation of Membership, all accrued CAA Dollars and credits will be revoked without refund or compensation.

Changes to Membership – The terms, conditions, services, benefits, prices, policies and procedures of your CAA Membership are subject to change at any time. If after receiving notice of any change to the terms of your Membership, you do not accept the new terms or do not wish to renew your Membership, you may terminate your Membership as of when the change takes effect.

Membership Types:

We offer several Membership types which include:

- Basic
- Plus
- Plus RV
- Premier
- Premier RV
- Corporate

Each Membership type will have 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, CAA SCO will continue to facilitate the Roadside Assistance Services described above; however, any Services in excess of the Roadside Assistance "Maximums" will be subject to Service Provider fees that may be due at the time of service. For all membership types, any service calls not covered by Membership must be paid for by the requesting Member at the time of service.

Summary of coverage per Membership type
(as of May 1, 2017):

Membership Terms & Conditions

	Basic
Type of Vehicle Covered	Cars Bicycles
Additional Cost	—
Roadside Assistance Service Calls	4
Towing Service	Up to 10 km
Emergency Gas & Delivery	Delivery only
Locksmith for Vehicle	Up to \$50 CAD
Extrication Service	Yes
Travel Accidental Death & Dismemberment	Up to \$100,000 CAD
Road Trip Accident Assistance	Up to \$300 CAD
Road Trip Interruption Assistance	—
Vehicle Return Benefit	—
Concierge Services	—

Plus	Corporate	Premier
Cars Motorcycles Bicycles	Cars Motorcycles Bicycles	Cars Motorcycles Bicycles
Recreational Vehicles (Plus RV)	—	Recreational Vehicles (Premier RV)
4	4	5
Up to 200 km	Up to 200 km (for up to 3 calls) Up to 300 km (for 1 call)	Up to 200 km (for up to 4 calls) Up to 320 km (for 1 call)
Gas & Delivery	Gas & Delivery	Gas & Delivery
Up to \$100 CAD	Up to \$100 CAD	Up to \$100 CAD
Yes	Yes	Yes
Up to \$500,000 CAD	Up to \$500,000 CAD	Up to \$500,000 CAD
Up to \$600 CAD	Up to \$1,000 CAD	Up to \$2,000 CAD
—	—	Up to \$600 CAD
—	—	Up to \$500 CAD
—	—	Yes

Basic roadside benefits are activated immediately after joining. Plus, Corporate and Premier roadside benefits become active 24 hours after joining. When upgrading from Basic to any other membership type a 24-hour wait period applies. When upgrading from Plus to Corporate or Premier, your benefits are active immediately. Benefits and services are subject to change without notice.

Primary and Associate Member:

A Member can be either a Primary Member or an Associate Member:

- A Primary Member is the main Membership point of contact for each household on record, including other associate members and for the purpose of authorization of account maintenance and changes, ensuring all information is accurate and current for all household Members.
- An Associate Member may be added to the Primary Member's account at anytime during the Membership contract for an additional Membership fee, payable at the time of join and billed at the time renewal as of the annual renewal contract and associated fees.
- When the Associate Member permanently moves out of the Primary Member's household, s/he must set up a new Membership and will cease to be covered as an Associate under the current Primary Member's account.
- Each Member is only entitled to the service and benefits that apply to his or her Membership type (i.e. Basic, Plus, Premier, etc.).
- A Primary Member is billed for his/her own annual Membership dues plus the annual Membership dues of any Associate Members.
- The Primary Member is the default beneficiary of any accrued CAA Dollars, even if earned by the Associate Member(s).
- All Primary and Associate Members must reside in the same household and must reside in CAA SCO territory.
- A Primary Member must ensure all the information on account is accurate and up to date, including contact information for Primary and Associates.
- Any service calls not covered by your Membership must be paid for by the requesting Member at the time of service.

Member Identification:

Each Member must be prepared to show his or her valid Membership card and/or identification upon request to the CAA representative or contractor.

Purchasing Membership as a Gift:

If you purchase a gift Membership either as a one time purchase or on an ongoing basis, the CAA Dollars are reflected on the annual statement and by default the CAA Dollars are used to offset the amount owing on the bill.

The Purchaser:

- Can purchase the Membership as a one-time gift or continue paying the renewal fees annually.
- Does not have to be a CAA SCO Member or reside in the CAA SCO territory.
- Can make changes to the Membership type and billing information.
- Can request removal of all purchaser information. Member will then be billed directly to address on file at time of contract renewal.
- May be able to see details of the Recipients' usage.

The Recipient:

- A person who receives an annual paid Membership from a Purchaser.
- Must reside in the CAA SCO territory.
- Can at any point assume responsibility for billing at which time the Purchaser will no longer receive billing information or be able to change Membership type.

Membership Dues:

Payment

- Payment of annual dues can be made in store, by phone or online through one of the following accepted forms of payment; Electronic banking (telebanking or online “payee-CAA South Central Ontario”, Visa, Visa Debit, MasterCard, Amex. Cheques are also accepted by mail, made payable to CAA South Central Ontario at: CAA South Central Ontario, PO Box, 4027 Stn A Toronto, Ontario, M5W 0G8.
- Membership Dues are due on an annual (365 day) billing cycle. Dues are subject to change without notice. If your Membership dues are not paid in full on or before your Membership anniversary:
 - your membership will lapse
 - you will not be entitled to Member Services or Member Benefits
 - you will forfeit your CAA Dollar balance
 - you forfeit any benefits linked to your Membership tenure
- Based on the information we have on file, we will send you a renewal notice to pay your Membership dues approximately 30 days prior to the end of your annual billing cycle. Prompt renewal of your Membership ensures there is no interruption in service.
- Any credits or CAA Dollars available on your account at renewal will automatically be applied to your renewal by default.
- Please ensure you review your Membership renewal notice for accuracy. If any changes are required, it is the Member’s responsibility to notify CAA SCO prior to the renewal date.
- All Membership changes, including additions or deletions, must be authorized by the purchaser or authorized representative of the Membership account. Renewal is for a 12-month period based on the month of initial enrollment whether or not Membership benefits have been exercised.
- Your CAA Membership expires one year after the activation date, and will be billed annually on notice to you (subject to payment of Membership fees and any activation procedures). If after receiving notice of any change to the renewal of your Membership, you do not accept the new terms or do not wish to renew your Membership, you may terminate your Membership as of when the change takes effect or on the renewal date. Please see our 30 day money-back guarantee policy.

Auto-renew program:

If you are a participant in CAA SCO’s automatic credit card renewal program (ACCR) your Membership Dues will be automatically charged to your designated pre-authorized credit card on file with CAA SCO. Based on the terms and conditions of your credit card issuer, it is probable that your financial institution will provide us with updated credit card information independent of you. You will receive an annual renewal notice 30 days prior to your expiry date, which will inform you of the date your pre-authorized credit card will be charged. If we do not receive any alternative instructions from you, we will process your renewal Membership(s) by charging the credit card that is registered to your account.

If you have joined our ACCR program and would like to terminate your Membership, you must provide us with notice before your Membership renewal date.

Additional Charges:

If any payment to CAA SCO is reversed, returned by your financial institution due to non-sufficient funds (NSF), or declined for any other reason, we will contact you to collect payment and/or update your payment information. You may be charged an administrative fee of \$25.00 per occurrence, including any disputed charge that is determined to have been validly applied to your account. CAA SCO reserves a right of set off for any outstanding debts owing to CAA SCO or to its Service Provider(s).

Money-Back Guarantee:

CAA SCO Membership Dues are refundable within 30 days after the payment has been processed by CAA SCO. The amount of the refund will be prorated and based on your household's most recent Membership(s) payment to CAA SCO, minus any outstanding costs associated with CAA SCO services provided to you or your Associate Members (including any additional charges as outlined above) up to the date of cancellation. CAA SCO will not refund your Membership after 30 days of receiving payment. Cancellation requests may be made:

In writing to:

CAA South Central Ontario,
Member Administration,
60 Commerce Valley Drive East, Thornhill, ON L3T 7P9,

Or by email: Membership@caasco.ca,

Or by Calling Member Support: **1-800-268-3750**,

Or by fax: **905-771-4720**,

Or by visiting your local **CAA Store**.

Membership Exclusions

Membership does not cover the following:

- Non-member service
- Service to loaded or altered vehicles where the provision of the service cannot be performed safely (in CAA SCO or Contractor's sole discretion) and may jeopardize the load or damage the vehicle.
- Service to unattended vehicles unless pre-authorized by CAA SCO.
- Cost of parts, labour or repairs
- Any charges relating to impound and storage fees (these costs are the responsibility of the Member)
- Service to vehicles used in competition at races or drag races
- Service to school buses, cube vans, taxis, limousines, dump trucks or transport trucks

- Use for commercial activities, unless otherwise expressly approved by CAA SCO
- Transporting an RV for winter storage or moving an RV within a trailer park
- Transporting a vehicle or bicycle that is not disabled – i.e. simply for transportation purposes
- Delivery service – CAA SCO does not provide you with taxi service, however, at your request and with approval for an additional cost, CAA SCO will arrange for you to be transported to or from the disabled vehicle
- Towing service to a salvage yard
- Police ordered service for a legal infraction
- Services and costs associated with legal infractions
- Second or additional trips, or trips from one facility to another by service staff on one call
- Service to vehicles driven into an area not normally travelled, such as open fields, beaches, private logging roads, river banks, floodway, muddy or "plowed in" or "snowbound" streets, filled driveways or alleys (Service Providers will not shovel snow), construction sites or other locations which cannot be reached safely.
- Reimbursement of expenses incurred as a result of a mechanical breakdown, including lost wages, alternate transportation, accommodations etc.
- Basic Member service for a motorcycle (Plus Membership or higher is required for motorcycle service)
- Refund on promotional card for non-CAA service
- Battery "recharging" (charging is very different from boosting; a boost is a temporary measure and a charge is considered a repair involving labour charges)
- Transportation of animals; you are responsible for making arrangements for the transportation of animals (except for Service Animals) in the event of a Roadside Assistance request requiring animal transport. Please notify CAA SCO as soon as possible if you require special accommodation for a Service Animal.
- E-Bikes and recreational vehicles, unless in conjunction with RV tow service.

Membership coverage and Roadside Assistance Services:

Your CAA SCO Membership includes the following Roadside Assistance Services, subject to additional fees if applicable. Certain Services listed below may only be available within certain CAA SCO geographical areas. All of the Roadside Assistance Services are subject to the Limitation of Liability provision set out later in this section.

Battery Service:

Service Providers will deliver, install and recycle your battery at no extra cost, upon purchase of a new battery. Battery Services may not be available in your area. This will count as one (1) service call unless a new battery is purchased at the time of the call. However, an unsuccessful battery service that results in a towing service call, will count as a single service call.

CAA SCO and Service Providers may refuse to provide certain battery service if it is deemed unsafe (in CAA SCO or Service Provider's sole opinion), when installation cannot be performed at the roadside, or if the battery is under warranty.

Lockout/Locksmith Service:

If your keys are locked in the vehicle, CAA SCO will send a Service Provider to attempt to gain entry. If your keys are lost, broken, or if the Service Provider cannot gain entry into your vehicle, where available, CAA SCO will reimburse up to \$50 for locksmith service for Basic Members and up to \$100 for all other Membership levels. In cases where the locked vehicle cannot be made operable, towing services will be provided subject to the Member's towing coverage. Locksmith service refund is comprised of ignition work and/or the making of one ignition key, but extra charges may apply to the Member. Please note: the registered owner must be present while the vehicle is being serviced by a locksmith. This will count as one service call. However, an unsuccessful locksmith service that results in a towing service call will count as a single Service Call.

Emergency Gas Delivery:

When you run out of gas, a limited supply of gasoline will be delivered to your disabled vehicle to enable you to reach the nearest open service station, or in accordance with your Roadside Assistance towing service provisions, a tow will be provided to a facility where fuel is available. Specific brands or octane ratings cannot be promised. We will deliver gas, but not diesel or propane. Basic Members will be charged the current pump price for the gasoline. For Plus, Corporate and Premier Members, there is no charge for the gas. Emergency gas delivery counts as one Service Call.

Flat Tire Service:

If you get a flat tire, your vehicle's spare tire will be installed, as long as the spare tire is inflated and serviceable. Before calling CAA SCO, please ensure that any specialty key to remove the lug nuts is available. Service does not include repairs, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires and seasonal tire changeovers. To avoid damage, certain vehicles will require a tow to a garage within the limits of your membership as proper installation requires that the wheel lug torque be set to the recommended specification for your vehicle. In the event that the Service cannot be rendered safely due to poor conditions or maintenance, the service provider reserves the option of towing the vehicle to safety to avoid possible damage. Flat Tire Service counts as one Service Call.

Extrication Service:

Your vehicle will be extricated when (in CAA SCO or the Service Provider's sole determination) it can be safely reached from a normally travelled or established thoroughfare or road. If special equipment, additional manpower or vehicles are required, the associated costs may be at your expense. Plus, Premier and Corporate Members are automatically covered for an additional service vehicle and service provider for up to one hour of extrication service at the scene. The service vehicle must have clear and safe access to the disabled vehicle; for example, service cannot be rendered in limited access areas such as plowed-in, snowbound or ice-covered areas.

Mechanical First Aid:

Minor/temporary adjustments or emergency repairs not requiring parts or supplies will be made in an attempt to enable your vehicle to operate safely under its own power. If the vehicle cannot be placed in safe driving condition, the towing provision will apply.

Towing Service:

Towing Service will be provided if attempts to make your vehicle safely operable at the roadside have been unsuccessful. Flatbeds or dollies will be used when required. Membership includes towing mileage based on your Membership type. A charge per kilometre will be applied by the service facility to any additional mileage that exceeds your coverage. An additional fee will be applied if a flatbed is requested and not required to complete the towing service. Service wait times can increase if special towing equipment, which includes flatbeds, is required.

Bike Assist:

CAA provides Bike Assist – Roadside Assistance for your bicycle. Bike Assist does not cover motorized bicycles (ebikes) however, electric scooters and mopeds are only covered under Plus coverage.

If your bike becomes disabled and at CAA SCO or the Service Provider's discretion cannot be repaired on the spot, CAA SCO will arrange to transport you and your bicycle subject to your towing limits based on your Membership type. Bike Assist counts as one of your allotted roadside calls during your Membership year. Service will be provided to cyclists where there is permitted vehicle access and based on seasonal availability.

Motorcycles:

Motorcycles having registered plates, with or without a side car, are eligible for coverage on Plus, Premier and Corporate Membership types. CAA SCO will transport your motorcycle subject to your towing limits based on your Membership type. Motorcycle Service will count as one of your allotted roadside calls during your Membership year.

Accident tows:

Your CAA SCO Membership covers you for towing service (subject to your applicable coverage limits) in the event you are in an accident. CAA SCO will make an effort to accommodate the towing of the vehicle. As a Member, you must be present for service. Under certain circumstances, police may require that the vehicle be removed immediately by an independent towing company. In these situations, the Member may submit a receipt for reimbursement consideration.

If using an Independent towing company they must be independent from the Member and not a family member or friend. An original official receipt and a legible copy of the accident report must be submitted with any requests for a refund along with the name of your insurance company and applicable coverage. For towing reimbursement consideration, a receipt and/or accident report must bear the Member's name and must be submitted within 30 days of the accident.

Vehicle Eligibility:

Certain limitations may apply and vehicle eligibility will be ultimately determined at the time of Service. Subject to the applicable exclusions, Vehicles eligible for coverage include:

- 4-wheeled, motor-driven vehicles (cars, pickups, vans, campers and motorhomes)
- Motorcycles with or without sidecars (with Plus Membership)
- Dual-wheeled, unloaded pickup trucks are eligible for all services except tire service with Basic and Plus Membership (tire service is only available with a Plus RV Membership)
- Rented passenger and commercial vehicles (excluding taxis and limousines).
- Dual-wheel licensed motorhomes, campers, fifth-wheel trailers, and the following types of trailers: travel, snowmobile, utility, boat and unloaded horse (animal) trailers, (eligible for towing, extrication and tire service with Plus RV and Premier RV Membership; light service can be provided with Basic Membership)

Non-CAA contractor services:

If you have contacted CAA SCO to obtain Roadside Assistance and CAA SCO service is not available at the time of your request, you may obtain your own towing service, pay for it and submit the original invoice (please save a copy for your records) to CAA South Central Ontario within 30 days for reimbursement. Reimbursement consideration will be based on the prevailing Commercial Rate for the region where the vehicle was disabled. CAA SCO reserves the right to refuse reimbursement for tows provided to a Member by a non-CAA contractor that CAA SCO determines or suspects is related (i.e. by family, household, friendship, etc.) to the Member.

If the CAA service was available at the time of the Service Call but was not used, reimbursement will be made at the local CAA SCO contracted rate, subject to approval by CAA SCO. We will reimburse you for any service normally provided under your Membership. In instances where the Service Provider's access to the vehicle is legally restricted (toll roads, limited-access highways), full reimbursement will be considered for towing back to the service facility or the nearest exit.

Reimbursement will be considered after submission of an original and official itemized invoice for services rendered by a qualified and registered auto service or towing facility. Please ensure the invoice bears the name and signature of the Member.

If using an Independent Contractor in order to reduce the risk of fraudulent reimbursement claims, CAA SCO may in its sole discretion refuse to reimburse a towing claim if in CAA SCO's sole discretion, acting reasonably, it determines that the Member is connected to or associated with the towing company.

Service Providers:

Roadside Assistance Service Providers are independent contractors and are not employees of CAA SCO. CAA SCO will not assume responsibility for property damage, personal injuries, losses or inconveniences caused by the Service Provider.

Liability:

As a Member of CAA SCO, you hereby understand and agree that unless the loss relates to the fraud, gross negligence or willful misconduct of CAA SCO, CAA SCO's maximum liability to you, your passengers or any third parties affected by this your Membership shall be a reimbursement of any Membership Dues paid by you in the 12 month period immediately preceding the loss. CAA SCO and its Service Providers each reserve the right to contact the police or local authorities upon suspicion of impaired driving or any other threat to a person's safety.

You agree that CAA SCO is not responsible for any delays or cancellations of any of the Services provided hereunder.

Certain types of North American and foreign-made cars (especially those with fiberglass bodies) and vehicles with owner-made modifications are difficult to provide certain Roadside Assistance to without causing damage. In such cases, you and/or the registered owner of the vehicle may be asked to sign a Release /Waiver of liability assuming responsibility for any damage that may occur during Service. Should your vehicle be damaged during service, please discuss with the Service Provider and document the damage. You must contact CAA SCO directly to report any damage within 48 hours. CAA SCO and the Service Providers reserve the right to inspect and assess any damage claims.

CAA does not have supervision or control over the operation or management of the Service Providers, and vehicle repair facilities. In the event of a dispute arising between a Member and the Service Provider, CAA SCO may appoint an arbitrator whose ruling shall be final and binding on both parties.

Extreme weather conditions:

During extreme weather conditions, CAA responds to calls on a priority basis, providing service first to those Members whose vehicles are blocking roadways or posing a threat to personal or public safety. Under severe conditions, we reserve the right to delay service to Members whose vehicles are in a place of safety. Your patience and understanding under these circumstances are appreciated.

Road Trip Benefits

Road Trip Accident Assistance:

Road Trip Accident Assistance applies when the vehicle driven by an eligible CAA Member is involved in a reportable collision. Under the Road Trip Accident Assistance plan, eligible Basic Members are automatically covered for up to \$300 CAD annually in eligible unforeseen, necessary out-of-pocket expenses resulting from an accident involving a collision. Eligible Plus Members are covered for up to \$600 CAD annually for the same. Eligible Corporate Members are covered for up to \$1,000.00 CAD annually for the same. Eligible Premier Members enjoy additional coverage for up to \$2,000.00 annually when the vehicle driven by the Premier Member is involved in a reportable collision, fire, or theft. The Member may submit a claim for one of the following three options: hotel accommodations and meals OR car rental from a licensed agency OR commercial transportation to continue the trip. Please note that Road Trip Accident Assistance is not emergency travel or medical insurance.

To be eligible for assistance:

- the collision must occur during a planned trip of 200 km or more from the Member's primary residence;
- the trip must include at least one overnight Member stay anywhere in Canada or the United States;
- the Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident;
- the Member must obtain a copy of the police report describing the incident and original receipts for repairs and allowable expenses to support the claim;
- the Member's vehicle must have been deemed unsafe and/or inoperable, and proof of same condition must be provided by police and/or licensed mechanic; and
- the Member must present a copy of the police report and original receipts for allowable expenses.

Road Trip Interruption Assistance:

Premier Members enjoy a higher level of coverage when travelling by auto on a trip of more than 200 km away from Home. This includes at least one overnight stay anywhere in Canada or the United States. If your trip is interrupted due to a mechanical breakdown, reimbursement will be made for necessary out-of-pocket expenses up to an annual limit of \$600 CAD. You may submit a claim for ONE of the following 3 options: hotel accommodations and meals, OR car rental from a licensed agency, OR commercial transportation to continue the trip. Assistance applies up to 72 hours after the incident.

To be eligible for assistance:

- the mechanical breakdown must occur during a planned trip of 200 km or more from the Member's primary residence;
- the trip must include at least one overnight Member stay anywhere in Canada or the United States;
- the Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident;
- the Member must obtain a copy of the original receipts for repairs and allowable expenses to support the claim;
- the Member's vehicle must have been deemed unsafe and/or inoperable, and proof of same condition must be provided by a licensed mechanic; and
- the Member must present a copy of the original receipts for allowable expenses.

Road Trip Interruption Assistance is not an insurance benefit, but an assistance service only. Assistance is provided by World Travel Protection Canada Inc., an independent contractor. Certain restrictions and limitations may apply.

Vehicle Return benefit:

For Premier Members, the Vehicle Return benefit is applicable when the Member suffers an unexpected illness or injury that prevents them from completing their intended trip while travelling more than 200 km away from home, anywhere in Canada or the United States. The Vehicle Return benefit will reimburse eligible Members up to \$500 CAD annually for commercial transportation of the vehicle back to the Member's primary residence.

To be eligible for assistance:

- The vehicle must be operable;
- the Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident;
- none of the Member's travel companions must be capable of transporting the vehicle;
- the Member must provide proof from a licensed medical facility or practitioner confirming the illness/injury and the Member's inability to operate their vehicle; and
- the Member must present original receipts of all eligible expenses.

Travel Accidental Death and Dismemberment Insurance:

Any person who is a Member of CAA SCO and who is travelling on a common carrier ticket purchased through CAA is eligible for coverage. CAA Travel Accidental Death and Dismemberment Insurance may cover you for accidental loss of life, limbs or sight subject to the terms of the policy. Eligible Basic Members are insured for up to \$100,000 CAD for accidental death, dismemberment or loss of sight insurance when travelling on a common carrier or car rental, provided that the common carrier ticket was purchased through CAA SCO. Eligible Plus Members and above are covered for up to \$500,000 CAD. The policy is underwritten by Chubb Insurance Company of Canada.

Premier Concierge Service:

Concierge Services are applicable only to trips 200 km or more from the Premier Member's primary residence, which include at least one overnight stay. The information, referral, arrangement, ticketing and reservation services for Concierge Services are provided without charge. The Premier Member is responsible for all fees, expenses and other amounts charged by 3rd party service providers. Concierge Services are provided by World Travel Protection Canada Inc., an independent contractor. Certain restrictions and limitations may apply. Benefits and service provider are subject to change without notice.

Concierge Services include:

- Theatre, sporting event and other entertainment tickets/reservations
- Limousine and car service information and reservations
- Shopping and health club referrals and information
- Exhibition, shows and festival information
- Messenger services referral and arrangements
- Golf tee times and reservations (subject to availability)
- Gift basket and floral delivery arrangements
- ATM location information
- Weather forecast
- Travel information and assistance

Premier 2-day car rental:

Subject to the additional terms and conditions in this section, Premier Members (including Premier Associates) are entitled to one consecutive two-day midsize/intermediate class rental car per Membership Year, to be provided by Hertz®. Member will be required to provide credit card information for incidentals and additional charges. For example, Member is responsible for any charges in excess of the rental described above, including but not limited to any rental service extensions, vehicle upgrades, vehicle insurance, mileage, fuel charges and other fees and taxes.

In areas where there are no available Hertz rental services, CAA will reimburse the Member's car rental costs up to \$40 per day, subject to proof of payment and these same terms and conditions.

This benefit is only valid if: (1) the vehicle that the Member is travelling in breaks down within 200 km of the Premier Member's residence; (2) the corresponding tow is arranged by CAA SCO; and (3) the vehicle rental service is arranged by CAA SCO (not by the Member or any third party). Should a breakdown occur at a distance greater than 200 km, the Trip Interruption and Vehicle Return benefit will apply and will be arranged through CAA SCO. Standard rental qualifications, including age, credit card requirements (from the rental company), and other restrictions apply. The Member has up to 48 hours from the time of the tow to contact CAA SCO and to request for the two-day complimentary rental car. Members can extend or upgrade their complimentary two-day rental. Members will be responsible for any subsequent rental charges or fees at a preferred rate. The tow counts as one Service Call. This benefit does not apply to accident tows.

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Road Trip Benefits – Additional Exclusions:

Expenses incurred by any person other than the CAA Member are not payable. Benefits are also not payable for any loss, injury, illness, delays and/or expenses due to the following:

- Tire trouble
- Intentionally self-inflicted harm, including suicide
- Normal pregnancy or childbirth
- Mental or nervous health disorders
- Alcohol or substance abuse, or related illnesses
- An accident that occurs when the vehicle is being driven by an unlicensed driver or a driver who is not covered by CAA SCO membership
- Personal property that is damaged or destroyed
- Any liability for injuries or property damage
- Commission or attempted commission of an illegal act
- Cost of repairs to the vehicle
- Cost of fuel expenses
- Air and/or sea travel
- Carrier-caused delays
- Participation in professional athletic events or motor competition, including training

- Cost of meals, accommodations or substitute transportation (including taxis) resulting from delays caused by routine maintenance or minor repairs to the vehicle
- War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (invasion, rebellion, riots or insurrections)

Emergency Road Service Claims

For claim review and consideration under your Membership coverage benefit level for Emergency Road Service benefit claims, within 30 days of the service or incident, please complete a claim form with all membership details and/or claim forms are not required in all cases include all original itemized In Members name with service date listing itemized services received and paid receipts (please note original receipts will only be returned in the case of claim denial) retaining a copy for your records (as CAA will not be able to provide copies and any other detailed information in support of your claim, to:

CAA South Central Ontario,
ERS Claims,
60 Commerce Valley Drive E, Thornhill, Ontario L3T 7P9

Or by fax: 905-771-4720

Or by email to: ersclaims@caasco.ca

*Claim forms can be accessed by visiting www.caasco.com or contacting our Member Sales & Service Centre at 1-800-268-3750.

Please note that CAA SCO has the right to refuse and return claim submissions that do not meet the criteria for review for further information. This includes but is not limited to, non-itemized receipts, missing information and other information critical to the claim approval process.

Voting Rights

As a Primary or Associate Member, you are entitled to vote at our Annual General Meetings. Our Members elect our Board of Directors, receive a copy of our consolidated financial statements and approve significant changes to the CAA SCO mandate. You may attend the Annual General Meeting in person or submit a proxy form appointing someone else to vote on your behalf.

CAA Rewards®:

CAA SCO may change these Terms and Conditions and/or any aspect of CAA Rewards without notice. CAA SCO may add, delete or change CAA Rewards partners, modify any offers provided by CAA Rewards partners or the accumulation or redemption details regarding reward dollars. If you default on your CAA Membership, become bankrupt, commit fraud, misrepresent any information, abuse the privileges granted to you under CAA Rewards or act in any other way to the detriment of CAA SCO or CAA Rewards partners, we may, without affecting our other rights, disclose such information requested by proper authorities, terminate your CAA Membership and/or cancel the reward dollars in your account.

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). CAA Dollars cannot be converted into currency at any time, and cannot be used to purchase CAA Batteries, or to pay any amounts owing on your Rewards® Mastercard® credit card. If there is a lapse in your Membership, you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues. CAA Dollars may be redeemed against your CAA Insurance premium. Redemption is applicable once your CAA Insurance Company (Ontario) auto and/or property policy has been renewed and your payments are up to date. Applying CAA Dollars to your first CAA policy term is exempt from the program. Redemption amount must be greater than 5 CAA Dollars and less than or equal to the total policy premium for the renewal term.

CAA Dollars earned through our rewards program are applied similar to a credit to reduce Member liability on annual renewal, upgrades or adjustment to your Membership. CAA Dollars are not considered as a discount, but as a form of a credit and are applied after dues and applicable taxes.

This credit then reduces the amount payable by the Member for any CAA renewals or changes which may result in payment. By using CAA Dollars as a credit, allows us to reduce the amount owing after tax.

CAA Dollars earned on the National Bank CAA Rewards® Mastercard® credit card:

Once the CAA Dollars earned under the card issuer's rebate program are forwarded to CAA SCO, they will be credited to the Primary CAA Member's account. CAA Dollar redemption is governed by that CAA SCO's rules, terms and conditions applicable at the time of redemption. Terms, conditions and limitations apply.

CAA Dollars are rewarded to a maximum annual spend of \$50,000 on the National Bank CAA Rewards® Mastercard® credit card.

In the event that you default on payments for your National Bank CAA Rewards® Mastercard® credit card, CAA Dollars accumulated on those purchases may be forfeited. If reward dollars expire or are cancelled for any reason, they become void without compensation.

®Mastercard is a registered trademark of Mastercard International Inc.
Authorized user: National Bank of Canada.

Membership Concerns and Dispute Resolution:

At CAA, we will attempt to resolve all enquiries at the first point of contact. Most of our Member concerns are resolved quickly and efficiently by our front-line Associates, but there may be cases when your concerns require further steps to include a Team Advisor, Supervisor or Manager for further review or investigation. Should you feel that your issue still remains unresolved, you can escalate your additional concerns to our Member Relations Team.

We are committed to providing a decision that is fair, equitable, and developed within our club standards. We use Member feedback to continuously improve our Club operations and Member value.

By email: memberconcerns@caasco.ca

Or by fax: **905-771-4720**

Or by Phone: **1-800-268-3750** or
905-771-3000 ext. 61340

Mail: Member Relations – CAA South Central Ontario
60 Commerce Valley Drive East, Thornhill, Ontario, L3T 7P9

Members should provide in their communication your preferred contact method, name, address and 16-digit Membership and/or reference number in addition to specific details of steps taken to address your concerns, such as the service or product in question, the particular dates on which the matters complained of occurred or were brought to your attention.

We will acknowledge all Member concerns within 5 business days. We are committed to resolving your matter, upon receipt of all relevant documentation within 30 business days.

Privacy Policy:

CAA South Central Ontario and its affiliated companies (collectively, "CAA SCO") respect the privacy of your personal information.

This Privacy Policy applies to the personal information that CAA SCO collects uses or discloses in the course of commercial activities, both online and offline.

For information on the manner in which CAA collects, uses, discloses and otherwise treats personal information relating to our travel business, please see the Privacy Policy for CAA Travel (South Central Ontario) Inc. Similarly, for information on the manner in which we collect, use, disclose and otherwise treat personal information relating to our insurance business, please see the Privacy Policy for CAA Insurance Company. www.caasco.com/about-us/about-our-website/privacy

What is personal information?

Personal information means information about an identifiable individual.

What personal information does CAA SCO collect and use?

If you choose to become a member of CAA SCO, we may ask you to provide certain personal information, including, but not limited to:

- Full name and address (both of which must be provided)
- Home, cell and business phone numbers
- E-mail address
- Type of vehicle
- Date of birth
- Payment information
- Information about all associate members, if any, residing in the same household; and
- Information about your present or future use of the products and services we provide

If you provide CAA SCO with the personal information of other members of your household, for example, to obtain an associate Membership, you confirm that they consent to our collection, use and disclosure of their personal information for the purposes outlined in this policy.

Details relating specifically to information collected on our website can be found in the Internet Security & Privacy section of this document.

If you choose to enter into contests sponsored by CAA SCO, we will ask you to provide personal information in order to contact you in the event that you are eligible to win any prizes being offered in a given contest. At the time you enter a contest, we may also obtain your consent to contact you with respect to products or services offered by CAA South Central Ontario.

Many of our products and services are available both to members and non-members. The personal information that we collect in providing these goods or services will vary. CAA SCO and its affiliates may share your personal information with each other in accordance with this policy. CAA SCO may also collect your personal information from third parties in accordance with this policy; for example, from a contracted locksmith or tow truck operator that has provided services covered by your Membership or from one of the swipe & save loyalty partners in order to ensure we provide you with CAA Dollars.

Occasionally, we may send you information about new and existing services and benefits that we or our loyalty partners offer. In order to offer products and services that are relevant to you and to help us serve you better, we may review and analyze your use of CAA SCO's and our loyalty partners' products and services. In addition, for the same purposes, we may also collect and analyze information from publicly available demographic data about the territory in which CAA SCO operates.

CAA SCO may collect and use your personal information to:

- Authenticate, process, administer and manage your Membership (if applicable);
- Provide requested products or services;
- Better understand your needs and the ways in which we can improve our products and services;
- Establish and maintain communication with you, including responding to your inquiries, via direct mail, email and/or telecommunications;
- Confirm eligibility for Membership or receipt of a product or service;
- Process payments;
- Meet any legal, regulatory, processing or security requirement that requires use or disclosure of your personal information;
- Inform you about products and services that we offer (or that we and our loyalty partners jointly offer), which we believe may be of interest to you;
- Administer your participation in contests; and
- Conduct surveys or research for CAA SCO's internal use.

How does CAA SCO disclose personal information?

We will not disclose, trade, rent, sell or otherwise transfer your personal information, without your consent, except as otherwise set out herein.

Service Providers and Affiliates:

CAA SCO may share your personal information with our affiliates and with our suppliers of goods and services, service providers and agents which are responsible for administering or providing products and services on our behalf. For example, we may use service providers to authorize and process payments, send email or other communications, run our contests, conduct customer research or manage and analyze data. Our service providers are only given the information they need to perform their designated functions, and we do not authorize them to use or disclose personal information for their own marketing or other purposes. Moreover, your personal information may be maintained and processed by our affiliates and service providers outside of Canada, including in the United States.

Partnerships:

Although we sometimes offer products and services jointly with our loyalty partners, these partners never have access to our list of members and customers. Instead, personal contact information is transferred to a service provider specialized in contact (direct mail, email and/or telecommunications) list treatment. A strict data protection and non-disclosure agreement has been signed between CAA SCO and any such service provider beforehand.

Sale of Business:

We may transfer your personal information as an asset in connection with any contemplated or actual sale, merger or other disposal of all or part of our business or assets, or as part of a corporate reorganization or other change in corporate control, including for the purposes of determining whether to proceed with such transaction or fulfilling any records or other reporting requirements to such parties. In such circumstances, we will ensure that any transfer of personal information is subject to reasonable data protection security protocols.

Legal:

CAA SCO and its Canadian, U.S. and other foreign service providers and affiliates may provide your personal information in response to a search warrant or other legally valid inquiry or order, or to an investigative body in the case of a breach of an agreement or contravention of law, or as otherwise required by applicable Canadian, United States or other law. We may also disclose personal information where necessary for the establishment, exercise or defence of legal claims, to investigate or prevent actual or suspected loss or harm to persons or property, or as otherwise required or permitted by law.

Opting Out:

If you wish to opt out of receiving marketing communications or change your preferences, please complete an Opt-Out Form and send it back to us. In the event of email communications, you may also click the “unsubscribe” link at the bottom of each of our emails. An Opt-Out Form can be obtained directly on our website at **www.caasco.com/privacy**, or by visiting one of our store locations or by calling our toll free number at **1-800-268-3750**. Please note that if you unsubscribe from receiving marketing communications, you may still continue to receive transactional or informational messages from us.

How will CAA SCO protect my personal information?

Only authorized CAA SCO employees and agents who need your personal information will have access to it, unless access by others is authorized or permitted by this policy or by applicable law. CAA SCO takes precautions in an effort to help protect your personal information against loss, theft and unauthorized access, use, alteration, duplication, destruction or disclosure. Such controls include reasonable technological, physical and organizational safeguards, depending on the sensitivity and the format of the information.

CAA SCO will destroy, erase or render anonymous personal information no longer required for the stated purposes or for a legal or legitimate business requirement.

How do I access or correct my personal information, or make inquiries or submit comments to CAA SCO?

You have the right to access, update, and correct inaccuracies in your personal information in our custody and control, subject to certain exceptions prescribed by law. If you wish to update or request access to, or correction of, your personal information in CAA SCO's records, or to make inquiries or complaints, please contact our Chief Privacy Officer in writing at:

CAA South Central Ontario, Chief Privacy Officer,
60 Commerce Valley Drive East, Thornhill, ON L3T 7P9.

Or by fax to: **905-771-3101**

Or by email: **Privacy@caasco.ca**

Or by phone: **1-800-268-3750**

We may request certain personal information for the purposes of verifying the identity of the individual seeking access to their personal information records. Some information may not be accessed in certain circumstances, for example if it contains personal information of other persons or for other legal reasons.

If you have any inquiries or comments regarding this Privacy Policy or CAA SCO's privacy practices, please write to or contact our Chief Privacy Officer at the same addresses listed above.

CAA SCO Disclaimer:

Neither CAA SCO nor its affiliates, nor any of their respective officers, employees, directors, agents or contractors (collectively, "CAA SCO") have any responsibility or liability for any expense, loss, cost, injury, damage, delay, travel cancellation, accident or any other matter, however suffered or caused (including compensatory, incidental, indirect, special, punitive, consequential or exemplary damages or damages for loss of income or profits), directly or indirectly arising out of or related to:

- Failure, delay or decision by CAA SCO in administering any of the benefits outlined in these Terms and Conditions, including Roadside Service Call products and services, CAA rewards and CAA Dollars;
- An offer, representation, statement or claim about the CAA Rewards program;
- Information on any Partner or their products or services; or
- The availability or appropriateness of any special offer by a Partner.

Changes to this Privacy Policy:

CAA SCO reserves the right to change this Privacy Policy from time to time. If this Privacy Policy changes materially, we will take reasonable measures to notify you, including posting a copy of the revision on our website at **www.caasco.com/privacy**. Accordingly, we recommend that you review this Privacy Policy from time to time.

 Printed on paper from sustainably managed forests. Please recycle this product.

This guide provides specific information about the benefits, privileges and conditions of your CAA Membership. The information is accurate as of the current print date and is subject to change at any time. Additional stipulations and conditions may apply. Please visit your local CAA Store for more information.

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