Insurance
Travel
Roadside
Rewards

CAA South Central Ontario Membership Terms & Conditions

For membership types:
CAA Everyday, Basic, Plus, Plus RV, Corporate, Premier & Premier RV.

Updated: September 25, 2026

Welcome to CAA

Welcome to CAA South Central Ontario (“CAA SCO”). For over 115 years, the Canadian Automobile Association (“CAA”) has been helping Canadians stay mobile, safe and protected. We are Canada’s largest not-for-profit automobile association with over two million Members in South Central Ontario. We are also a strong advocate and voice for our Members on issues such as traffic safety, mobility, infrastructure and consumer protection.

These Membership Terms & Conditions ("Terms") govern your membership with CAA South Central Ontario (“CAA SCO”, “we”, “our”, “us”). CAA SCO is the operating name of CAA Club Group in the province of Ontario. Purchase or use of any CAA SCO Membership ("Membership") at any time subjects the purchaser and/or user ("you," "your," "yours,” “their,” "Member") to the provisions of the Terms, as amended from time to time. This is not an automobile liability insurance contract.

CAA SCO operates as a CAA Club within a specific geographic territory that is designated by the Canadian Automobile Association. Please note that different terms and conditions (including Member benefits) may apply in different auto club territories.

By using any of our CAA Member services or benefits, you are agreeing to these Membership Terms & Conditions.

We reserve the right to make exceptions to our service eligibility terms and conditions that may grant greater rights than stated in this document.

If you do not agree with our Membership Terms & Conditions, please contact us immediately for membership cancellation assistance.

Terms are subject to change. In the event of any significant changes, these terms will be updated at **caasco.com/membership** or **caasco.com/terms**

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Membership Accounts, Eligibility and Rules

Membership:

Members who meet the eligibility requirements and who are fully paid up on their Membership Account are entitled to Member benefits, as applicable. Membership is subject to our approval and acceptance.

Upon enrollment, CAA will mail out a Membership welcome package and Membership cards. Members will receive this within 7-12 business days. Replacement cards are sent out every three years.

Membership Types:

These Membership Terms and Conditions apply to the following CAA SCO Membership types:

- CAA Everyday
- Basic
- Plus
- Plus RV
- Corporate
- Premier
- Premier RV

Your Member benefits and available services may vary depending on your membership type. Not all Membership Benefits are available immediately. For immediate activation of benefits, such as roadside assistance, an additional non-refundable same-day service fee will apply. All other roadside benefits become active 48-hours after joining. When an existing Member upgrades to a higher level of membership, the 48-hour wait period also applies to utilize the enhanced benefits. For immediate activation, an additional same-day service fee will apply and will be added to prorated upgrade fees, where applicable. The prorated upgrade fee will vary depending on membership level. The only instance when a Member will not be required to pay a same-day service fee is if an Associate Member is added to the Membership Account.

Membership Term/tenure:

The Membership Account is valid for one (1) year following the date of activation by the initial Primary Member (the "membership year"). However, any event of default (including payment default) or suspension of membership may alter the anniversary date of the membership account, may affect the account's tenure at CAA, and may result in forfeiture of accrued CAA Dollars® or other Member benefits.

- Membership may not be paused for any reason including being out of country or illness.

If payment is not received three months after the renewal/expiry date, the membership will be cancelled and tenure will be lost. If Member rejoins, they will be classified as a brand-new Member.

Primary Members and Associate Members:

- A CAA Membership account must have one (1) Primary Member, who may designate additional Members ("Associate Members") to the Account at any time, by paying additional membership dues according to the Associate Membership type. There cannot be more than one (1) Primary Member designated to the membership account at a time.
- All Members must reside in the same household, and the household must be situated within CAA SCO's designated club territory.
- The Primary Member is the main membership point of contact for all Members assigned to the Membership Account.
- An Associate Member can be any age, provided that: (1) the Primary Member must have the consent of the Associate Member's parent or legal guardian, when applicable, to be added to the Account; and (2) the Primary Member must agree to be contractually bound by these Membership Terms and Conditions on behalf of the Associate Member.
- The Primary Member is responsible for ensuring the accuracy of information for all household CAA Members. Only the Primary Member is authorized to:
  - o Request adding any Associate Members to the account.
  - o Request any changes to the designated membership type of any Member on the account. **Please note: Associate Members can remove themselves from the account and obtain information about their own Membership Account.**
  - o Receive invoices, statements of account, and to make inquiries about the transactions on the Membership Account (including the transactions of other Members linked to the Account).
- A Primary Member is personally invoiced and is personally responsible to pay for the annual membership dues of all Members designated to the Membership Account. However, certain additional service charges and fees payable for roadside assistance and other Member services must be paid for by the Member that requested the service, at the time of service.

Please note: if a recurring Donor has been assigned to the Membership Account, the recurring Donor will be invoiced for the annual Membership dues. The Primary Member is responsible for advising all the Members on the account to review the Membership Terms and Conditions.

- The Primary Member is the default beneficiary of any accrued CAA Dollars®, even if earned by the Associate Member(s). CAA Dollars® earned in a household by Associate Members are not transferable between households unless the entire household is moving.

- Each CAA SCO Member is prohibited from having more than one active CAA Membership account at any given time, and across all CAA Clubs that form part of the federation of the Canadian Automobile Association. To consult a list of CAA Clubs, visit caa.ca/services/find-your-club. Duplicate and/or alias CAA Memberships may be revoked and are subject to a $50 handling fee. Refunds will not be provided where services have been used on a duplicate account.

- Only the Primary Member is authorized to appoint an authorized user to the account. An authorized user can have access to the account, make changes, and retrieve information.

Member Identification/Validation:

Each Member must be prepared to show their valid Membership card (in physical or electronic/app form) and government-issued photo identification upon request to the CAA representative or service provider. The Member's name & address must be visible on the photo ID and must match the name & address listed in our active CAA Member database. As a Member, you must be present for service.

Roadside Assistance Service Guide:

caasco.com/auto/roadside-assistance

Roadside assistance is available only to the person named on the membership card. Other members of your household who require Emergency Roadside Assistance must have a membership card issued in their own name to obtain service. Be prepared. When calling for service, you will be asked for the following information:

- Your membership number and expiry date.
- Your name and address.
- The location of the disabled vehicle.
- The vehicle's make, model, year, colour and license plate number.
- The problem with your vehicle.
- A phone number where you can be contacted.

To receive service, you must remain at or near your vehicle. CAA SCO will accommodate you in extenuating circumstances.

If you have an animal with you, please let us know when you request service.

Member Rules and Code of Conduct:

1. Membership is non-transferable after activation unless such transfer is expressly authorized by CAA SCO.
2. Membership is non-refundable 30 days after activation.
3. Membership may not be used for commercial or illegal purposes.
4. The Member may not attempt to activate multiple CAA SCO accounts (including, by using fake/alternate names or information) within a given membership year, regardless of whether the pre-existing CAA SCO account has been cancelled.

To remain a CAA Member in good standing, you must agree to:

1. Pay all fees when due, irrespective of the extent you made use of our products and services offered.
2. Keep your contact and payment information current (i.e., your legal name, mailing address, email address, credit card if enrolled in Automatic Renewal, etc.).
3. Notify us at the time of a service request if you or a passenger requires additional assistance or special accommodation (i.e., due to a disability, limited mobility, travelling with a child in a car seat or travelling with pets/animals).
4. Be responsible for arranging transportation for passengers of the vehicle being serviced. The service providers that we dispatch to assist our Members will only guarantee transportation for the Member who requested the service, and only if the service provider determines that the vehicle being serviced is unable to be driven safely. If it is not possible to accommodate passengers within safety guidelines, CAA SCO may help you arrange alternative transportation (additional fees may apply).

5. Not allow services to be provided on any vehicles or property that is not 100% owned by you, without first obtaining the appropriate consent of the property owner(s). You will promptly advise us and our service providers of any vehicles to be serviced that are not fully owned by you.
6. Promptly relay any communications that we may direct to your guests and keep all guests and passengers duly informed who may directly or indirectly benefit from, or be impacted by, our services to you.
7. Understand that our roadside assistance service providers are independent contractors and not employees of CAA SCO. You agree to follow our dispute resolution procedure in the event that you are dissatisfied with any services provided by our roadside assistance service providers, approved repair facilities, or other business partners.
8. Be respectful and professional at all times when communicating over the phone, online, on our premises, attending any CAA events, or participating in any of our forums. Do not use your membership as a means for engaging in fraudulent, criminal or illicit activity.
9. Contact CAA SCO to ensure the account is updated and your subscription, if applicable, in the Automatic Renewal program is terminated, if you are not renewing your membership.

CAA's Right to Revoke Membership:

CAA SCO reserves the right to downgrade, cancel, revoke, not renew a membership, and we may refuse service at any time and for any reason permitted by law, including, but not limited to, failure to comply with these Membership Terms & Conditions. Personal identifiers will NOT be deleted if membership has been permanently revoked due to violation of the Terms, in order for CAA to identify the individual should an attempt be made to apply for membership again.

At no time will CAA SCO tolerate harassment, intimidation, threatening or abusive behaviour and/or language directed at its Associates, service providers, or other CAA representatives. Upon expiry, non-renewal or cancellation of membership, all accrued CAA Dollars® and credits will be revoked without refund or compensation. New memberships created by previously revoked Members are subject to immediate revocation minus any outstanding costs associated with CAA SCO services provided to you or your Associate Members and subject to a $50 fee.

Changes to Membership:

The terms, conditions, services, benefits, prices, policies and procedures of your CAA Membership are subject to change at any time. These terms will be updated at caasco.com/membership or caasco.com/terms. If after reviewing any change to the terms of your membership, you do not accept the new terms or do not wish to renew your membership, you may terminate your membership as of when the change takes effect.

Membership Dues:

Payment.

- Payment of annual dues can be made in-store, by phone or online through one of the following accepted forms of payment; electronic banking (telebanking) or online to payee "**CAA South Central Ontario**," Visa, Visa Debit, Mastercard and Amex. Cheques are also accepted by mail, made payable to CAA South Central Ontario at: CAA South Central Ontario, PO Box 4027 Stn A, Toronto, Ontario, M5W 0G8.
- If you are paying through your financial institution, please note the funds are not received immediately, and are usually held for three (3) business days. Membership dues are due on an annual (365-day) billing cycle. Dues are subject to change without notice. If your membership dues are not paid in full on or before your membership anniversary:
    - o Your membership will lapse.
    - o You will not be entitled to Member services or Member benefits.
    - o You will forfeit your CAA Dollars® balance.
    - o You will forfeit any benefits linked to your membership tenure.
- Based on the information we have on file, we will send you a renewal notice to pay your membership dues approximately 30 days prior to the end of your annual billing cycle (except Gift Membership recipients with a recurring donor). Prompt renewal of your membership ensures there is no interruption in service.
- Any credits or CAA Dollars® available on your account at renewal will automatically be applied to your renewal unless CAA SCO is advised of your request to opt out prior to your membership renewal date. Once opted out, CAA SCO must be informed if you wish to opt back in.

- Please ensure you review your membership renewal notice for accuracy. If any changes are required, it is the Member's responsibility to notify CAA SCO prior to the renewal date.
- All membership changes, including additions or deletions, must be authorized by the purchaser or authorized representative of the membership account. Renewal is for a 12-month period based on the month of initial enrollment, or most recent renewal, whether or not membership benefits have been exercised.
- Your Membership expires one (1) year after the activation date and will be billed annually on notice to you (subject to payment of membership fees and any activation procedures). If after receiving notice of any change to the renewal of your membership, you do not accept the new terms or do not wish to renew your membership, you may terminate your membership as of the date when the change takes effect or on the renewal date. Please see our 30-day money-back guarantee policy.

The following costs are not included in Membership dues, and the Member hereby agrees to indemnify and hold CAA SCO and its service providers harmless from any liability arising therefrom:

1. Cost of parts, labour or repairs in connection with roadside assistance service.
2. Costs for towing a vehicle in excess of the covered towing distance.
3. Vehicle impound and/or storage fees and related costs.
4. Costs relating to vehicle accident clean-up.
5. Costs associated with legal infractions.
6. Costs incurred as a result of a mechanical breakdown, including lost wages, alternate transportation, accommodations, missed events/activities, and long wait times.
7. Costs relating to battery "recharging" (charging is very different from boosting; a boost is a temporary measure, and a charge is considered a repair involving labour charges).
8. Costs for highway tolls and/or ferry tolls, and related costs in connection with roadside assistance service.

Automatic Renewal Program:

When you enroll in Automatic Renewal for the first time, CAA SCO may give you a discount against a pending or future transaction. The discount amount is subject to change without notice and is a ONE-TIME ONLY discount and is not available if you have already participated in Automatic Renewal. If you are a participant in Automatic Renewal, your membership dues will be automatically charged to your designated pre-authorized credit card on file with CAA SCO. Based on the terms and conditions of your credit card issuer, it is probable that your financial institution will provide us with updated credit card information independent of you. You will receive an annual renewal notice approximately 30 days prior to your expiry date. If we do not receive any alternative instructions from you, we will process your membership renewal(s) by charging the card that is registered to your account. CAA SCO will not be responsible for any charges or fees you may incur if payment is declined by your financial institution.

If you are enrolled in Automatic Renewal and would like to terminate your membership, you must provide us with reasonable notice before your membership renewal/expiry date(s).

Additional Charges:

If any payment to CAA SCO or its service provider(s) is reversed, returned by your financial institution due to non- sufficient funds (NSF), or declined for any other reason, we will contact you to collect payment and/ or update your payment information. All membership benefits will be unavailable until payment is made in full. Additionally, you may be charged an administrative fee of $25 per occurrence, including any disputed charge that is determined to have been validly applied to your account. CAA SCO reserves the right of set-off for any outstanding debts owing to CAA SCO or to its service provider(s).

Tax Exemption:

Members requesting a partial tax exemption (PST) must provide, in person, a copy of their valid Certificate of Indian Status identity card at one of our CAA Stores each year in order for a partial tax exemption to apply. If you are unable to attend a CAA Store in person, tax will be included on the renewal statement, and you can claim the tax exemption through the Ontario Ministry of Finance.

Purchasing Membership as a Gift:

The rights, obligations and distinctions of a One-time Gift Membership Donor vs. a Recurring Gift Membership Donor:

Gift Vouchers (have a 12-month expiry and 48-hour wait period, etc.).

- Customers cannot purchase vouchers for pre-existing memberships or themselves.

Please note: if a RENEWING Donor has been assigned to the Membership Account, the Donor will be invoiced for the annual membership dues.

A one-time donor is not billed annually. They are only responsible for the initial payment of the membership.

Activity	One-time Donor	Recurring Donor
Responsible to pay for initial gift membership purchase	Yes	Yes
Responsible to pay for annual membership dues	No	Yes
Receives and controls billing/ payment details (unless recipient assumes responsibility by contacting CAA SCO)	No	Yes
Jointly responsible with recipient to pay any invoices for products or services not included in the membership dues	No	Yes
Can upgrade/downgrade and renew the membership	No	Yes
May be able to see details of the recipient's usage	No	Yes

Note: In the interest of protecting each Member's privacy, CAA SCO requires authorization from the recipient in order to discuss service call details with the purchaser/donor, another Member, or individual.

Money-back Guarantee:

CAA SCO membership dues are refundable up to 30 days after the payment has been processed by CAA SCO. The amount of the refund will be prorated and based on your household's most recent membership(s) payment to CAA SCO, minus any outstanding costs associated with CAA SCO services provided to you or your Associate Members (including any additional charges as outlined above) up to the date of cancellation.

For any Deceased Member Cancellations: An executor of the Member's estate must provide all pertinent documentation i.e., Death Certificate & Executorship or Power of Attorney paperwork to membership@caasco.ca before any updates may be processed.

CAA SCO will not refund your membership after 30 days of receiving payment. Prorated refunds under $10 will not be processed. A cancellation request can be made by calling us at 1-800-268-3750 Monday to Saturday 8 a.m. to 8 p.m. and Sunday 9 a.m. to 6 p.m. EST or by visiting your local CAA Store.

Voting Rights:

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

Membership Coverage and Roadside Assistance Services

A. BENEFITS FOR ALL MEMBERS (FOR CAA EVERYDAY, BASIC, PLUS AND PREMIER MEMBERS):

Bike Assist®:

CAA provides Bike Assist – roadside assistance for your bicycle. Bike Assist covers motorized bicycles (ebikes), however two-wheeled scooters and mopeds are only covered under Plus and Premier Memberships.

If your bike becomes disabled and at CAA SCO or the service provider's discretion cannot be repaired on the spot (i.e., if you do not have a spare tire and/or repair kit) CAA SCO will arrange to transport you and your bicycle, subject to the towing limits based on your membership type. Bike Assist counts as one (1) 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.

Service Providers:

Roadside assistance service providers are independent contractors and are not employees of CAA SCO. CAA SCO will not assume responsibility for property damage, personal injuries, losses or inconveniences caused by the service provider.

Service providers may offer to deliver services outside of what the Membership provides for an additional fee, determined by the service provider.

Liability and Damage Claims:

CAA SCO and its service providers each reserve the right to contact the police or local authorities upon suspicion of impaired driving or any other threat to the safety of person or property.

As a Member of CAA SCO, you hereby understand and agree that unless the loss relates to the fraud, gross negligence or willful misconduct of CAA SCO, CAA SCO's maximum liability to you, your passengers or any third parties affected shall be a reimbursement of any membership dues paid by you in the 12-month period immediately preceding the loss.

Members must report to CAA SCO any concerns regarding their vehicle within 24 hours of the initial service request. After this time any liability is limited to the cost of membership dues paid within the 12-month period immediately preceding the concern.

In some cases, such as service to a vehicle with pre-existing damage, the service provider may ask you to sign a waiver which identifies pre-existing damage prior to providing service. **The service provider may refuse service if the waiver is not signed. The service provider may also take photos or videos of the vehicle for the purposes of documenting any pre-existing damage, reasons service was denied, results of a battery test, etc. All photos or videos are strictly confidential and used solely for purposes in connection with CAA roadside services.**

Certain types of North American and foreign-made cars (especially those with fiberglass bodies) and vehicles with certain custom modifications are difficult to provide certain roadside services to without causing damage. In such cases, you and/or the registered owner of the vehicle may be asked to sign a release/waiver of liability assuming responsibility for any damage that may occur during service. The service provider may refuse service if the waiver is not signed.

For vehicle damage or concerns during service, Members must contact CAA SCO directly to report any damage or concerns regarding their vehicle within 24 hours of the initial service request and before any necessary repairs are carried out. Members should also document the damage. A failure to report within 24 hours will result in a denial of your claim.

CAA SCO and our service providers reserve the right to physically inspect and assess any damage claims. The service provider and/or CAA SCO must be permitted – within 72 hours after the incident report is forwarded to the service provider for further investigation – to physically inspect the vehicle damage and its equipment in order to determine liability. The Member should not make any repairs to the vehicle or remove evidence of the damage. In the event that you do not permit service provider and/or CAA SCO to physically inspect the damage within the 72 hours, or if repairs are completed prior to the completion of such an inspection, your claim will be denied.

While assessing a damage claim, CAA SCO may require you and/or the registered owner of the vehicle to provide further information or documentation to assist with resolving your claim. Please be prepared to provide such further information or documentation that supports your claim. Where such information or documentation has been requested and is not produced within 72 hours, your claim will be denied.

In the event that a service provider and/or CAA SCO commits to repair or replace any damaged vehicle parts, both the service provider and CAA SCO reserve the right to approve repairs or use replacement parts of a similar kind or quality. In the event that CAA SCO denies your claim in whole or in part, CAA SCO will promptly inform you in writing outlining the reasons for the denial.

The service provider and/or CAA SCO will not pay for vehicle damage repair costs that exceed the actual cash value of your vehicle at the time the damages were incurred. In this case, you may be asked to file your claim with your insurance company.

CAA SCO assumes no liability if you engage in fraudulent or unauthorized use of the services or engage in illegal behaviour.

CAA SCO, including our service providers, is not liable for any loss, damage or expense relating to unattended tows under any circumstances.

CAA SCO, including our service providers, is not liable for any loss, damage or expense where a vehicle has been involved in an accident, or where a vehicle must be extricated/winched from an off-road position.

CAA SCO and our service providers seek to deliver service expeditiously, however CAA SCO, including our service providers, is not liable for any loss or expense resulting from the length of time between service request and service delivery, nor service cancellations and delays.

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

Extreme Weather Conditions:

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

CAA Everyday Memberships do not include any motor vehicle emergency roadside assistance. Please skip over Section 2(B) if you are a CAA Everyday Member.

B. ROADSIDE ASSISTANCE BENEFITS (FOR BASIC, PLUS, CORPORATE AND PREMIER MEMBERS ONLY):

Basic, Plus, Corporate and Premier Members in good standing are entitled to receive a certain number of roadside assistance service calls per membership year. Service calls cannot be shared or carried over to the next membership year. It is your responsibility to keep track of the number of calls you have utilized throughout your membership year. Each service (air, gas, tow, boost, etc.) counts as one (1) service call provided within your selected membership year's allotment (except for relay and select battery service calls). Once the number of service calls has been exceeded, CAA SCO will continue to facilitate the roadside assistance services described above. However, any services in excess of the roadside assistance "maximums" will be subject to service provider fees that will be due at the time of service. For all membership types, any service calls not covered by membership must be paid for by the requesting Member at the time of service. Service providers may ask for proof of insurance, ownership and photo identification.

If the driver arrives on location for the service call and the Member is not on location with the vehicle, or does not have proper photo identification, proper documentation (ownership & insurance), the service call will count as (1) one used service call. The driver will wait for 10 minutes and then will clear the call and leave.

Our number one priority is safety. We ask for your understanding as calls are prioritized based on our Members' safety and not necessarily on time of service request. There may be situations, for example during periods of extreme weather, where the safety of other Members may need to be prioritized, and service may be delayed if you are in a safe location. Benefits and services are subject to change without notice.

Your CAA SCO membership includes the following roadside assistance services, subject to additional fees, if applicable. Some services listed below may only be available within certain CAA SCO geographical areas. All roadside assistance services are subject to the Limitation of Liability set out in (Section 2 (A)) “Liability and Damage Claims”.

Roadside Assistance Services by Membership Type:

	Basic	Plus	Corporate	Premier
Type of Vehicle Covered	Cars, bicycles	Cars, motorcycles, bicycles	Cars, motorcycles, bicycles	Cars, motorcycles, bicycles
For full guidelines on eligible and ineligible vehicles, please visit: caasco.com/vehicle-eligibility				
Additional Cost	–	Recreational vehicles (Plus RV)	–	Recreational vehicles (Premier RV)
Roadside Assistance Service Calls	4	4	4	5
Towing Service	Up to 10 km	Up to 200 km	Up to 200 km (for up to 3 calls) Up to 300 km (for 1 call)	Up to 200 km (for up to 4 calls) Up to 320 km (for 1 call)
Emergency Gas & Delivery	Delivery only	Gas & delivery	Gas & delivery	Gas & delivery
Locksmith for Vehicle	Up to $50 CAD	Up to $100 CAD	Up to $100 CAD	Up to $100 CAD
Extrication Service	Yes	Yes	Yes	Yes
Road Trip Accident Assistance	Up to $300 CAD	Up to $600 CAD	Up to $1,000 CAD	Up to $2,000 CAD
Road Trip Interruption Assistance	–	–	–	Up to $600 CAD
Vehicle Return Benefit	–	–	–	Up to $500 CAD

***If you request a tow further than 100 kilometres in a direction away from your place of residence, CAA SCO reserves the right to review the call and contact you to advise you of your options, including selecting a closer garage.**

Battery Service:

Upon purchase of a CAA Premium Battery, service providers will deliver, install and recycle your old battery at no extra cost. Please note: you may choose to keep your old battery for an additional cost that must be paid for by the requesting Member at the time of service. **Battery services may not be available in your area.**

This will count as one (1) service call unless a new battery is purchased at the time of the call. However, an unsuccessful battery service that results in a towing service call will count as a single service call.

Battery service is subject to vehicle type and may not be available for your vehicle. For full guidelines on vehicles eligible for battery service, please visit caasco.com/battery.

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

Battery Warranty & Exclusions:

Battery removal by Member or anyone that is not a designated CAA approved contractor will void the warranty and your claim will be denied.

For failed battery claims, CAA SCO will require a failed battery test result before a battery replacement may be authorized. You may be required to have a licensed mechanic run further testing on the health of your vehicle. This will involve the vehicles charging and starting system to determine if the battery is the cause of the issue.

Battery warranty does not apply in the following cases: a) the battery is merely discharged and still serviceable; b) the container, covers, or terminals are broken; c) the battery has been frozen or damaged due to neglect or abuse; d) the battery is damaged due to over or undercharging; e) the battery fails because of fire, collision, wreckage or explosion or because of a faulty electrical system; f) a battery is used in applications for which it was not designed, or is installed or charged in reverse polarity; or, g) the vehicle has not been driven for more than 90 days.

For full details on battery warranty & exclusions, please visit: **caasco.ca/battery**

For an accurate quote, Member's need to know their vehicle year, make, model and engine size.

Payment is made through the driver after completion of the battery service. A transaction receipt and copy of the warranty information will be emailed to you through the driver.

Warranty for the battery is six (6) years. The first three (3) years are covered 100% subject to exclusions, and the following three (3) years are a pro-rated guarantee.

Lockout/Locksmith Service:

If your keys are locked in the vehicle, CAA SCO will send a service provider to attempt to gain entry. If your ignition key is lost or broken, CAA SCO will reimburse up to $50 CAD for a locksmith service for Basic Members and up to $100 CAD for all other membership levels. Claim must be received within 30 days of incident. Reimbursement will count as one (1) service call. In cases where the locked vehicle cannot be made operable, towing services will be provided subject to the Member's towing coverage. Locksmith service refund is comprised of ignition work and/or the making of one ignition key, but extra charges may apply to the Member. Please note: the registered owner must be present while the vehicle is being serviced by a locksmith. This will count as one (1) service call. An unsuccessful locksmith service that results in a towing service call will count as one (1) service call.

Unlocking anti-theft devices, RVs (Recreational Vehicles) or Utility Trailers are not covered under our locksmith service.

Ownership of your vehicle must be provided to the driver to obtain service. **Lockout services only pertain to vehicles. We do not unlock residences.**

Emergency Gas Delivery:

When you run out of gas, a limited supply of gasoline will be delivered to your disabled vehicle to enable you to reach the nearest open service station, or in accordance with your roadside assistance towing service provisions, a tow will be provided to a facility where fuel is available. Specific brands or octane ratings cannot be promised. We will deliver gas, but not diesel or propane. Basic Members will be charged the current pump price for gasoline. For Plus, Corporate and Premier Members, there is no charge for the gas. Emergency Gas Delivery counts as one (1) service call.

Flat Tire Service:

If you get a flat tire, your vehicle's spare tire will be installed, as long as the spare tire is inflated and serviceable. Before calling CAA SCO, please ensure that any specialty key to remove the lug nuts is available. Service does not include repairs, additional trips to deliver a repaired tire, installation

or removal of tire chains, mounting, dismounting or shifting of tires and seasonal tire change-overs. This service is intended solely as a short-term, temporary emergency measure to allow you to reach a tire shop or repair facility safely. To avoid damage, certain vehicles will require a tow to a tire shop or repair facility within the limits of your membership as proper installation requires that the wheel lug torque be set to the recommended specification for your vehicle. In the event that the service cannot be rendered safely due to poor conditions or maintenance of the spare tire, the service provider reserves the option of towing the vehicle to safety to avoid possible damage. Flat Tire Service counts as one (1) service call.

Seasonal Mobile Tire Change Service:

Your CAA SCO Membership offers convenient, at-home seasonal tire changes in select areas performed by expert technicians for an additional service fee plus tax. Service fee varies by CAA Membership level and will be processed by the technician at the end of the appointment. Member must book an appointment during tire change season (when the Mobile Tire Change service is offered) and must remain on-site for the duration of the service.

This service is only available on residential driveways and there must be adequate space for the technician to work safely. Your driveway must be clear of debris, ice and/or snow.

Seasonal Mobile Tire Change service can only be performed on cars, SUVs and trucks up to ¾-ton. We cannot service commercial vehicles, trailers, RVs or campers. Your tires must be mounted on rims and be easily accessible to the technician.

For multi-vehicle discount offer, there is a maximum of two tire swap services per household per day. The appointment bookings must be back-to-back sessions. One $20 discount per membership.

CAA SCO recommends retorquing your wheels within 100-150 km following the Mobile Tire Change service. CAA SCO reserves the right to refuse service in the event a vehicle, or its tires are in a condition that the technician, in their sole discretion, deems unsafe or against ministry standards.

For full details on seasonal Mobile Tire Change service & exclusions, please visit:
www.caasco.com/auto/mobile-tire-change

Extrication Service:

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

Towing Service:

Towing Service will be provided if attempts to make your vehicle safely operable at the roadside have been unsuccessful. Flatbeds or dollies will be used when required. Membership includes towing mileage based on your membership type. A charge of up to $4.50 plus tax per kilometre will be applied by the service facility to any additional mileage that exceeds your coverage. Service wait times can increase if special towing equipment, which includes flatbeds, is required. Towing equipment is dispatched in accordance with manufacturer specifications. Special requests, including a request for a flatbed when not required, may be available for an additional fee. Service providers will take the most efficient route from pick up location to tow destination.

The most efficient route is not necessarily the shortest route. In cases where the most efficient route results in kilometre overages, Members are responsible to pay overage charges for actual kilometres travelled.

All personal belongings are to be removed from your vehicle before the driver tows your vehicle.

CAA SCO will tow your vehicle to a repair shop/garage within the limits of your membership. Tows outside of such limits must be expressly pre-authorized by CAA SCO, acting in its sole discretion.

If you request a tow further than **100 kilometres in a direction away from your place of residence,** CAA SCO reserves the right to review the call and contact you to advise you of your options, including selecting a closer garage.

Motorcycles:

Motorcycles with or without a sidecar are eligible for coverage under Plus, Corporate and Premier Membership types. CAA SCO will transport your motorcycle, subject to your towing limits based on your membership type. Motorcycle service will count as one (1) of your allotted roadside calls during your membership year.

Recreational Vehicles:

Recreational vehicles (RVs), campers and trailers (subject to vehicle eligibility) are eligible for coverage under Plus RV and Premier RV Membership types. CAA SCO will transport your RV, camper or trailer to a registered RV repair facility only, subject to your towing limit based on your membership type. Where a vehicle is towing a RV, camper or trailer, and only the vehicle becomes inoperable during transportation and Member is located in an unsafe situation, CAA will only tow the RV, camper or trailer to a safe location (in CAA SCO or service provider's sole discretion) where the Member can later recover it. CAA SCO will not be responsible for any lost or stolen RV, camper or trailers under such circumstances. RV, camper or trailer service will count as one (1) of your allotted roadside calls during your membership year. CAA SCO and service providers may refuse to provide a certain RV service if it is deemed unsafe or not roadworthy (in CAA SCO or service provider's sole discretion).

Overage for RV's after the membership mileage limit is reached is calculated by the service provider.

An estimated time of arrival (ETA) is not provided for RV's/ Trailers as special equipment may be required. Dispatch will follow up with the Member to provide an ETA once a service vehicle is available. If special equipment cannot immediately be obtained, the service may be set up as an appointment through our service provider at their earliest availability to complete the service request.

Tire change service is covered, provided the Member has a proper and suitable spare tire available. All RV/trailer type vehicles with or without a spare tire or requiring a tow must have RV/trailer coverage.

Accident Tows:

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

If the damage to your vehicle exceeds $5,000, we will require a police report. If no police report is provided, we will tow your vehicle to the nearest Collision Reporting Centre to obtain a report and report number. Such damage to vehicle also includes damage due to vandalism.

When using an independent towing company, they must be independent from the Member and not a family member or a friend. An original official receipt and a legible copy of the accident report must be submitted with any requests for reimbursement. Members must also submit a letter from their insurance company stating the insurer is not covering the cost of the claim related to towing service expenses, and/or that there are no recent or pending claims for same. For towing reimbursement consideration, a receipt and/ or accident report must bear the Member's name and must be submitted within 30 days of the accident. Any reimbursement claims submitted under these circumstances will be subject to a maximum claim limit of up to $300 CAD regardless of any other circumstances.

CAA SCO reserves the right to request that a Member pursue their automobile insurer for expenses relating to accident tows. Alternatively, we may request the Member's automobile insurer's details in order to subrogate the claim.

Vehicle Eligibility:

Certain limitations may apply, and vehicle eligibility will be ultimately determined at the time of service. In all cases, vehicles must be insured for personal use, be licensed and be road-worthy. Road-worthy is defined as a vehicle that is not (in CAA SCO or service provider's sole discretion): (A) abandoned; (B) in an advanced state of disrepair; (C) unplated (temporary plates will not be accepted), unlicensed, uncertified, or improperly licensed and/or uninsured; (D) severely damaged due to accident/fire; or (E) missing vital parts. Subject to the applicable service exclusions, vehicles eligible for coverage include:

- 4-wheeled, motor-driven vehicles (cars, unloaded pickups, unloaded vans, campers and motorhomes).
- Motorcycles with or without sidecars and mopeds (with Plus, Corporate or Premier Membership).
- Rented passenger vehicles (excluding vehicles for hire, taxis, and limousines).
- Dual-wheel licensed motorhomes, campers and fifth-wheel trailers. The following types of trailers are also

eligible for towing, extrication and tire service with Plus RV and Premier RV Membership: travel, snowmobile, utility, boat and unloaded horse (animal) trailers.

- For full guidelines on eligible and ineligible vehicles, please visit caasco.com/membership/vehicle-eligibility-passenger-vehicles

Please note: Vehicles used for commercial purposes are not eligible for service.

Service Exclusions:

The following services are not covered by any membership type offered by CAA SCO, unless expressly specified in the Terms and Conditions applicable to non-Basic CAA Membership types. CAA SCO and service providers may refuse to provide certain service if it is deemed unsafe (in CAA SCO or service provider's sole discretion).

1. Service to a loaded or altered vehicle where the service cannot be performed safely (in CAA SCO or service provider's sole discretion) and may jeopardize the load or damage the vehicle.
2. Service to an unattended vehicle, unless such service is expressly pre-authorized by CAA SCO acting in its sole discretion, and is not prohibited by law; however, CAA SCO reserves the right to accept or reject a pre-authorization request even if the request may be similar or the same as a previously pre-authorized request. If you are approved for an unattended service, there is a possibility that the vehicle may be stolen or towed by Police and impounded. In such circumstances, CAA is not responsible for stolen vehicles or impound charges.
3. Service to a recreational vehicle, unless it is eligible under the Member's CAA Plus RV or Premier RV Membership.
4. Service to a vehicle that appears to be configured for racing, motoring competitions, or performances.
5. Tow a vehicle to a non-repair facility or to a non-residential address or a residential address not listed on the Member's membership profile.
6. Service to a vehicle that is not disabled and/or appears to be eligible to participate in auto shows or specialty automotive events.
7. Service to school buses, cube vans, cube trucks, cargo vehicles, all-terrain vehicles (ATVs), snowmobiles, taxis, limousines, vehicles for hire (Uber/Lyft etc.), two-seater UTVs (side by sides), mobility scooters, Polaris various 4-seater model vehicles, work trucks, dump trucks, transport trucks, semi-tractor- trailer trucks, semi-trailers, farming equipment (tractors, etc.), construction equipment (bobcat, backhoe etc.), "Sprinter-type" vans, transit vans, Promaster vans, Nissan NV200, NV2000, NV2500 vans, Mercedes Metris vans and/or vehicles designed or with the capacity to carry more than eight (8) passengers, however, exceptions may apply based on size, weight and/or height to be determined by CAA SCO at its sole discretion.
8. Service to a vehicle that appears to be owned by a business, and/or service to a vehicle customarily used in connection with a business (in the service provider's sole discretion).
9. Service to a vehicle displaying advertisements or logos, so as to appear (in the service provider's sole judgment) to be used in connection with a business.
10. Service to a vehicle bearing commercial or dealer license plates.
11. Service to a vehicle that in the attending service provider's sole opinion appears to be: (A) abandoned; (B) in an advanced state of disrepair; (C) located in, heading to or transported from a salvage yard or impound lot; (D) unplated, unlicensed or improperly licensed; (E) severely damaged due to accident/fire.
12. Service to a vehicle that is already located at a commercial garage or vehicle repair facility unless such service is expressly pre-authorized by CAA SCO. Please note: Proof of release/payment must be provided by the requesting Member at the time of service, and Member must be present for the service.
13. Second or additional tows for any individual service event. This includes requests intended to combine tow kilometre allotments to extend the length of towing coverage.
14. Service to a vehicle situated in an area not normally travelled, including, but not limited to, unmaintained roads, open fields, beaches, private logging roads, riverbanks, floodways, ice roads, muddy or plowed-in or snowbound streets, filled driveways or alleys (service providers will not shovel snow), construction sites or other locations which cannot be reached safely.
15. Service to a motorcycle that is requested by a Member whose CAA Membership does not include motorcycle roadside assistance benefits.
16. Transportation of a recreational vehicle (RV) or recreational trailer for moving purposes, winter storage or relocation within a trailer park.

17. Transportation of a vehicle or bicycle that is not disabled, or transportation that appears to be simply for moving purposes. This includes, but is not limited to, transportation of vehicles to/from auction houses, shipping docks, for the purpose of certifying a vehicle (i.e., safety certification) or for the purpose of storing/removing a vehicle from a storage facility.
18. Transportation of more than one (1) authorized passenger (subject to the Passenger Rules below) who will travel with the service provider while the disabled vehicle is under tow.
19. CAA SCO does not provide you with taxi service, however, at your request and with approval for an additional cost, CAA SCO will arrange for you to be transported to or from the disabled vehicle.
20. The Member may designate themselves OR another responsible adult (18 years of age or older) to ride along as a passenger with the service provider while the vehicle is under tow; however, the service provider reserves the right to refuse transportation in its sole discretion for any reason permissible by law.
21. The Member is solely responsible to ensure the safe transportation of themselves and any additional passengers whether travelling with the service provider or not. CAA SCO may attempt to dispatch third party transportation (i.e., taxi service) for the Member and/or the Member's passengers of the disabled vehicle, at the Member's sole expense.
22. Transportation of animals in the service provider's vehicle while the disabled vehicle is under tow. This excludes service animals.
23. Transportation of a vehicle for a police ordered service due to a legal infraction.
24. Use for commercial activities or by commercial enterprises. This includes, but is not limited to, use of CAA SCO as a third party.
25. CAA SCO does not tow vehicles into underground parking garages, residential garages, repair facility service bays or driveways.
26. All Services are provided subject to local government regulations and safety requirements.

Accessibility for Ontarians with Disabilities Act (AODA) Exception: Certain exceptions to the membership exclusions listed above may apply to persons requiring special accommodation due to a disability. Please contact CAA SCO for further details.

Non-CAA Provider Services:

If you have contacted CAA SCO to obtain roadside assistance and CAA SCO service is not available at the time of your request, CAA SCO may authorize you to obtain your own emergency road service, as covered under your CAA SCO Membership, pay for it and submit the original unaltered invoice (please save a copy for your records) to CAA SCO within 30 days for reimbursement consideration. Reimbursement for non-CAA provider services will count as one (1) service call. Any reimbursement claims submitted for service under these circumstances will be subject to a maximum claim limit of up to $300 CAD regardless of any other circumstances. Reimbursement cheques will be mailed to the Member's address we have on file. CAA SCO reserves the right to refuse reimbursement for emergency road services provided to a Member by a non-CAA service provider that CAA SCO determines or suspects is related (i.e., by family, household, friendship, etc.) to the Member; or, where applicable, is operating without license and/or beyond regulatory guidelines with respect to services provided and fees billed. Where emergency road services are performed by a non-CAA service provider within the local government identified and regulated tow zone areas, your CAA SCO Membership must have been active for a minimum of 48 hours before reimbursement will be considered. Additionally, all receipts submitted will be reviewed for legitimacy. Any receipts determined to be invalid (in CAA SCO's sole discretion), including receipts for services provided to someone other than the Member, will result in denial of reimbursement and immediate membership termination.

Reimbursements will be calculated at a "fair rate," as determined by the Ontario Ministry of Transportation and the Towing and Storage Safety and Enforcement Act (TSSEA) and Regulations.

Members are required to request the rate card from the tow truck driver prior to accepting service and ensure that the rates invoiced match with the rate card. There are often rate cards printed on the invoice; CAA SCO will not reimburse at a higher rate than that which is printed on the invoice under any circumstances.

CAA SCO may require you and/or the registered owner of the vehicle to provide further information when assessing a reimbursement claim. Please be prepared to provide:

- Police incident number/copy of police report (for police ordered tows).
- Copy of your driver's license.

- Proof of payment for service (cashed cheque, bank statement indicating cash withdrawal, credit card statement or credit card receipt).
- Original receipts for repairs.
- Insurance policy information including insurer, insured, policy number and, effective dates.
- Vehicle ownership information.

When extra information has been requested and is not provided within seven (7) days, the claim will be denied.

CAA SCO reserves the right to request a Member to pursue their automobile insurer for expenses relating to damage and accident claims. Alternatively, we may request the Member's automobile insurer details in order to subrogate the claim. Payment may be withheld until the automobile insurers' details are provided.

Every effort will be made to issue refunds and reimbursements within a reasonable time frame (usually within 30 days). CAA SCO is not liable for any expenses, including but not limited to, accrued interest, surcharges or administration fees for refunds or reimbursement.

CAA SCO reserves the right to deny claims where CAA SCO was not contacted to arrange service, and/or we did not give direction to a Member to arrange their own service.

Road Trip Benefits.

Road Trip Accident Assistance:

Road Trip Accident Assistance applies when an eligible personal vehicle driven by an eligible CAA Member is involved in a reportable collision (an "incident"). Under the Road Trip Accident Assistance plan, eligible Basic Members are automatically covered for up to $300 CAD annually in eligible unforeseen, necessary out-of-pocket expenses resulting from an accident involving a collision. Eligible Plus Members are covered for up to $600 CAD annually for the same. Eligible Corporate Members are covered for up to $1,000 CAD annually for the same. Eligible Premier Members enjoy coverage for up to $2,000 CAD annually when the vehicle driven by the Premier Member is involved in a reportable collision, fire or theft. The Member may submit a claim for ONE (1) of the following three (3) options: hotel accommodations and meals, OR rental of a regular passenger vehicle from a licensed agency, OR commercial transportation to continue the trip. Only one (1) claim, by one (1) Member, per incident can be submitted and claims must be submitted within 30 days of the incident.

Please note that Road Trip Accident Assistance is not emergency travel or medical insurance. Certain restrictions and limitations apply.

To Be Eligible for Assistance:

- The collision must occur during a planned trip of 200 km or more from the Member's primary residence.
- The trip must include at least one overnight Member stay anywhere in Canada or the United States.
- The Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident or *until the vehicle is repaired*, whichever comes first.
- The Member must obtain a copy of the police report describing the incident and original receipts for repairs and allowable expenses to support the claim.
- The Member's personal vehicle must have been deemed unsafe and/or inoperable, and proof of same condition must be provided by police and/or licensed mechanic.
- The Member must present a copy of the police report and original receipts for allowable expenses.
- Claim must be submitted within 30 days from the date of the incident.

Road Trip Interruption Assistance:

Premier Members enjoy a higher level of coverage when travelling by an eligible personal vehicle on a trip of more than 200 km away from home. This includes at least one overnight stay anywhere in Canada or the United States. If your trip is interrupted due to a mechanical breakdown, reimbursement will be made for necessary out-of-pocket expenses up to an annual limit of $600 CAD. Expenses incurred prior to an upgrade to Premier are ineligible for reimbursement. You may submit a claim for ONE (1) of the following three (3) options: hotel accommodations and meals, OR rental of a regular passenger vehicle from a licensed agency, OR commercial transportation to continue the trip. Assistance applies up to 72 hours after the incident or until the vehicle is repaired, whichever comes first. One (1) claim per incident. For example, if more than one (1) Member is on the same trip, only one (1) claim will be considered. A claim must be submitted within 30 days of the incident. Only one (1) claim, by one (1) Member, per incident can be submitted.

To Be Eligible for Assistance:

- The mechanical breakdown must occur during a planned trip of 200 km or more from the Member's primary residence. Once the Member has returned within their primary residence area, any bookings made or expenses incurred will not be eligible for reimbursement.
- The trip must include at least one overnight Member stay anywhere in Canada or the United States.
- The Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident or *until the vehicle is repaired*, whichever comes first.
- The Member must obtain a copy of the original receipts for repairs and allowable expenses to support the claim.
- The Member's vehicle must be an eligible personal vehicle and must have been deemed unsafe and/or inoperable and proof of same condition must be provided by a licensed mechanic.
- The Member must present a copy of the original receipts for allowable expenses.
- Claim must be submitted within 30 days from the date of the incident.

Please note that Road Trip Interruption Assistance is not emergency travel or medical insurance. Certain restrictions and limitations apply.

Vehicle Return Benefit:

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

To Be Eligible for Assistance:

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

Two-day Complimentary Enterprise Rent-A-Car®:

CAA Premier Members receive up to two (2) free car rental days from Enterprise in conjunction with a tow. If your vehicle is towed on one of your five allowable calls, as a result of a mechanical breakdown and you need transportation, we'll arrange for a mid-size rental vehicle for two (2) consecutive days at no charge at participating Enterprise locations in Canada, subject to availability.

Enterprise requires Members upon pick up of a rental vehicle to provide Member's booking confirmation number, valid CAA Membership Card, credit card in Member's name, and driver's license. Pick up of rental vehicle is subject to Enterprise's hours of operation.

The Premier Member must be within 200 km from home and CAA has towed the Member's vehicle for mechanical failure. Enterprise vehicle rental will be arranged through CAA. CAA will contact Enterprise to make arrangements to assist the Member with a two-day car rental. The incident must be referred to CAA within 48 hours of occurrence. CAA Members are responsible for subsequent day rental charges, upgrades, vehicle insurance, mileage and fuel charges, transportation to an Enterprise location, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions and other restrictions apply. Should a breakdown occur at a distance greater than 200 km, then the Trip Interruption & Vehicle Return benefit will apply as described in that section above. Other restrictions may apply.

® Enterprise Rent-A-Car is a registered trademark of Enterprise Holdings Inc.

Road Trip Benefits Additional Exclusions:

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

- Tire trouble
- Intentionally self-inflicted harm, including suicide
- 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 a CAA SCO Membership
- Personal property that is damaged or destroyed
- Any liability for injuries or property damage
- Commission or attempted commission of an illegal act
- Cost of repairs to the vehicle
- Cost of fuel expenses
- Air and/or sea travel
- Carrier-caused delays
- Participation in professional athletic events or motor competition, including training
- Cost of meals, accommodations or substitute transportation (including taxis) resulting from delays caused by routine maintenance or minor repairs to the vehicle
- War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (invasion, rebellion, riots or insurrections)

Emergency Road Service Claims*:

For claim review and consideration under your membership coverage benefit level for Emergency Road Service benefit claims, within 30 days of the service or incident, please complete a claim form with all membership details. CAA SCO Online claim form link:

caasco.com/membership/ers-forms

Annual service calls available must be one or greater at the time the reimbursement is being processed, or the claim will be denied. All claims must be in the Member's name with service date listing itemized services received and all paid receipts. Please note, original receipts will only be returned in the case of claim denial, (as CAA SCO will not be able to provide copies and any other detailed information in support of your claim), to:

CAA South Central Ontario, ERS Claims
PO Box 8075 STN Industrial Park Markham, ON L3R 0K4

Or by online submission: **caasco.com/membership**

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

* Claim forms can be accessed by visiting caasco.com under Membership Forms. For additional assistance please contact Member Support at **1-800-268-3750**.

A claim form must be completed and submitted in order for a claim to be assessed. Please note that CAA SCO has the right to refuse and return claim submissions that do not meet the criteria. This includes, but is not limited to, non-itemized receipts, altered receipts, missing information, and other information critical to the claim approval process.

Section 3

Member Rewards

CAA Rewards®:

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

CAA Dollars:

To earn and redeem CAA Dollars, you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership renewal date). CAA Dollars cannot be converted into currency at any time and cannot be used to purchase CAA Batteries. If there is a lapse in your membership, you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues, unless you have opted out, and be reflected on your renewal notice generated approximately 30 days prior to the end of your annual billing cycle. Any changes in your CAA Dollars balance, within 24 hours of renewal (positive or negative) occurring after you have been billed will be reflected on your account balance when calculating your renewal charge. CAA Dollars may be redeemed against your CAA Insurance renewal premium. Redemption is applicable once your CAA Insurance Company auto and/or property policy has been renewed,

and your payments are up to date. Applying CAA Dollars to your first CAA policy term is exempt from the program. Redemption amount must be greater than five (5) CAA Dollars and less than or equal to the total policy premium for the renewal term.

CAA Dollars earned through our CAA Rewards program are applied as a credit to reduce annual renewal, upgrades or adjustments to your membership. CAA Dollars are not considered as a discount, but as a form of a credit and are applied after dues and applicable taxes.

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

CAA Dollars remain the property of CAA and if there is a lapse in your membership, you will forfeit any accumulated CAA Dollars.

CAA Dollars earned from our CAA Reward partners will be uploaded onto your account within 90 days of your purchase.

Section 4

Membership Concerns and Dispute Resolution

At CAA, we will attempt to resolve all inquiries at the first point of contact. Most of our Member concerns are resolved quickly and efficiently by our front-line employees; however, there may be cases when your concerns require further review or investigation. Should you feel that your issue still remains unresolved, you can escalate your additional concerns to our Member Relations Team.

By email: **memberconcerns@caasco.ca**

Or by phone: **1-800-268-3750**
Or by visiting your nearest **CAA Store**
Or by **Mail**:
Member Relations – CAA South Central Ontario
PO Box 8075 STN Industrial Park Markham, ON L3R 0K4

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

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

We will acknowledge all Member concerns within five (5) business days and are committed to resolving them upon receipt of all relevant documentation within 30 business days.

Section 5

CAA Club Group Privacy Policy

CAA Club Group Privacy Policy:

CAA Club Group and its affiliated companies (collectively "CAA") are committed to the protection of your personal information.

CAA takes full responsibility for the management and confidentiality of personal information we collect and use. We will not sell your personal information to any organization or person. We take all reasonable steps to protect the interest of individuals when disclosing personal information and have implemented critical physical, organizational and technical measures to guard against unauthorized or unlawful access to the personal information we manage and store. We do not disclose personal information for purposes other than those purposes for which it was collected, unless you have provided consent to do so, or we are required/ permitted by law to disclose the information. For more information regarding our privacy practices, please refer to our Privacy Policy at: **caasco.com/privacy**

Members/Non-members will need to dispute any unknown charges with their financial institution to ensure Member Privacy.

Thank you for your continued trust in CAA.

Contact us - General Inquiries

To make changes to your membership, make a payment or for general inquiries contact us at:

Phone: **1-800-268-3750**
or visit a **CAA Store**.

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

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