Corporate Membership

Benefits Guide







Insurance
Travel
Roadside
Rewards

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Corporate Membership Benefits Guide







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Exclusive Corporate Membership benefits.

As a CAA Corporate Member, you now have access to CAA's enhanced package of Member-exclusive benefits. We've come a long way since our beginnings in 1903. Members enjoy exclusive savings and benefits, reliable insurance coverage, travel services and automotive expertise.

Making bad days good. And good days better.™

This guide will help you get the most from your membership. To find out more about our products and services, you can:

- Visit one of **34 CAA Stores**
- Call our Member Care Centre at **1-800-268-3750**
- Visit us online at **caasco.com**
- Download the CAA App at **caasco.com/mobile**

Special Corporate Membership Discounts and Savings

As a Corporate Member, you are entitled to additional exclusive benefits, including:

Towing distance

Corporate Members receive four tows per year – three tows up to 200 km and one tow up to 300 km annually.

Annual Oil Change Voucher

Corporate Members receive $20 off annually on oil changes at CAA Approved Automotive Repair Services (AARS) facilities.[1]

To find a AARS near you, visit **caasco.com/aars**.

Annual Travel Voucher

As a full-service travel agency with over 50 years of experience, CAA can help plan your dream vacation. To get you started, Corporate Members receive a $100 voucher off trips over $1,000 when booked at any CAA Store location.[2]

For a list of CAA Store locations, please see page 23 or visit **caasco.com**.

Travel Insurance discount

When travelling outside of Ontario, supplementary travel insurance is absolutely essential. Whether you're taking a business trip, sunny vacation, cruising, cross-border shopping or taking a road trip, it's always wise to pack CAA Travel Insurance.[3] If you travel frequently, you may want to consider purchasing an Annual Plan.

This guide provides specific information about the benefits, privileges and conditions of your CAA Membership. The information has been condensed for your convenience and in some cases additional stipulations and conditions may apply. Please visit your local CAA Store for more information.

1 Terms and conditions apply. Synthetic or other grades of oil extra. Environmental disposal and shop supply fees may be charged, where permitted by law.

2 Offer is in Canadian dollars, based on double occupancy, for new bookings only. Valid only for any cruise, tour or all-inclusive holiday. $100 savings will be applied at time of final payment. Minimum purchase of $1,000 CAD excluding taxes. Valid only for pre-paid travel arrangements. Not valid on any CAA South Central Ontario (CAA SCO) group departures, travel merchandise, insurance products or insurance products. This coupon has no cash value and may not be combinable with other offers. Coupon is only valid at CAA SCO Stores. Other restrictions may apply; please check with your CAA Travel Consultant. Travel booking date expires one full year from the date of membership activation.

3 CAA Travel Insurance is underwritten by Orion Travel Insurance Company. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A medical questionnaire may be required to purchase travel insurance.

As a Corporate Member, you will receive:

- An exclusive 6% Member discount on coverage[1] for you or your family
- 24/7 Assistance[2]
- No deductible[3]
- Emergency medical coverage up to $5 million CAD[4]

For a quote, visit your local **CAA Store** or call **1-877-377-5771**.

Charitable Donation

CAA Corporate Members can make a difference!

CAA is a strong supporter of various charities and has extended the power of donation to your organization. CAA South Central Ontario will donate $5 to the charity of your company's choice on your behalf.[†]

Automatic Credit Card Renewal program

Corporate Members save $15[Δ] on the cost of their membership when they sign up for the Automatic Credit Card Renewal program. The program ensures all the benefits you enjoy with your Corporate Membership never run out by automatically charging your fees to your credit card each year at renewal time.[ΔΔ]

Worldwide Concierge Services*

You can receive easy access to many services when you're travelling on a planned domestic or international leisure vacation 200 km or more from your primary residence. Service only available when in destination.

Within Canada and the U.S.A., call **1-877-364-3718**. Outside Canada and the U.S.A., call collect **416-977-7201**.

1 Applies to CAA Members in good standing (CAA Membership dues paid in full by membership expiry date). Six per cent (6%) discount applies to the total premium excluding applicable taxes. This discount is not available online.

2 CAA Assistance is provided by CAA Assistance is provided by CMN Global Inc.

3 Excludes Visitors to Canada Plan. Refer to the Policy Guide for details.

4 Up to $5 million CAD. Maximum $25,000 CAD for Canadian residents without GHIP coverage.

† Charitable donation will be made at the end of the calendar year that your membership was purchased.

Δ $15 savings (H.S.T. included) applies to this year's membership fees only and is valid for CAA South Central Ontario Memberships. This offer is not available if you already participate in CAA's Automatic Credit Card Renewal program.

ΔΔ You will receive an annual renewal notice 45 days prior to your expiry date which will inform you of your credit card account debit date and amount and allow you to make any additions or changes. If we do not receive any changes from you, we will process your renewal membership on or by your CAA Membership expiration date. Membership fees subject to change without notice.

* Concierge Services are applicable only to planned leisure trips 200 km or more from the Corporate 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 Corporate Member is responsible for all fees, expenses and other amounts charged by outside entities. 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.

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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, show 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

Road Trip Accident Assistance*

Accident Assistance applies when the vehicle driven by a CAA Member is involved in a reportable collision†. Corporate Members are automatically covered for up to $1,000 CAD annually in unforeseen expenses resulting from an accident involving a collision if it occurs 200 km or more from home, anywhere in Canada or the United States. You 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. Assistance applies up to 72 hours after the incident.

CAA Identity Protection

Enjoy added peace of mind with WebDetect™ and Lost Wallet Assist – two special identity protection solutions from Equifax offered with CAA Corporate Memberships. In addition, all CAA Members have access to exclusive discounts on other identity protection services offered by Equifax.

To register, or to find out more, please visit **caasco.com/IDprotection**.

Associate Memberships

Protect the ones you love with CAA. For pennies a day, you can extend the benefits of your Corporate Membership to other members of your household. Associate Memberships are available to any family member living at the same address.

Note: Any unused Roadside Assistance calls at the end of the membership year will not carry over to the next membership year.

CAA Member Benefits:	Basic	Plus	Corporate	Premier
Type of Vehicle Covered	Cars & bicycles	Cars, motorcycles & bicycles	Cars, motorcycles & bicycles	Cars, motorcycles & bicycles
Towing Service	up to **10 km**[1] (for up to 4 tows)	up to **200 km**[1] (for up to 4 tows)	**4 tows per year** - 3 tows up to 200 km and 1 tow up to 300 km annually	**4 tows per year** - 3 tows up to 200 km and 1 tow up to 320 km annually
Fuel Delivery	**FREE** delivery	**FREE** fuel & delivery	**FREE** fuel & delivery	**FREE** fuel & delivery
Locksmith for Vehicle	up to **$50 CAD**	up to **$100 CAD**	up to **$100 CAD**	up to **$100 CAD**
TripTik® TourBook® & Maps[2]	**FREE**	**FREE**	**FREE**	**FREE**
Travel AD&D[3]	up to **$100,000 CAD**	up to **$500,000 CAD**	up to **$500,000 CAD**	up to **$500,000 CAD**
Road Trip Accident Assistance[4]	up to **$300 CAD** (accident only)	up to **$600 CAD** (accident only)	up to **$1,000 CAD** (accident only)	up to **$2,000 CAD** (accident, fire, theft)
Road Trip Interruption Assistance[4]	—	—	—	up to **$600 CAD** (for breakdown)
CAA Identity Protection	—	WebDetect™ & Lost Wallet Assist	WebDetect™ & Lost Wallet Assist	WebDetect™ & Lost Wallet Assist
Vehicle Return Benefit	—	—	—	up to **$500 CAD**
Concierge Services	—	—	✓	✓
Annual Travel Voucher	—	—	**$100 OFF vacation packages** over $1,000 booked through CAA Travel	—
Travel Insurance Discount	**5% OFF**	**5% OFF**	**6% OFF**	**5% OFF**
Oil Change Voucher	—	—	**$20 OFF an oil change** at AARS locations	—

1 The vehicle will be towed to the responding facility, a facility on the return route, or to any destination of your choice.
2 The U.S. & Canada TourBooks are free to Members. The Woodall's Campground Guides are available at CAA Stores with Member pricing.
3 Underwritten by Chubb Insurance Company of Canada. Applies only if your common carrier ticket is purchased through CAA. Members are automatically covered for AD&D (Accidental Death and Dismemberment), or loss of sight insurance for travel on a common carrier, car rental, booked in conjunction with a common carrier ticket purchased through CAA.
4 Road Trip Accident Assistance and Road Trip Interruption Assistance are not insurance benefits but assistance services only. Assistance is applicable only to planned leisure trips 200 km or more from the Member's primary residence, which include at least one overnight stay. Assistance is 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. CAA recommends that Members purchase Emergency Travel and Medical Insurance when travelling outside the province for protection against the high cost of a medical emergency.

®TripTik and TourBook trademarks are the property of, and use is granted by, the American Automobile Association. Free TourBook excludes Caribbean and Mexico Travel Guides.
CAA Basic roadside benefits are activated immediately after joining. CAA Plus/Plus RV/Premier/Premier RV and Corporate roadside benefits are activated 24 hours after joining.

™WebDetect is a trademark of Equifax Canada Co.

* Road Trip Accident Assistance is applicable only to planned leisure trips 200 km or more from the Member's primary residence, which include at least one overnight stay. Road Trip Accident Assistance is 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. Certain restrictions and limitations may apply.

† To be eligible for claims, 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. To be eligible for claims, the Member's vehicle must have been deemed unsafe and/or inoperable. Proof of same condition must be provided by police and/or licensed mechanic.

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Roadside Assistance*

With a network of more than 35,000 independently contracted Roadside Assistance vehicles throughout Canada and the United States, CAA is there for you whenever you need roadside service. Your Corporate Membership covers you, not just your vehicle. If you're the driver or passenger of your own car, a friend's car or a rental, CAA has you covered because your coverage moves with you.

When the eligible vehicle you are driving or riding in as a passenger is unable to proceed under its own power, CAA will make the vehicle operable at the roadside, if possible, or tow it back to a servicing facility. Costs incurred to repair the vehicle are the owner's responsibility.

Whether your vehicle is disabled in your driveway or thousands of kilometres away from home, CAA Roadside Assistance is available 24 hours a day, 7 days a week throughout Canada and the U.S.A.

Requesting service

If you require Roadside Assistance, help is just a phone call away. Corporate Members can call **1-800-CAA-HELP (1-800-222-4357)** throughout Canada and the U.S.A. or ***CAA (*222)** toll free from a cell phone, or request assistance online at **caasco.com/roadside**.

When calling for service, you will be asked for the following information:

1. Your membership number and expiry date
2. Your name and address
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 number where you can be contacted

You must remain at or near the disabled vehicle to receive service (CAA will accommodate you in extenuating circumstances). Please have your membership card ready for presentation to the service provider to obtain service. If the problem is resolved before the service provider arrives, please notify CAA immediately to cancel the request as each service call is noted against your record, whether completed or not.

Roadside services provided:

- Mechanical First Aid
- Towing Service
- Emergency Fuel Delivery
- Flat Tire Service
- Battery Service
- Extrication Service
- Lockout Service
- Bike Assist

*Corporate roadside benefits become active 24 hours after joining or upgrading.

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 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.

You may have the vehicle towed from the point of breakdown back to the responding service facility, or to any point along the same route at no charge, or to any destination in any direction within 200 km from the point of breakdown at no charge. A charge per kilometre will be applied by the service facility to any additional mileage over 200 km.

Note: Corporate Members are entitled to one tow up to 300 km, as part of your four eligible calls. Corporate coverage provides towing services for motorcycles.

Emergency Fuel Delivery

If you run out of gas, a limited supply of regular fuel will be delivered to your vehicle at no cost so you can reach the nearest open service station. We do not deliver propane due to availability and safety. In certain situations, a tow may be provided to take you to a facility where fuel is available. Specific brands and octane ratings cannot be promised.

Flat Tire Service

A flat tire will be replaced with your inflated spare tire^. If necessary, the towing provision will apply. 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.

Battery Service

Battery Service can help you get on your way. If you are experiencing problems with your battery, our mobile Battery Service will deliver, install and recycle your battery at no extra cost, upon purchase of a new battery.* Members also save $15 on CAA Batteries with a 6-year warranty.**

For more information, call us at **1-866-740-6420** or visit **caasco.com/batteryservice**.

^ For safety reasons, tires will not be changed on major highways.
* CAA mobile Battery Service Member benefit is subject to availability by geographic area.
** 6-year warranty includes 3-year free replacement and 3-year prorated guarantee.

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Extrication Service

Your vehicle will be extricated when it can be safely reached from a normally travelled or established thoroughfare. Your Corporate Membership covers you for a second vehicle and operator for up to one hour at the scene. If special equipment, additional manpower or vehicles are required, the associated costs may be at your expense.

The service vehicle must have clear and safe access to the disabled vehicle. Service cannot be rendered in plowed-in, snowbound or ice-covered alleys, streets, lanes or driveways. Shoveling, plowing and salting/sanding is your responsibility.

Lockout Service

If your keys are locked in the vehicle, service will be sent to gain entry. If your keys are lost, broken, or we cannot gain entry into your vehicle, CAA provides up to $100 for locksmith service (where available). In cases where the vehicle cannot be made operable, towing services will be provided. Locksmith service refund is limited to ignition work and/or the making of one ignition key.

Note: The registered owner must be present while their vehicle is being serviced by a locksmith.

Bike Assist

People are making a shift towards a greener lifestyle by using their bicycles more. That's why we have CAA Bike Assist – Roadside Assistance for your bicycle. If you run into a problem that cannot be fixed on the spot, CAA will transport you and your bicycle to wherever* you need to go. It's included as part of your membership, 24 hours a day, 7 days a week.

CAA Service Tracker

Now when you place a Roadside Assistance call with CAA, you can view live updates, your call status, estimated wait times and your CAA driver's location.† CAA Service Tracker is available online or through the CAA App. Should you decide to cancel your call, you can also do so with one touch through Service Tracker.

* Corporate Members receive one 300 km and three 200 km towing services within the CAA South Central Ontario territory. 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.
† Available in most areas across South Central Ontario.

Roadside Assistance guidelines.

Service eligibility

Corporate Members receive up to four Roadside Assistance calls per membership year (one 300 km and three 200 km towing services). If your requirements exceed four calls per year, you will be charged current regional CAA contractor rates for any extra services. Please make arrangements with a repair facility prior to placing your call to ensure your vehicle will be accepted for repairs. We can also assist you in locating an open repair facility.

Vehicle eligibility

CAA provides services to licensed four-wheel motor driven vehicles – passenger, pleasure and motorcycles* with or without sidecars.

Non-CAA contractor services

If you have followed the procedure outlined to obtain Roadside Assistance and service is not available through CAA, you may obtain your own service, pay for it and submit the original invoice to CAA South Central Ontario within 30 days. Reimbursement will be based on the prevailing commercial rate for the region where the vehicle was disabled.

Note: If the CAA service is available but not used, reimbursement will be made at the local CAA contractor rate, subject to approval by CAA. We will reimburse you for any service normally provided under your membership. In instances where the CAA contractor's access is legally restricted (toll roads, limited-access highways), full reimbursement will be provided for towing back to the service facility or to the nearest exit. Reimbursement will be processed after submission of an original and official itemized invoice for services rendered by a qualified and registered auto service or towing facility. Membership enables you to be reimbursed for services obtained at prevailing commercial rates from the facility nearest the breakdown location.

* Motorcycles with or without sidecar are covered under CAA Corporate Membership coverage. However, due to differences in service terms in the U.S., Members should expect to pay for service provided to motorcycles while travelling in the U.S. and may submit their original receipts to CAA for reimbursement.







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Emergency repair cheque acceptance

CAA Roadside Assistance contractors will accept your personal cheque of up to $400 CAD per occurrence for emergency auto repairs when no other means of payment is available. This service is limited to emergency repairs that must be carried out in order to make the vehicle operable. A valid membership card must be presented at the time of payment.

Accident tows

Your CAA Membership covers you for service in the event you are in an accident. CAA will make every effort to accommodate the towing of the vehicle. 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 a refund. As a Member, you must be present for service. 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. To be eligible for reimbursement, a receipt and/or accident report must bear the Member's name.

Roadside Assistance limitations

CAA reserves the right to refuse service, or impose a charge to a Member who has used road service in excess. Corporate Members, including Associate Members under the same membership, may receive up to four Roadside Assistance calls each membership year.

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 public or personal safety. Under severe conditions, we reserve the right to suspend service to Members whose vehicles are in a place of safety. Your patience and understanding under these circumstances are appreciated.

Liability

Certain types of North American and foreign-made cars (especially those with fiberglass bodies) and vehicles with owner-made modifications are difficult to tow without causing damage. In such cases, or when lockout services are rendered, you may be asked to sign a release assuming responsibility for any damage that may occur.

CAA does not have supervision or control over the operation or management of an official contract facility. In the event of a dispute between the official service contractor for Roadside Assistance and/or charges by the contractor, we may appoint an arbitrator whose ruling shall be final and binding on both parties.

Quality of service

Our top priority is to keep our Members completely satisfied. If you feel service has been less than satisfactory, please contact our Corporate Membership team at **1-800-341-2226** from Monday to Saturday between 8 a.m. and 8 p.m. and Sunday between 9 a.m. and 6 p.m. In many cases, a simple phone call may solve the problem.

For Roadside Assistance calls, please remember to call **1-800-CAA-HELP (1-800-222-4357)** or ***CAA (*222)** toll free from a cell phone, or request assistance online at **caasco.com/roadside**.

Any damage resulting from the delivery of service by a CAA contracted provider must be reported to the contractor within 24 hours of the incident and prior to any repairs being rendered. Claims for any damage are between you and the service provider. However, CAA will assist in settling damage claim disputes.







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CAA Membership benefits.

CAA Rewards

SAVE with CAA Rewards™

Show your membership card at any of the 164,000 participating retail locations and services worldwide to save on apparel, attraction tickets, hotel stays, dining and more!

EARN CAA Dollars®

Earning CAA Dollars is as easy as shopping at participating retailers or online at the CAA eStore. And since every CAA Dollar you earn equals $1.00 CAD, it's easy to spend them!

Redeem your CAA Dollars

You can use your CAA Dollars towards membership renewal, your next vacation, travel merchandise, Cineplex® tickets and more.

Here are just a few places you'll SAVE with CAA:

Best Western · East Side Mario's · Dulux Paints · Kernels extraordinary popcorn · Hertz · LC LensCrafters · NAPA · Payless

Here are just a few partners where you'll EARN CAA Dollars:

teleflora. Fresh flowers hand-delivered daily · PARK'N FLY · CAA Tickets Online · CarProof Vehicle History Reports · Campbell

Go online at **caasco.com/caadollars** to create a CAA online account, manage your CAA Membership and track your CAA Dollars.

Pump up your CAA Dollars balance faster

Register your CAA Membership with Petro-Points™ and collect 20% more Petro-Points on retail purchases at Petro-Canada™ locations in Ontario. Then, convert your Petro-Points into CAA Dollars[1]; 1,000 Petro-Points is equal to 1 CAA Dollar.

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, travel money products, or to pay any amounts owing on your CAA Rewards MasterCard. 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.

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1 FOR CAA MEMBERSHIPS IN ONTARIO ONLY. When you register your Petro-Points and CAA Memberships at www.petro-points.com or by calling 1-800-668-0220 and become a joint Member, you are eligible to receive 20% more Petro-Points which will be awarded on all purchases made at participating stations, with the exception of tobacco, Petro-Canada gift certificates, Petro-Canada Pre-paid gift cards, taxes on non-petroleum purchases, or any other items specified as exclusions from time to time. Details at www.petro-points.com. Allow up to 72 hours for CAA Dollars to be posted to the CAA Member's account.

™/® Cineplex Entertainment LP or used under license. ®* MasterCard is a registered trademark of MasterCard International Incorporated and used pursuant to license. ™CAA Rewards is a trademark of the Canadian Automobile Association.

CAA eStore

Shop online through the CAA eStore to earn CAA Dollars on every purchase,* including existing sales and special offers!

SEPHORA · Walmart · The Body Shop · SportChek · DELL · Mark's · TigerDirect.ca

To see all partners and shop online, visit **caasco.com/caarewards**.

*Depending on the online store, it may take up to 90 days from the date of purchase for your CAA Dollars to appear on your account.

Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice.
AAA Discounts & Rewards® is owned by, and use is granted by, the American Automobile Association.

Look for these icons:

CAA Rewards · AAA Discounts & Rewards · Show your Card!



Remember to pack your CAA Membership card when travelling outside Canada. Many businesses throughout the U.S., Mexico and Europe participate in the AAA Discounts & Rewards®/Show Your Card! program. Simply present your CAA card and save. It's that easy!

ARC EUROPE CLUBS

Austria	Denmark	Iceland	Luxembourg	Romania
Belarus	Estonia	Ireland	Macedonia	Slovenia
Belgium	Finland	Israel	Netherlands	Spain
Croatia	Germany	Italy	Norway	Sweden
Czech Republic	Great Britain	Latvia	Poland	Switzerland
	Hungary	Lithuania	Portugal	

OTHERS

Australia · Canada · Japan · Mexico · South Africa · South Korea · United States

LICENSEE CLUBS

Argentina	China	Ecuador	Jamaica	Philippines
Bolivia	Colombia	El Salvador	Malaysia	Singapore
Brazil	Dominican Republic	Hong Kong	New Zealand	Venezuela
Chile		India	Peru	

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CAA Magazine & eLetter

You will automatically receive our quarterly *CAA Magazine*, an informative publication featuring articles on travel, automobile and lifestyle topics, new benefits and services, and local CAA news and events.

To subscribe to the online version, visit **caasco.com/caamagazine**.

We can also keep you up-to-date about new savings and partner offers with eLetter and Waves, our monthly travel eNewsletter. Register at **caasco.com/eletter**.

Stay connected with CAA

It's easy to stay connected with CAA online and keep up with everything we've got going on.

facebook.com/CAASouthCentralON

@CAASCO

blog.caasco.com

caamagazine.ca

TripTik® routings

For decades, CAA has been providing travellers with customized, detailed maps and trip routings. The TripTik Travel Planner is a free service for Members. Instantly create an online TripTik using the exclusive online map maker at **cassco.com/auto/road-trip**.

TripTiks can be produced at CAA Stores. You can also order the classic TripTik, a spiral-bound paper flip-map, which includes gas stations, rest stops and CAA approved lodgings along the way by calling Member Services at **1-800-268-3750**.

Travel Accidental Death and Dismemberment*

Corporate Members are automatically covered for up to $500,000 CAD worth of accidental death, dismemberment or loss of sight insurance when travelling with a common carrier or car rental company when a common carrier ticket is purchased through CAA South Central Ontario.

This insurance is not emergency travel and medical insurance. CAA recommends that Members purchase travel insurance when travelling out of province for protection against the high cost of a medical emergency. Please see the Insurance Services section for more details.

* Underwritten by Chubb Insurance Company of Canada

Other CAA services available.

CAA is the most trusted name in Roadside Assistance. But did you know that we also offer a number of additional products and services, ranging from auto, home and travel insurance to assistance from a full-service travel agency network and CAA's very own MasterCard? We also keep our communities safer, through programs like CAA School Safety Patrol. See how your membership can get you so much more.

CAA Rewards MasterCard®*

Hooray for rewards!

If you like earning CAA Dollars, then you'll love the CAA Rewards MasterCard. Turn your everyday purchases into CAA Dollars with all eligible purchases made on your CAA Rewards MasterCard.*

To apply, visit **caasco.com/mastercard** today.

Automotive Services

Approved Automotive Repair Services (AARS) facilities

Take advantage of our AARS program to ensure that your vehicle is repaired by someone you can trust. All repairs come with a 1-year/20,000 km parts and labour warranty. AARS locations also provide CAA Members an opportunity to earn 3% in CAA Dollars on parts and labour for each repair**.

To find out more, visit **caasco.com/aars**.

* Once the CAA Dollars earned under the card issuer's (Bridgewater Bank's) rebate program are forwarded to CAA South Central Ontario, they will be credited to the primary CAA Member's account. CAA Dollars redemption is governed by that Club's rules; terms and conditions applicable at the time of redemption. CAA Dollars are rewarded to a max. annual spend of $50,000 on the CAA Premium MasterCard.
Terms, conditions and limitations apply, please see www.bridgewaterbank.ca/customer_care/TermsAndConditions.php for details.
** Terms and conditions apply. Cannot be combined with any other offer. See manager for details. At participating AARS locations only. Please call 1-866-464-6448 to confirm availability in your area.
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CAA Driver Training

Trust 50 years of experience in driver education. At CAA, driving is for life. That's why we offer in-class courses and workshops, and behind-the-wheel lessons for both new and experienced drivers.

CAA Driving School

Certified instructors at the CAA Driving School deliver the CAA *How to Drive* Beginner Driver Education Course, plus learning workshops for experienced drivers. The Senior Driver Workshop is a great refresher course, and is held monthly. The CAA Driving School can also come to your business and deliver corporate driver training seminars on topics such as winter or defensive driving; a great way to improve the general health and safety of employees.

CAA Approved Driving School Network

For Ontario's newest drivers, CAA Driver Training delivers its novice course across the province with the help of our CAA Approved Driving School Network locations. The MTO-approved CAA *How to Drive* Beginner Driver Education Course is exclusively taught in this network of approved driving schools, where students receive 40 hours of combined in-class and behind-the-wheel expert instruction.

Graduates of the CAA *How to Drive* Course are eligible for a free 1-year CAA Basic Membership.*

For more details visit, **caasco.com/drivertraining**.

Automotive Information and Services

Planning on buying a car, or wondering how much it costs to maintain your vehicle? Access up-to-date, unbiased information on a wide range of automotive topics and products, free of charge.

Our data is collected from a variety of sources and includes:

- Vehicle Inspection Service (VIS) bookings and service locations
- Red Book market values on used vehicles
- Automotive technical consultations
- Ministry of Transportation questions
- How to sell a vehicle
- Vehicle warranties

For automotive information, you can reach one of our Consumer and Technical Specialists by phone or email. To reach us, call **1-866-464-6448** or email us at **cats@caasco.ca**.

*Graduates of the CAA *How to Drive* Beginner Driver Education Course are eligible for a one-year free CAA Basic Membership. Graduates must call 1-800-268-3750 ext. 23160 or visit www.caasco.com/graduate to activate their free membership. Upon request, graduates can be added to an existing household primary membership. Free CAA Basic Memberships are non-refundable, non-transferable, have no cash value, and must be redeemed within one year of course start date. Regular renewal rate applies after one year.

Insurance Services

Like millions of other Canadians, you rely on CAA for your Roadside Assistance, but did you know we also offer insurance? Since 1974, CAA Insurance has provided Canadians with great coverage, outstanding claims service and competitive rates on auto insurance. Whether you're looking for auto, property, travel, life or anything in between, we offer a variety of insurance products to ensure that all of your needs are met.

Auto and Home Insurance[1]

Whether you own, lease or rent, CAA Auto and Home Insurance offers flexible coverage tailored to suit your needs, with Member-exclusive benefits:

- Safe drivers are eligible for our lowest rates with CAA Connect,™ plus CAA Members can save over 30%[2] at renewal
- Multi-vehicle discount of 15%
- Forgive and Forget® plan that protects your rate and good driving record
- Home liability coverage of $1 million is included with every policy

Plus, when you bundle your auto and home insurance, receive a 5% discount on your auto insurance, up to 12.5% off your home insurance, and complimentary CAA Tire Coverage[3] and CAA Basic Legal Expense Insurance.[4] For a CAA Auto or Home Insurance quote, call **1-800-528-1738** or visit, **caasco.com/insurance** to learn more.

Travel Insurance[5]

Planning a vacation? Don't forget to pack CAA Travel Insurance! Whether you're heading to the beach, cross-border shopping, or cruising across the Mediterranean, make sure you travel protected with CAA Travel Insurance.

With CAA Travel Insurance coverage, you'll enjoy:

- 6% Corporate Member discount[6]
- 24/7 Assistance[7]
- Emergency medical coverage up to $5 million CAD[8]

For a quote, visit your local **CAA Store**, call **1-877-377-5771** or visit **caasco.com/travelinsurance.**

Business Insurance[9]

Managing your own business is a full-time job, so let us do the work of protecting it. CAA Business Insurance can be customized to meet a broad range of business needs. We offer Commercial Auto Insurance, Fleet-rated policies and Commercial Liability packages that can insure business income, equipment breakdown and commercial property. For a quote, call **1-888-231-3503**.

1 Auto and Property Insurance are underwritten by CAA Insurance Company (Ontario) or administered by CAA South Central Ontario Insurance Brokers Inc. with various third party underwriters.
2 Maximum discount available with CAA Connect on renewal is 15% after one year. To qualify for the CAA Member Loyalty Discount, you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership expiry date). Eligible CAA Members may qualify to receive a Member Loyalty Discount based on membership tenure and Roadside Assistance usage. Subject to certain conditions and approvals. Underwriting eligibility rules apply.
3 CAA Tire Coverage is underwritten by CAA Insurance Company (Ontario).
4 Legal Expense Insurance (LEI) is underwritten by DAS Legal Protection Insurance Company Limited. Basic Legal Expense coverage is available on home policies where there is a multi-line auto. Please see policy wordings for coverage details. Coverage is subject to the terms, conditions and exclusions of the LEI policy.
5 CAA Travel Insurance is underwritten by Orion Travel Insurance Company. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A medical questionnaire may be required to purchase travel insurance.
6 Applies to CAA Members in good standing (CAA Membership dues paid in full by membership expiry date). Six percent (6%) discount applies to the total premium excluding applicable taxes. Excludes Visitors to Canada Plan.
7 CAA Assistance is provided by CMN Global Inc.
8 Up to $5 million CAD. Maximum $25,000 CAD for Canadian residents without GHIP coverage.
9 Business Insurance and Commercial General Liability is administered by CAA South Central Ontario Insurance Brokers Inc. with various third party underwriters.
™CAA Connect is a trademark of the Canadian Automobile Association.
® Forgive and Forget is a trademark owned by CAA Insurance Company (Ontario).

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Life Insurance[1]

You can help make sure your loved ones are well protected with superior coverage that's competitively priced. CAA makes it easy to ensure your family's financial security with a host of affordable life insurance options. Choose from Term Life Insurance for Members aged 18 to 75, or Guaranteed Issue Life Insurance for Members aged 40 to 75. For a quote, call **1-877-942-4222** or visit **caalife.ca**.

Health & Dental Insurance[1]

Our plans are designed for seniors, professionals, business owners, entrepreneurs and anyone who's not fully covered or is coming off a group health and dental plan. CAA Health & Dental Insurance offers a comprehensive list of benefits tailored to your individual needs. For a quote, call **1-866-999-4222** or visit **caahealth.ca**.

Travel Services

CAA offers its Members a full-service travel agency to help with all their travel needs. Whether you're planning a dream family vacation, a fabulous cruise or a relaxing weekend getaway, a CAA Consultants can help. CAA Members often enjoy exclusive bonuses. Ask us for details.

Recommended Tours and Cruises

CAA helps you explore the world with an incredible selection of cruises and escorted tours. Plus, we offer our exclusive "Extraordinary Explorations" customized cruise or land packages. For more information, visit your local CAA Store or call **1-800-992-8143** or **1-866-286-9323** after regular business hours.

Travel Reservations

You'll enjoy special Member rates at select hotels around the world. For airline, rail or rental car reservations, visit a CAA Store or book online. Visit us at **caasco.com/travel** to book your vacation packages, flights, hotels, cruises and car rentals.

Hertz® Car Rental Discounts

Hertz and CAA have teamed up to provide you with discounts and exclusive services. You can save on all Hertz leisure and promotional rates. And there's no charge for additional drivers who are CAA Members that meet standard rental qualifications. During business hours, call **1-866-286-9323**. After business hours, call the Hertz toll-free number at **1-800-654-3080**.

1 CAA Life, Health & Dental Insurance are underwritten by The Manufacturers Life Insurance Company.

tico.ca Ont. Reg. #50014517. CAA South Central Ontario, 60 Commerce Valley Dr. E., Thornhill, ON L3T 7P9.

CAA Advocacy

Making Our Communities Better

Throughout our history, CAA has advocated on behalf of its Members in an effort to make our communities safer. For more than 110 years, we have worked in partnership with all levels of government and like-minded organizations to address important issues such as distracted driving, school safety, cycling safety, the environment and vehicle emissions, gasoline taxes, road tolls, road and transit infrastructure, and road and vehicle safety standards. In fact, our initiatives helped introduce mandatory seat belt use in Ontario and other safety-related laws. Some of our current initiatives include:

Distracted Driving

Distracted driving is one of the leading causes of collisions on our roads, and has been a priority issue for CAA for over a decade. Through our ongoing advocacy work and awareness campaigns, we have highlighted the issue of distracted driving, and have been involved in the introduction of stronger penalties. CAA educates drivers about the distractions that can lead to a crash, and provides tips to minimize those distractions.

CAA Autogreen

This environmental program provides Members with tools to become more eco-friendly motorists. Our RecycleDrive campaign provides eco-disposal options for batteries, motor oil and tires. We provide information on the impact of driving and maintenance behaviours, along with tips to reduce that impact. Plus, we have been planting trees in communities across our territory since 2008, helping to reduce our carbon footprint.

CAA Worst Roads

This annual program enables motorists to take action on road safety and funding issues by voting for the worst roads in their communities and sharing their thoughts about road conditions with local politicians. This is just one way CAA's Government Relations team aims to ensure the voice of CAA Members is heard by government, while keeping Members informed about the issues that affect them.

CAA School Safety Patrol

This program involves more than 20,000 student patrollers helping their peers safely cross streets and ride school buses. There are more than 80 documented cases of this program saving lives. Each year the patrollers and other program participants contribute more than three million volunteer hours to the program.

For more information on what CAA is doing in your community, visit **caasco.com/community**.







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General Terms & Conditions

Membership Renewal

You will automatically receive a renewal notice prior to your membership expiry date. For your convenience, you may wish to enroll in our Automatic Credit Card Renewal program and receive a $15 discount on your next membership renewal*. This ensures your coverage never runs out by automatically charging your membership fee(s) to your credit card each year at renewal time. When a membership is not renewed by the expiry date, membership is considered to be lapsed and all services are suspended until payment is received. To find out more, call our Corporate Membership team at **1-800-341-2226** from Monday to Saturday between 8 a.m. and 8 p.m. and Sunday between 9 a.m. and 6 p.m., or visit **caasco.com/renew**.

Money-Back Guarantee

CAA Membership fees are refundable within 30 days after your membership payment has been processed by CAA. The amount of the refund will be based on your household's most recent membership(s) payment to CAA, minus costs associated with CAA services provided up to the date of cancellation. Please note that you may not refund your CAA Membership after 30 days of the annual expiry date on renewed memberships. All requests must be made in writing to:
CAA South Central Ontario, Membership Records,
60 Commerce Valley Drive East, Thornhill, ON L3T 7P9,
or email **membership@caasco.ca**, or fax to **905-771-4720**, or visit your local **CAA Store**.

* Discount applicable to first year renewals only.

Road Trip Accident Assistance

Expenses incurred by any person other than the CAA Member are not payable. Benefits are also not payable for travel that does not meet the definition of covered travel, and 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
- 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)

Membership Exclusions

- Service to vehicles used in competition at races or drag races
- Service to loaded or altered vehicles where the provision of the service cannot be performed safely and may jeopardize the load or damage the vehicle
- Service to unattended vehicles unless pre-authorized by CAA
- Delivery service – CAA does not provide you with taxi service. However, at your request and with approval for any additional cost, CAA 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 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, "plowed in" or "snowbound" streets, filled driveways or alleys (service persons 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 alternate transportation and accommodations
- Service to school buses, cube vans, taxis, limousines, dump trucks or transport trucks
- Basic Member service for a motorcycle
- Refund on promotional card for non-CAA service
- Non-member 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)
- Cost of parts, labour or repair
- Any charges relating to impound and storage fees (these costs are the responsibility of the Member)
- Animal transportation to safety (Members must unload the animals for their safety before we can service a vehicle)

CAA Store locations.

Barrie*
70 Barrie View Dr..
705-726-1803

Belleville*
20 Wallbridge Loyalist Rd.
613-968-9832

Brampton*
2925 Queen St. E.
905-793-4912

Brantford*
Brantford Common
300 King George Rd.
519-756-6321

Burlington*
3480 Fairview St.
905-632-6772

Cambridge
600 Hespeler Rd.
519-622-2620

Chatham*
810 Richmond St.
519-351-2222

Cobourg
975 Elgin St. W.
905-372-8777

Guelph*
170 Silvercreek Pkwy. N.
519-821-9940

Hamilton Mountain*
990 Upper Wentworth St.
905-385-8500

Hamilton West
Fortino's Plaza
50 Dundurn St. S.
905-525-6131

Kingston
2300 Princess St.
613-546-2596

Kitchener*
655 Fairway Rd. S.
519-893-9604

Leamington
140 Erie St. N.
519-322-2356

London*
Cherryhill Village Mall
301 Oxford St. W.
519-438-3055

Markham*
8355 Woodbine Ave.
905-305-7644

Mississauga*
Van Mills Plaza
1925 Fowler Dr.
905-823-6801

Newmarket*
Newmarket Plaza
130 Davis Dr.
905-836-5171

Oakville*
360 Dundas St. E.
905-845-9680

Orangeville*
78 First St.
519-941-8360

Orillia*
865 West Ridge Blvd.
705-325-7211

Oshawa*
Plaza Ten Fifty
1050 Simcoe St. N.
905-723-5203

Owen Sound
187-10th St. W.
519-376-1940

Peterborough*
680 The Queensway
705-743-4343

Sarnia*
1095 London Rd.
519-344-8686

Sault Ste. Marie
154 Great Northern Rd.
705-942-4600

Scarborough*
Cedarbrae Mall
3563 Lawrence Ave. E.
416-439-6371

Simcoe
8 Queensway Dr. E.
519-426-7230

St. Thomas
24 First Ave.
519-631-6490

Stoney Creek
163 Centennial Pkwy. N.
905-664-8000

Toronto Don Mills*
895 Lawrence Ave. E.
416-449-9442

Toronto East Mall*
225 The East Mall
416-231-4438

Waterloo
Northgate Square
572 King St. N.
519-746-8875

Windsor*
1255 Ouellette Ave.
519-255-1212

*CAA Stores with on-site auto and property insurance agents. Store information is current at time of printing. For an updated list of stores, please visit www.caasco.com.

Privacy Policy: All information you provide to us is for your CAA Club use only. By joining CAA, we will establish a business relationship and as such share with our Members, information about the products and services offered by CAA and its partners. All information will remain confidential and will not be sold to a third party. Should you not wish to receive promotional materials from CAA or any of its subsidiaries and/or partners, simply contact CAA to have your name removed from our offer distribution list. You can call us at 1-800-268-3750, email us at privacy@caasco.ca or visit your nearest CAA Store. Please allow 14 days for removal to become effective. To obtain a copy of our Privacy Policy, please visit one of our swtore locations or www.caasco.com/privacy.

Insurance
Travel
Roadside
Rewards

Making bad days good. And good days better.™

CAA Corporate Membership.

24/7 Roadside Assistance
Toll free: **1-800-CAA-HELP (1-800-222-4357)**
GTA: **416-222-5222**
Cellular: ***CAA (*222)**

Corporate Member Services
1-800-341-2226
Mon. - Sat. 8 a.m. - 8 p.m. and Sun. 9 a.m. - 6 p.m.

Concierge and Travel Assistance
1-877-364-3718 within Canada and U.S.A.
Outside Canada and U.S.A., call collect **416-977-7201**

For more information on Corporate benefits and services, please visit **caasco.com/corporate**.

™Making bad days good. And good days better. is a trademark of CAA South Central Ontario.
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