



Insurance
Travel
Roadside
Rewards

Driven by Good™

CAA Membership Benefits Guide

Welcome to Your CAA Membership Benefits Guide!

From 24/7 roadside assistance to exclusive discounts and rewards, CAA is here for all your life's journeys. This guide will walk you through everything you need to know to maximize your membership.

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Making the most of your membership is easy.

Here are the three easy steps to follow:

1. Keep your card in your wallet to save wherever your everyday takes you.
2. Unlock the full power of your CAA Membership with the **CAA App**. Visit caasco.com/app
3. **Discover** how your membership can pay for itself with exclusive perks and valuable savings. Learn more at caasco.com/evdsavings





Benefits Overview

Your CAA Membership provides exclusive discounts on fuel, travel, insurance products, retail services, shopping, dining, wellness, and more.

24/7 Roadside Assistance:

If you've got car trouble, we'll be there to help when you need us across Canada and the United States. We cover you whether you're the driver or the passenger or even if you're in a rental.

Fuel Savings:

Save 3 cents per litre on fuel, 10% on car washes and 10% on in-store purchases, at participating Shell stations.²

On-Demand Health Care:

Maple is an online health care platform that you and others in your household can use to consult with a general practitioner 24/7 when your family doctor may not be available.³ Speak on the phone, by secure message, or by video and get a diagnosis, prescriptions and more.

Save on Shopping, Dining and More:

Benefit from Member-exclusive deals at any of our 200 partners online or in-store. Just present your CAA Membership card at any of the 124,000 participating partner locations across Canada and the United States and you can save money instantly.

Passport Photos:

CAA Stores provide Canadian **passport photos** for adults and children. Passport photos are FREE for Plus and Premier Members.

CAA Travel:

From hotel reservations and car rentals to cruises and once-in-a-lifetime vacations, our full-service travel agency can handle it all. You'll also get Member-exclusive benefits on select cruises and travel packages, thanks to our network of trusted travel partners. **Book your travel online anytime or visit your local CAA Store for personalized service.**

CAA Merchandise:

Get exclusive Member pricing on everything you need for travelling with ease, keeping you safe at home or on the road.

CAA Insurance:

Enjoy exclusive discounts with CAA Insurance. Members get great savings and perks. We offer a variety of insurance products to give you the protection and peace of mind for what matters most to you, including your auto, property, travel, life and your family's health—pets included.

Cybersecurity:

All CAA Members get access to free, personalized cybersecurity education powered by cyberconIQ®.

Mobile Battery Service:

If your battery fails, let us come to you! CAA's Mobile Battery Service⁵ will test, replace and recycle your old car battery from your home, workplace or even from the side of the road. Delivery and installation are included. **Benefit subject to availability by geographical area.*

Mobile Tire Change:

Get your tires changed from the comfort of your own home. We are available 7 days/week & provide convenient mobile tire service that saves you time and effort.

CAA Auto Advice™:

Get free expert advice. We know cars and we can give you advice about buying, selling or fixing them.



Easy Ways to Save

1. Keep your Membership Card with You When Shopping.

Save money instantly at over 124,000 participating partner locations across Canada and the United States. Just use your CAA Membership card at places such as RW&CO., Dulux® and more.

2. Travel Locally or Abroad.

Enjoy Member-exclusive discounts at many of North America's major hotel chains, including Marriott, and at travel partners like VIA Rail, Enterprise Rent-A-Car, Park'N Fly and more.

3. Feast at Your Favourite Restaurants.

Swipe your CAA Membership card for savings at popular restaurants, such as Swiss Chalet, East Side Mario's, Montana's, Kelseys, Harvey's, New York Fries, The Pickle Barrel and more.

4. Enjoy a Day of Family Fun.

Get great prices and discounts on tickets to some of Ontario's most popular attractions, like Canada's Wonderland, Cineplex, Ripley's Aquarium, CN Tower and the Toronto Zoo.

5. Get Deals on Tickets at Mirvish!

Enjoy savings of up to 25% on select Mirvish shows. Bring your CAA Membership card with you to the theatres to enjoy free coffee and coat check.

6. Take Your Car in For a Tune-Up.

Take your car in for service at a CAA Approved Auto Repair Services (AARS™) facility and earn 3% back in CAA Dollars on all parts, labour and repairs. You'll also get a guaranteed 1-year/20,000-km warranty on parts and labour.

7. Buy a New Pair of Glasses or a Hearing Aid.

Enjoy Member-exclusive savings when you shop at one of CAA's health partners, including LensCrafters, Theodore & Pringle Optical, Connect Hearing and more.

8. Update your Home.

Make your move or update your home and save with Dulux Paints, Penske Truck Rentals, Bouclair, AMJ Campbell and other popular home improvement brands.

9. Earn CAA Dollars.⁶

CAA Dollars® are like real dollars—but better! Earn them when you shop with select partners, then redeem them toward your CAA Membership renewal, travel bookings, or even attraction tickets. It's an easy way to make the most of every purchase while enjoying the perks of being a CAA Member.

Where Can You Earn?

You can earn CAA Dollars at select partner locations and/or online using your CAA Membership card.

Shop Online at CAA eStore.

Members can save and earn at their favourite retailers through the CAA eStore.



Know Your Membership

We want you to know what's included with every membership level. Remember, if your needs change, you can upgrade your membership or add someone in your household as an Associate Member at any time.

Visit My Account or Contact Us if you have any questions about your Membership.

Simplify Annual Billing.

Go paperless and switch to the fast, convenient and secure way to receive your annual CAA Membership statement by email. You'll save time and reduce your paper clutter.

Automatic Renewal.⁷

Ensure your CAA Membership doesn't lapse and save \$10 CAD when you enrol in Automatic Renewal.

My Account.

Create your account online to get quick and easy access to your information. Use My Account to update your information, renew or upgrade your CAA Membership, add a Member, track your savings and CAA Dollars and get in touch with roadside assistance.

Protect Everyone in your Home.

A CAA Associate Membership can protect additional loved ones in your home for just pennies a day. Contact us to add an Associate Member to your household.

CAA Gift Membership.

A CAA Gift Membership is a great idea for any occasion, starting at just \$30/year. The membership is a gift with outstanding protection, benefits and rewards.



Exclusive Premier Member Benefits

Premier Members get additional benefits and value—the best that we have to offer.

An Extra 10% Off Purchases at CAA Stores.⁸

CAA Stores have a wide selection of merchandise. From safety items to luggage to travel accessories, Premier Members can save an extra 10%.

An Additional 320-Kilometre Tow.

Premier Members get one extra tow of up to 320 kilometres—that's like going from London to Peterborough, or from Belleville to Collingwood.

A Two-Day Car Rental.

Premier Members get a free two-day car rental if their vehicle breaks down within 200 kilometres of their home and then needs to be towed.

Road Trip Interruption Assistance.⁹

In case of a mechanical breakdown during a road trip (more than 200 kilometres from home), Premier Members are covered for expenses of up to \$600 CAD for hotel accommodations and meals, or a car rental, or transportation to continue their trip.

Unlimited Free On-Demand Health Care Consults.

Premier Members can access FREE unlimited consults with Canadian-licensed general practitioners 24/7 with Maple virtual health care. No appointments are necessary and you can get a diagnosis, prescription, medical notes, specialist referrals and lab requisitions in minutes. Plus one FREE consult with a U.S. based doctor who can issue a prescription that can be filled in the U.S.

Exclusive Vehicle Return Benefit.

If Premier Members get sick or injured during their vacation, they're covered for up to \$500 CAD to get their car back home (as long as it's operable).

A Battery Bonus.

In addition to Member-exclusive pricing on a new car battery, Premier Members receive 20 CAA Dollars® on CAA Premium Battery purchases.



CAA Roadside Assistance

We'll be there when you need us. We've kept Canadian motorists safe and on the move since 1903. With over seven million Members, we're the country's largest not-for-profit automobile association.

CAA Auto Advice™

CAA offers free expert advice on everything automotive, from buying and selling a vehicle to car care and repairs. If you need help, call **1-866-464-6448** or email us at **autoadvice@caasco.ca** with your questions.

What to Do If You've Got Car Trouble

Call us first.* We've got a fleet of over 35,000 independently contracted road service vehicles throughout Canada and the United States. You can call us through the CAA App.

We'll make sure you get whatever service you need, right when you need it. All of our drivers are experienced, trustworthy and trained to meet our highest standards. **If it is an emergency situation, call 911 and follow the instructions given to you. Use 911 for emergencies only.*

How to Reach CAA Roadside Assistance

Online **caasco.com/roadservice**

Phone **1-800-CAA-HELP (1-800-222-4357)**

Call ***CAA (*222)** from your mobile phone

Text **RESCUE** to **222247**^

Please remember to stay with your vehicle until your CAA Roadside Assistance driver arrives on the scene. You should have the following six things ready:

1. Your CAA card, so that your membership number is readily available
2. Your name, address and government-issued photo ID
3. The exact location of the disabled vehicle
4. The vehicle's make, model, year, colour and licence plate number
5. The nature of the trouble
6. A phone

Top 10 Ways we can Help You and your Vehicle

1. Roadside Assistance.

If you're in a collision, we'll be there to help-anytime, anywhere. We'll do our best to get your vehicle back on the road; otherwise we'll tow it to wherever you want.¹ And if for some reason we can't tow it, or the police have already had it hauled away, you can submit your receipts for reimbursement consideration.

2. Lockout Service.

If you lock yourself out of your car, we can help. Our lockout service will get to you as quickly as possible to help get you on your way. If we're not able to help, you're covered for a locksmith up to a certain amount based on your membership level.

3. Mobile Battery Service.

We're the only mobile service that will test, boost, replace and safely recycle your old battery⁵. If your battery needs to be replaced, you'll receive Member-exclusive pricing on our CAA Premium Battery, which comes with a six-year free replacement and a three-year discounted guarantee.

4. Emergency Gas Delivery.*

If your vehicle runs out of gas, we'll deliver enough to get you to the nearest gas station¹. If needed, we'll tow you there. Free emergency gas delivery for Basic Members. Gas costs extra. Free delivery and gas for Plus/Premium Members. **Basic Members will be charged, and it's free for Plus/Premier Members.*

5. Road Trip Accident Assistance.

We're here to help, even if your collision occurs more than 200 kilometres from your primary residence. You may be covered for certain expenses¹, such as transportation to your destination, hotel

accommodations, and/or meals. Premier Members also enjoy additional Road Trip Accident Assistance coverage, up to \$2,000 CAD.

6. Towing Service.

Car won't start? Give us a call. We'll do our best to get your vehicle running. If we can't, we'll tow it to your desired location (within your membership limits, not just to the nearest service centre).

7. Flat tire Service.

We'll come and replace your flat tire with your spare. Just make sure the spare is inflated and in good condition before you call, and that any special key for removing the lug nuts is on hand.

8. Bike Assist.®

If your bicycle breaks down and you can't fix it, just give us a call, and we'll lend a hand. If we can't fix it on the spot, we'll give you and your bike a lift.¹⁰

9. Extrication Service.

If your car's stuck, we'll do everything possible to get you on your way, as long as we can get to your vehicle safely.

10. Mechanical First Aid.

You've tried everything, but your car just won't start. We'll come to do what we can, including any minor or temporary adjustments and emergency repairs that don't require parts or supplies. If we can't get your car going, we'll tow you to a repair shop of your choice or to one of our Approved Auto Repair Services (AARS™) facilities. Every facility in the AARS™ program must meet stringent CAA requirements for quality service at fair prices, plus they offer 3% in CAA Dollars on all repairs.

Want to review membership terms and conditions visit caasco.com/terms



CAA Insurance

Members get exclusive savings. We offer a variety of insurance products to give you the protection and peace of mind for what matters most to you, including your auto, property, travel, life and your family's health—pets included.

Why Choose CAA Insurance?

Your insurance provider should provide affordable coverage that suits your needs and make it easy to submit a claim. We do that and so much more.

1. We'll Help You Save Money on Insurance.

As a CAA Member, you get up to 20% off your CAA Auto Insurance¹¹ and 10% off your CAA Home Insurance. Members also enjoy 10% savings on travel insurance.¹²

2. We Offer Coverages That go Above and Beyond the Norm.

We can also insure you for things such as home equipment breakdown and service line repairs for a nominal fee. Legal Expense Insurance¹³ and Emergency Travel Medical Insurance 4-Day Trip¹⁴ are also included as part of your CAA Home Insurance policy.

3. We Give You Lots of Choices.

We offer comprehensive coverage options, choice of coverage amounts, convenient payment plans and the choice of who repairs your car or home.

4. We're Proactive.

We've even called Members—before they called us—after an emergency in their area to make sure they're OK.

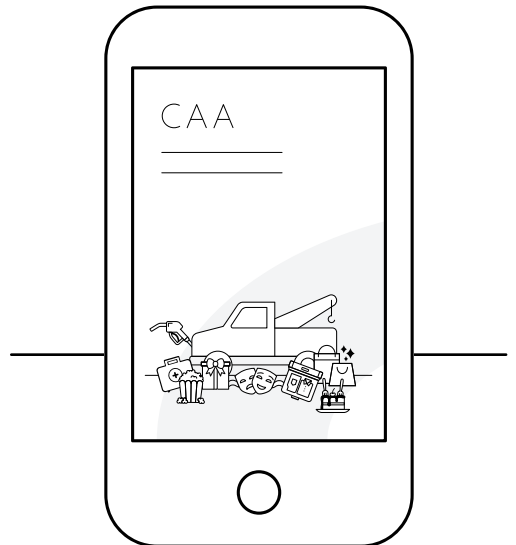
5. We're Here When You Need us the Most.

If you need to make a claim, we're available every hour of every day to provide you with fast, friendly service and expert advice. Get a quote online at caasco.com/insurance or speak with one of our insurance experts at 1-800-528-1738.

The CAA Mobile App™

You can use the app to find Member-exclusive deals, track your savings and request CAA Roadside Assistance.

Visit caasco.com/app





CAA Travel

We'll help you plan and book your dream vacation so you're excited—not overwhelmed.

Why Book With CAA Travel?

1. You'll Get Member-Exclusive Benefits.

Enjoy special offers and benefits everywhere, from discounts at the world's most popular hotels to deals on car rentals, attraction tickets, cruises and vacation packages.

2. You'll Have One-of-a-Kind Experiences.

Our travel team creates the kind of immersive and exciting travel packages you won't find anywhere else. You'll have Member-exclusive access to exciting itineraries where making lifetime memories is a sure thing.

3. We're Here to Help.

If there's an emergency while you're on a CAA Vacations® trip, we'll take care of you. We're available to help, whether it's re-booking a missed or cancelled flight, processing reservation changes or providing a referral to replace a lost or stolen travel document.

Book your travel by visiting **your local CAA Store** or by calling **1-855-747-2962**.



We're Here for you in Person

We'll help you shop for the right luggage, customize a TripTik®, and even take your passport photo.

Can't get to one of our stores right now?

You can also find merchandise online at

shopwithcaa.com or find your nearest **CAA Store** at **caasco.com/store-locator**.



In the Community

We're driven to move people safely. We spearhead advocacy initiatives that put community safety first. We're a not-for-profit organization, so a portion of your membership fees goes towards making your community a safer place for everyone.

Things We've Done in the Community

We've Been Advocates for Road Safety Since 1903. That's over 120 years of helping to make our roads and communities safer for all. Some of our recent efforts include public education around cannabis-impaired driving and distracted driving as well as protecting consumers when they're using towing services.

We're Improving Our Roads.

Every year, our Members vote for the worst roads in their communities. We bring unsafe road conditions to light and share the list with government officials to help initiate change.

We're on Safety Patrol.

Our CAA School Safety Patrol® program has been helping kids get to and from school safely since 1929. We're proud to say that approximately 20,000 students volunteer at over 800 schools across Ontario each year.

We're Thought Leaders.

We're a trusted source of road safety information for our Members, the public and our stakeholders. We work closely with police services, school boards, provincial and local government officials and other like-minded organizations to create positive change and amplify road safety education and awareness in communities across Ontario.

Membership Services

Phone

1-800-564-6222

Dedicated phone line for Premier Members

1-866-PREM-CAA (1-866-773-6222)

Monday to Saturday: 8 a.m.–8 p.m.

Sunday: 9 a.m.–6 p.m.

Online

caasco.com

CAA Stores

caasco.com/store-locator



Contact Us

If you have any questions or need information about any of our services, we're here when you need us.

This brochure contains information about several membership and underwritten insurance products available through CAA Club Group operating as CAA South Central Ontario. The information contained in this brochure is for general guidance on matters of interest only. Effort has been made to ensure the accuracy of the information; CAA South Central Ontario cannot accept responsibility for any loss suffered as a result of person relying there upon Insurance Underwriters Auto and Property Insurance and CAA Tire coverage are underwritten by CAA Insurance Company. Service Line Coverage is underwritten by CAA Insurance Company, Claims administered by FM Boiler Re. Home Equipment Breakdown Insurance is underwritten by CAA Insurance Company, Claims administered by FM Boiler Re. CAA Legal Coverage and CAA Legal Plus Coverage is underwritten by CAA Insurance Company. ARAG Legal Solutions Inc. (ARAG) acts as the insurance manager and has the authority to administer claims on behalf of CAA Insurance Company. CAA Legal Coverage is included on home policies. Please see policy wordings for coverage details. Coverage is subject to terms, conditions and exclusions for the Legal Expense Insurance policy. CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire may be required if you are 60 years of age and older. Subject to change without notice. See full policy for all terms and conditions at caasco.com/policy. Pet insurance in partnership with Pets Plus Us insurance programs. Pets Plus Us Pet Insurance policies are underwritten by Northbridge General Insurance Corporation, distributed by PTZ Insurance Services Ltd. Certain conditions, exclusions and underwriting eligibility rules apply. CAA Member Accident Protection Plan is underwritten by CAA Insurance Company. CAA Life and Health & Dental Insurance are underwritten by The Manufacturers Life Insurance Company. Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice. ®/™CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association. ™Driven by Good is a trademark of CAA Club Group. cyberconIQ® is a registered trademark of cyberconIQ Inc. © 2024 PPG Industries, Inc. All Rights Reserved. Dulux is a registered trademark of AkzoNobel and is licensed to PPG Architectural Coatings Canada, Inc. for use in Canada only. The Multi-Colored Swatches Design is a trademark of PPG Architectural Finishes, Inc. Park'N Fly is a registered trademark of 1884901 Alberta Ltd. Swiss Chalet, East Side Mario's, Montana's, Kelseys, Harvey's, New York Fries, The Pickle Barrel are Registered Trademarks of Recipe Unlimited Corporation.

1 Terms and Conditions apply. See details at: caasco.com/termsandconditions. 2 At participating stations. Conditions apply. Shell EasyPay is a trademark of Shell Brands International AG. Used under license by Shell Canada Products. 3 Basic and CAA Everyday Members receive one free consult, Plus Members receive five free consults, and Premier Members receive unlimited free consults per calendar year. 4 Attraction tickets are subject to availability. Member savings vary from attraction to attraction and may not be valid for online purchases. Savings and discounts are accurate at time of printing. Prices and offers subject to change without notice. 5 CAA Mobile Battery Service Member benefit subject to availability by geographic area. Call 1-800-222-4357 for location details. CAA Battery representatives will deliver, install and recycle your battery at no extra cost, upon purchase of a new CAA Premium Battery. 6 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 Premium Batteries. Do not let your membership lapse or you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues. For more details, visit caasco.com/caadollars™/® Cineplex Entertainment LP or used under license. 7 \$10 Discount (plus HST) applies to your next membership renewal fee only and is valid on CAA South Central Ontario Memberships only. This offer is not available if you have already participated in Automatic Renewal. Discount amount subject to change without notice. 8 Merchandise discount applies to travel accessories and luggage only. Discount not valid on movie tickets, attraction tickets, CAA Premium Batteries, insurance, membership renewal, travel bookings or International Driving Permits. 9 Road Trip Interruption Assistance is applicable only to Premier Members and only to planned leisure trips 200 km or more from the Member's primary residence, which include at least one overnight stay. Certain restrictions and limitations may apply. Benefits are subject to change without notice. This is not an insurance product. 10 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. 11 CAA Members save 10% on auto insurance. Auto & Property Insurance and CAA Tire Coverage are underwritten by CAA Insurance Company. 12 Applies to CAA Members in good standing with dues paid in full by membership expiry date. 10% savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice. Excludes Visitors to Canada Insurance. 13 CAA Legal Coverage and CAA Legal Plus Coverage is underwritten by CAA Insurance Company. ARAG Legal Solutions Inc. (ARAG) acts as the insurance manager and has the authority to administer claims on behalf of CAA Insurance Company. CAA Legal Coverage is included on home policies. Please see policy wordings for coverage details. Coverage is subject to terms, conditions and exclusions for the Legal Expense Insurance policy. 14 Emergency Travel Medical Insurance is underwritten by CAA Insurance Company, Claims are administered by Global Excel Management. Up to \$5 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without active Government Health Insurance Plan (GHIP); and/or without GHIP authorization to cover trip days in excess of 212 days in Ontario in a 12-month period. ®TripTik trademark is the property of, and use is granted by, the American Automobile Association. The U.S. A. and Canada TourBooks are free to Members. (1313048-SCO-04/25)