

Member Benefits Guide

Everything you need to know to make sure...

You're Good to Go!



NIAGARA

- Auto Club
- Travel Agency
- Insurance

MEMBERSHIP COVERAGE

Basic

CAA's Basic Membership is an introductory level of Membership. It provides access to our trusted emergency road service, as well as numerous travel, insurance, financial and personal protection services and benefits. Basic Membership is recommended for low mileage drivers.

Basic Towing Allowance

Primary Member: 10 km (5 calls)

Associate Member: 10 km (4 calls)

Plus

Plus is an enhanced Membership level offering up to 250 km of towing in addition to our everyday benefits and savings. Plus is recommended for medium or high mileage drivers, frequent travellers or owners of special interest automobiles and motorcycles.

Plus RV

CAA Plus RV extends CAA Plus services to campers, motor homes, dual wheel pickups and trailers. You must be a CAA Plus Member to upgrade to Plus RV.

Plus & Plus RV Towing Allowance

Primary Member: 250 km (4 calls) 10 km (1 call)

Associate Member: 250 km (4 calls)

Premier

Premier offers the highest level of Member benefits, including towing up to 500 km, 24-hour concierge service, worldwide medical support and more. Visit caaniagara.ca for more information about the benefits of upgrading to Premier.

Premier RV

CAA Premier RV extends CAA Premier services to campers, motor homes, dual wheel pickups and trailers. You must be a CAA Premier Member to upgrade to Premier RV.

Premier & Premier RV Towing Allowance

Primary Member: 500 km (1 call) 250 km (3 calls) 10 km (1 call)

Associate Member: 500 km (1 call) 250 km (3 calls)

Associate Membership

Share the many benefits of your CAA Membership with anyone living in your household. Associate Members need only to show proof of living under the same roof as the Primary Member. Associates DO NOT have to be at the same Membership level as the Primary Member.

Primary Members are allowed 5 emergency roadside service calls per Membership year. Associate Members are allowed 4 emergency roadside service calls per Membership year. A 48-hour waiting period applies for ALL Membership upgrades.

| Service Benefit | Basic | Plus & Plus RV | Premier & Premier RV |
|--------------------------------|---|--|--|
| Emergency Towing* | Up to 10 km | Up to 250 km RV - Up to 250 km for campers, motorhomes, dual wheel pickups and trailers | Up to 500 km RV - Up to 500 km for campers, motorhomes, dual wheel pickups and trailers |
| Emergency Fuel Delivery | Free delivery | Free delivery and fuel to get to the nearest service station | Free delivery and fuel to get to the nearest service station |
| Emergency Extraction Service | Free | Second service vehicle & second driver | Second service vehicle & second driver |
| Locksmith Service | Up to \$50 | Up to \$100 | Up to \$100 |
| Motorcycle Coverage | Light services only (boosts, air, fuel) | Towing up to 250 km & light services | Towing up to 500 km & light services |
| Travel Accident Insurance** | \$100,000 | \$500,000 | \$500,000 |
| Trip Accident Assistance | Up to \$300 | Up to \$500 | Up to \$2,000 (accident or breakdown) |
| Legal Defense Reimbursement*** | Maximum \$50 | Maximum \$100 | Maximum \$100 |
| Added Benefits | Bike Assist - Emergency roadside service for your bicycle | Bike Assist - Emergency roadside service for your bicycle | - Bike Assist - 24-hour concierge service - Two-day rental car with tow - Worldwide medical support - Long distance calling ... and more |

* In any direction from the point of breakdown. **When common carrier ticket is purchased through CAA. See page 4 for details. ***Traffic offenses only. See page 4 for details.

MEMBER PROTECTION

Trip Accident Assistance

If you are involved in a reportable motor vehicle collision more than 160 km away from home, we will reimburse you for unforeseen expenses resulting from that accident up to a limit of \$300 for Basic Members and \$500 for Plus Members. This benefit applies for up to 72 hours after the accident and covers one of the following: rental car (from a licensed car rental agency), or local lodging and meals, or commercial transportation to your destination or home. Receipts are required for expenses to be claimed, as well as a copy of the police insurance report. The Member must be driving at the time of the accident. Premier Members: see Premier handbook for information on Trip Accident Assistance.

Travel Accident Insurance

When purchasing airline tickets through CAA Travel, Members receive \$100,000 and Plus and Premier Members receive \$500,000 travel accident insurance.

Legal Defence Benefits

If you are unjustly charged with a traffic offence anywhere in the world, CAA will reimburse Basic Members up to \$50 and Plus and Premier Members up to \$100 for legal fees to challenge the charges in court. Members must be found not guilty in a court of law or have the charges withdrawn to be eligible for the reimbursement (pleading guilty to a lesser offence is excluded). Parking offences are excluded. Violations incurred while driving a commercial vehicle are not covered. Receipts must be submitted within 60 days of the court date and the Member must be and remain in good standing at the time of the violation and court date. Valid once per Membership year.

Arrest Bond/Bail Bond

CAA Niagara guarantees the appearance of its Members in court, when required. The CAA Membership card can be accepted against an arrest bond, only in the U.S., up to \$5,000 to secure a bail bond, for any traffic violation *excluding* violations involving driving while under the influence of alcohol, drugs or narcotics; failure to appear for violations; driving on a suspended/revoked driver's licence; hit and run; failure to present evidence of insurance; illegal use or falsification of licence or registration; engaging in a felony; attempting to elude police; or while driving a vehicle used for commercial purposes. For assistance call 1-800-222-4357.

Theft and Hit-and-Run Rewards

A reward of \$500 is offered to any person who provides information leading to the arrest and conviction of any person who steals a Member's car, boat (excluding outboard motor) or snowmobile, or of a hit-and-run driver who causes personal injury to a Member (police, vehicle owner(s) and immediate family are excluded from the reward).

EMERGENCY ROAD SERVICE

Emergency Road Service is available 24 hours a day, seven days a week and is designed to assist you in an emergency when the vehicle you are either driving or riding in becomes disabled. Please take a few minutes to review the Emergency Road Service provided by CAA Niagara. Your coverage reflects your level of Membership. See page 2-3 for details.*

How to Obtain Emergency Road Service

In Niagara

1-905-684-4396
1-905-945-5976 (Grimsby)

Online

www.caaniagara.ca

When Travelling in Canada or the U.S.

- 1-800-CAA-HELP (222-4357)
- Download the ERS iPhone app at www.caa.ca/mobile

For faster service, please have the following ready:

- CAA Membership number
- Location of vehicle
- Nearest cross street
- Phone number
- Year, make and model of vehicle and plate number
- Problem with vehicle

Photo ID and CAA Membership card must be presented to CAA service operator for service to be rendered.

The Member must remain at or near the vehicle to receive service. If the problem is resolved before the service operator arrives, please notify CAA immediately to cancel the request, as each service call is charged to the Club and against your record, whether completed or not.

Do not call a local garage or towing company unless CAA service is unavailable, otherwise full reimbursement of service delivery costs will not be possible.

With your Membership, Emergency Road Service will be provided without charge to the nearest available facility. Your service call will include a trip to the disabled vehicle and a reasonable amount of time at the scene to make your vehicle operable.

We select facilities for their ability to handle service calls, but we cannot

*CAA Niagara's towing benefits exceed those of other CAA Clubs. Additional up-front fees may apply when receiving service outside of Niagara. These will be reimbursed according to CAA Niagara's rates and limitations. Reimbursement forms can be found at caaniagara.ca or any CAA Niagara Branch.

guarantee that these facilities will always have the parts and equipment to make repairs.

When your vehicle cannot be made operable by providing the services listed in this guide, CAA/AAA will assist you in finding the nearest open place of repair. If a repair facility cannot be located, CAA/AAA will assist you in obtaining lodging or alternative transportation, which will be at your own expense. Premier Members: see Premier handbook for information on Trip Accident Assistance.

Charges for service that exceed the benefits listed will be at the prevailing hourly or mileage rate of the region where service is provided. For your protection, service cannot be provided to unattended vehicles.

PLEASE NOTE: CAA Niagara cannot guarantee transportation for drivers and passengers when an Emergency Road Service call is made. At your cost the club will, if possible, arrange transportation for drivers and passengers. During severe weather conditions, civil disturbances or national emergencies, service may be temporarily suspended.

In some instances, Emergency Road Service is provided by preferred suppliers. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing the Emergency Road Service.

ELIGIBLE VEHICLES

Service applies to all properly-licensed, plated, insured, four-wheeled, motor-driven passenger and recreational type vehicles (vans, campers and motor homes). It applies only if those services can be safely delivered. Dealer plates and trip permits are eligible for Basic, Plus or Premier service, depending on level of Membership.

Dual wheel campers/motor homes are eligible for all Basic, Plus and Premier services except towing, extrication/winch and tire service. Dual wheel unloaded pickup trucks are eligible for all services except tire service. Rented passenger vehicles and commercial vehicles are eligible for service. Taxis, limousines, cubed vans and dual wheeled cubed vans are not eligible under any CAA Membership.

In instances when your vehicle becomes disabled while towing a light duty trailer, service will be provided for the trailer. You may be required to pay for trailer towing. Fifth-wheel trailer requires CAA Plus RV or Premier RV coverage.

Motorcycle towing is available for Plus and Premier Members only. Boosts, air and fuel only are available for Basic Members. Motorcycle towing in the U.S.A. must be paid for by the Member and submitted to CAA Niagara for reimbursement.

Reimbursement form is available at caaniagara.ca or any CAA Niagara Branch.

Plus RV and Premier RV Memberships

Plus RV and Premier RV Memberships are designed for recreational type vehicles and are required when the applicable "vehicular unit" has more than four wheels.

Vehicle Definitions:

Motorized RVs: A recreational vehicle driving under its own power that is not towed behind another vehicle.

Dual Wheel Trucks: Any truck with more than four wheels, provided the truck is classified as an RV, meaning that it must be of the passenger, pleasure or recreational type.

Fifth Wheels: Trailers towed by trucks with a fifth wheel hitch.

Trailers: Trailers can be one or two axle units. They can be equipped to be towed with a ball hitch attached to the tow vehicle or by using a fifth wheel. Travel trailers, regardless of the configuration, qualify for service throughout North America. When towing other trailers (boat, motorcycle, horse, snowmobile) in the U.S. members must pay and claim reimbursement for service. Claim reimbursement forms are available at CAA Niagara Branches or at caaniagara.ca

Bus Conversions: School buses or coach-type buses converted into recreational vehicles.

Van Conversions: Vans converted to include a sink, stove, bed or fridge.

Truck and Slide-In Camper: Typically, a pick-up truck with camper unit affixed. RV coverage applies when both units are being towed, or if truck has six wheels.

EMERGENCY SERVICES

The following emergency services will be provided to place your vehicle in a drivable condition. If these attempts are unsuccessful after a reasonable effort by the service provider, the towing service provision will apply.

Flat Tire Service & Repair

When circumstances allow, CAA can provide a temporary tire repair on the spot to get you and your family on the go. When we can't repair your tire, and your vehicle's spare tire is inflated and serviceable, the tire will be installed to replace your flat tire. If no inflated spare tire is available, or if your wheel has more than 6 lug nuts, your vehicle will be towed in accordance with your level of membership.

Battery Boosts

A boost will be provided in an attempt to start your vehicle. If the vehicle

cannot be started within a reasonable amount of time, towing provisions will apply.

Fuel Delivery

A limited supply of fuel will be delivered to your vehicle to get you to the nearest service station or your vehicle will be towed, in accordance with the towing provisions of your Membership level, to a facility where fuel is available. Specific brands or octane ratings cannot be promised. The cost of the fuel will be based on pump prices current at the time of delivery.

CAA Plus, Plus RV, Premier & Premier RV Members receive a limited amount of fuel, free of charge. Basic Members pay for fuel.

Mechanical Adjustments

Minor/temporary adjustments, 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 provisions will apply.

Lockout Service

If your keys are locked inside the vehicle, a service provider will be sent to gain entrance. If your keys are lost, broken or the service provider cannot gain entrance to your vehicle, locksmith service or reimbursement for the locksmith service up to \$50 will be provided. In cases where the vehicle cannot be made operable, towing service will be provided in accordance with CAA Niagara towing provision.

CAA Plus and Premier Members receive up to \$100 for work needed to make the vehicle operable.

Extricating/Winching

Your vehicle will be extricated/winchd 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 your expense.

CAA Plus and Premier Members are covered for a second vehicle and operator for up to one hour at the scene.

Towing Service

When your vehicle cannot be safely driven after attempting any of the listed emergency services, your vehicle will be towed to the ERS facility rendering the service or a repair facility en route, or 10 km in any direction from the point of disablement at no charge.

CAA Plus Members will be towed to a repair facility of your choice up to 250 km (500 km for Premier Members) in any direction from the point of

disablement.

Emergency Repair Cheque Assistance

Your personal cheque for up to \$400 will be accepted by any independent contract facility providing emergency services or repairs for CAA Members. A valid Membership card must be presented at the time of payment. Only a personalized cheque matching your Membership Card will be accepted.

Alternate Service

If you have followed the procedure outlined to obtain Emergency Road Service, and CAA service is not available, you may obtain your own service; pay for it and submit the original receipt and reimbursement form to CAA Niagara within 30 days. Reimbursement will be based on the prevailing commercial rate for the region where the vehicle was disabled. When CAA service was available but alternative service was obtained, reimbursements will be based on CAA contract rate for the area where the disablement occurred. In instances where CAA contractor access is legally restricted (toll roads, limited access highways), full reimbursement will be provided for covered services. This applies to all Membership levels.

Emergency Road Service Limitations

CAA does not provide:

- Service to loaded or altered vehicles where the provision of the service may jeopardize the load or damage the vehicle.
- Service to unattended vehicles unless pre-authorized.
- Services that may be chargeable to an insurance company as the result of a fire, theft or vandalism.
- Second or additional trips by the service person on any call, including retows.
- Service to a vehicle that: is abandoned or stolen; is to be towed to a salvage yard; has failed a safety inspection; is impounded due to a legal infraction; is unplatd or unlicensed.
- Service to a vehicle willfully driven into an area not regularly travelled, e.g. vacant lot, open fields, beaches, impassable private or recreational roads, yards, mud-filled or snow-filled driveways or alleys (service persons will not shovel snow), construction sites or other locations that cannot be reached safely.
- Service to school buses and vehicles for hire, identified as taxis and limousines.
- Impound and storage fees due to towing as a result of infractions of local ordinances or laws.
- Costs of parts, labour and repairs.

- Guaranteed appointments or arrival times for service calls.

Emergency Road Service Call Allowance

To ensure fair and efficient service to all Members, CAA has reasonable limitations and regulations as set forth by its officers and directors acting in the interest of all Members whose Membership dues pay for all services.

Emergency Road Service benefits will be suspended to Primary Members who exceed five Emergency Road Service calls during a Membership year and to Associate Members who exceed four Emergency Road Service calls per Membership year.

Members who reach these limits will be offered service at a special rate, which must be paid at the time of service.

ADDITIONAL INFORMATION

Membership Renewals

You will automatically receive a renewal notice before your Membership expiry date. If a Membership is not renewed by the expiry date, the Membership is considered to be lapsed, and service can only be provided upon renewal. This applies to the entire range of CAA services. Memberships can be renewed online at caaniagara.ca/renew, at major bank websites, by telephone banking, by credit card over the phone or by cheque, cash, credit card or debit in person. Past due renewals are subject to an enrollment fee.

Express Renewal

Ensure you're never without the safety and security of CAA by enrolling in Express Renewal. Your credit card will automatically be charged your Membership dues each year at renewal time, and you will have the peace of mind that comes with knowing your CAA Membership never expires.

Enroll in Express Renewal and we'll give you \$5 off the cost of your next Membership renewal.* Call 905-984-8585 to enroll.

Money Back Guarantee

There is a money-back guarantee if you are not satisfied with our services during the first 30 days after joining CAA Niagara or renewing your Membership. All requests must be made in writing and include your Membership card. Refunds will not be granted if emergency roadside service has been used during the first 30 days of Membership. A \$20 administration fee applies and the enrollment fee is non-refundable. Remnant portions of an active Membership are non-refundable, but they are fully transferable to a non-Member resident of the Niagara region.

*One-time savings only. Not available to CAA Niagara Members already enrolled in Express Renewal.

Moving or Transferring Out of Territory

Members moving out of CAA Niagara's territory (the Regional Municipality of Niagara) must notify CAA Niagara of their new address. Memberships remain active until the end of their renewal date when they are transferred to the Member's new Club. CAA Niagara will notify your new CAA/AAA Club so they can contact you to renew your Membership.

Changes To Your Membership

Changes to your Membership - such as name, address and phone number - can be made at caaniagara.ca or by calling or visiting any CAA Niagara Branch.

Membership Cards

CAA Members receive a Membership card that corresponds with their level of coverage. Cards are valid for three years, though the Membership is still renewed annually. If your CAA card is lost or stolen, you can obtain another card by calling or visiting any CAA Niagara Branch. Your new card will be mailed directly to your home.

PRIVACY PLEDGE

At CAA Niagara, we are committed to respecting and protecting your personal information. We identify the purposes for collection of personal information at or before the time the information is collected. You can choose not to provide us with some or all of your personal information. However, this choice will limit our ability to provide you with products, services or information that you request or that could be offered to you.

Your personal information is kept as accurate, complete and up-to-date as is necessary for the purposes for which it is to be used. You have the right to review your personal information collected by us and to correct or amend the information if it is not accurate.

On occasion, you may receive information about savings and value-added offers from companies that meet our high quality standards and have committed to respecting your privacy as a CAA Niagara Member. We respect your right to control the marketing information you receive from us, and with regard to telemarketing, you may wish to use these ways to opt-out: The National Do Not Call List (1-866-580-3625); CAA Niagara's internal Do Not Call List (dnc@caaniagara.ca); Canadian Marketing Association's Do Not Contact Service (the-cam.org).

If you have any questions or concerns about our privacy practices, please notify us in writing at the following address:

CAA Niagara Chief Privacy Officer
3271 Schmon Pkwy
Thorold, ON L2V 4Y6



PO Box 1440, St. Catharines ON, L2R 6S5
www.caaniagara.ca

CAA Niagara Branches:

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|-----------------------|---|
| Grimsby | 155 Main St. E. Grimsby, ON L3M 1P2 905-945-5555 |
| Niagara Falls | 6788 Thorold Stone Rd. Niagara Falls, ON L2J 1B4 905-357-0001 |
| St. Catharines | 76 Lake St. St. Catharines, ON L2R 5X4 905-688-0321 |
| Thorold | 3271 Schmon Pkwy. Thorold, ON L2V 4Y6 905-984-8585 |
| Welland | 440 Niagara St. Welland, ON L3C 1L5 905-735-1100 |