



Member Handbook

YOUR GUIDE TO CAA MEMBERSHIP SERVICES AND BENEFITS

For 24-Hour Emergency Road Service call
1-800-222-4357 (1-800-CAA-HELP)
or dial ***222** ON YOUR CELLULAR PHONE
(Not available on all cellular carriers in North America.)



Reliable. Responsive. Rewarding.

VISIT OUR WEBSITE CAANEO.CA



MEMBERSHIP IN THE CAA

The Auto Club That's With You All the Way

Your CAA® Membership is one of the best investments you'll ever make. You join more than 5.5 million Canadians who make CAA Canada's largest and most trusted auto club.

A not-for-profit association, CAA is dedicated to serving the needs and interests of its Members. For more than 100 years, CAA has been helping Members travel safely. An extensive network of Emergency Road Service (ERS®) facilities and Travel Specialists are just a phone call away if you need help or advice—anywhere in North America and in many other parts of the world.

CAA offers you an incredible list of services and benefits that no other auto club anywhere can match. **Your personal membership is a comprehensive package of travel, insurance, financial, and personal security benefits. And unlike many other auto clubs, your membership applies to you and not just the vehicle you drive!** So no matter where you travel, or what vehicle you're in, you're protected because your coverage travels with you.

CAA MasterCard®

CAA Premium MasterCard – Earn CAA Dollars faster. Members receive 1.5% CAA Dollars on all net purchases and 2.5% on all net purchases through preferred suppliers.

CAA No-Fee Card – Members earn 1% CAA Dollars on all net purchases and 2% on all net purchases through preferred suppliers.

CAA Low-Rate Card – Members earn CAA Dollars while enjoying a much lower annual interest rate.

To apply, call or visit your local CAA Travel Store, click www.applycaaneo.mycaamastercard.ca or call **1-888-612-4375** (toll free).

Note: CAA Dollars™ is a loyalty program for Members. Program partners subject to change.

A Membership Level That's Right for You

A CAA Membership provides access to a complete package of Automotive, Travel, and Insurance products & services.


- 1 CAA CLASSIC MEMBERSHIP** – A package of basic services recommended for people who drive less than 15,000 kilometres annually, or travel very little.
- 2 CAA PLUS®** – A comprehensive package of extended services and benefits recommended for motorists whose annual mileage is at least 15,000 kilometres, out-of-town drivers, commuters, frequent travellers, weekend or long-distance vacationers. Motorcycles with or without sidecars are covered at this level too! CAA Plus is an excellent upgrade to an entry-level CAA Classic Membership.
- 3 CAA PLUS® RV** – CAA Plus® RV benefits provide enhancements to regular CAA Membership or services not covered by regular CAA Membership, to your dual wheelcamper, motor home or pickup and to your trailer.
Note: Only one CAA Plus RV Primary Membership is required per family if this is the level of coverage you require. The Associate Members must be CAA Plus Members to qualify for RV Plus benefits.
- 4 CAA PREMIER®** – An exclusive package of extended services and benefits recommended for frequent travelers and motorists whose annual mileage is at least 15,000 kilometres, out-of-town drivers, commuters, frequent travelers, weekend or long-distance vacationers. CAA Premier is the **highest level of service** for those who demand the best. It is an excellent upgrade to CAA Plus Memberships.
- 5 CAA PREMIER RV®** – CAA Premier RV® benefits provide enhancements to regular CAA Membership or services not covered by regular CAA Membership, to your dual wheel camper, motor home or pickup and to your trailer.

To find out more, visit us online at caapremier.ca today.

CAA Memberships are non-transferable.

For details about the specific benefits offered with each type of membership, consult the comparison chart on the following page or visit caaneo.ca/membership.

CAA COVERAGE BY MEMBERSHIP TYPE

	CAA CLASSIC	CAA PLUS	CAA PLUS RV	CAA PREMIER/ PREMIER RV
VEHICLE CATEGORIES				
Passenger	●	●	●	●
Motorcycle		●	●	●
Motorhomes & Trailers			●	● (RV only)
TOWING SERVICE				
Towing	Up to 5km	Up to 200km	Up to 200km	Up to 320km**
Mobile Battery Replacement Service*	●	●	●	●
Flat Tire Service <small>(with limitations)</small>	●	●	●	●
Extrication Service	1 truck	2nd truck, if needed, 1 hr max.		
Specialized Towing Equipment	No charge when required by CAA			
Alternative Service Reimbursement	Specified limits			
ADDITIONAL SERVICES				
Travel Accident Assistance	Up to \$300 max.	Up to \$500 max.	Up to \$500 max.	Up to \$2000 max.
Emergency Gasoline***	●	●	●	●
Locksmith Service	up to \$50	up to \$100	up to \$100	up to \$100
Travel Accident Insurance	\$100,000	\$500,000	\$500,000	\$500,000
Personal Accident Insurance	\$1,000	\$1,000	\$1,000	\$1,000
FREE Passport Photo, 1 set per renewal year		●	●	●

*Limited to location and certain weather conditions. Call 1-800-222-4357 for more details or visit caaneo.ca/battery. **CAA Premier Members are entitled to 1 tow of up to 320km as part of their 5 eligible calls. ***Limited supply of gas will be delivered to your disabled vehicle. CAA Classic Members will be charged pump price and must pay driver upon delivery. No charge for all other membership levels. Coverage excludes diesel. Other restrictions may apply within the above CAA service rules.

CAA ASSOCIATE MEMBERSHIP: PROTECT OTHERS IN THE FAMILY

Since a CAA Membership covers you personally as a Primary Member, you may want other drivers in your family to have the same level of protection you do. A CAA Associate Membership lets you save money and still protect those people important to you.



Family members eligible for Associate Membership include your spouse or common-law partner, and your children between the ages of 16 and 24 living at the same address as you. Associate Memberships cost less than a primary membership but come with the same full range of benefits and services that all CAA Members enjoy!

Your Satisfaction is Guaranteed

CAA guarantees you'll be satisfied! If, for any reason, you're not completely satisfied with your CAA Membership within 30 days of joining or renewing, you may cancel your membership and the full membership premium—less the administrative or enrollment fee and any club services utilized, or travel agency professional service fees paid—will be refunded.

Please note, there is no refund of membership fees after 30 days of the annual expiry date on active memberships. Requests for refunds must be received in writing and you must return your membership card(s).

AUTOMOTIVE SERVICES

How to Obtain Emergency Road Service

Emergency Road Service (ERS[®]) is available 24 hours a day, 7 days a week.

LOCALLY

Refer to the phone number printed on the back of your CAA Membership Card.

ANYWHERE IN NORTH AMERICA

Call 1-800-222-4357 (1-800-CAA-HELP)

CANADIAN CELLULAR PHONE USERS

Dial *CAA (*222)[†] to reach the closest CAA dispatch centre, toll-free. In many areas of the U.S., cellular phone users can dial *AAA (*222), however user fees may apply.

ERS ONLINE caaneo.ca/roadsidesos.

[†] 222 dial function for Emergency Roadside assistance is not available on all cellular carriers in North America, and therefore may not work in all areas.

To provide you with the fastest possible service, you should have the following information available when requesting service:

- location of your vehicle
- its year/make/model and colour
- the license plate number (must have a valid sticker)
- the apparent problem with the vehicle
- the towing destination, if required, and
- your Membership Card and your Driver's License with your photo

Note: For more information on automotive and emergency road services, please refer to the Emergency Roadside Assistance Members Guide online at caaneo.ca/roadsidesos.

CAA TRAVEL STORES

One of the travel industry's best kept secrets, our CAA Travel Stores offer a complete range of travel and auto touring services:

- a full-service travel agency with special offers for CAA Members
- travel money products
- luggage & travel accessories
- **free** hotel/motel reservation service
- exclusive merchandise
- out-of-province emergency medical travel insurance
- tickets to major attractions: special Member-only rates for Walt Disney World, Universal Studios Florida, Busch Entertainment and Canada's Wonderland
- **TRIPTIK®** — **free** personalized routings that lead you to your destination via scenic or direct routes. Obtain your Triptik® by faxing 1-800-699-1545, by phoning the CAA Call Centre at 1-800-267-8713 **or by ordering online from caaneo.ca and arranging to pick up your Triptik® at the closest CAA Travel Store.** Please allow up to 9 days for preparation of your Triptik®.
- **free** CAA and AAA Tour Books & Maps
- **free** car rental reservation service
- International Driving Permits
- movie tickets
- instant passport photos



Membership materials referred to here are provided to active Members in good standing.

INSURANCE AND FINANCIAL SERVICES

Insurance Products from CAA

Discover what we mean when we say, “CAA is with you all the way.” CAA also offers eligible Members special rates on a range of insurance products, including **Automobile Insurance**—qualified Members are eligible for a minimum 7.5% discount on CAA Auto Insurance, plus multiple vehicle and Member discounts.

Protect Yourself

Out-of-Province Emergency Medical Travel

Insurance—a complete range of travel medical insurance products, including annual plans, that cover you for hospital stays, physicians bills, repatriation costs and much more. Accidental Death and Dismemberment Insurance is also available. Ask your CAA Travel Specialist for details.

\$100,000 for CAA Classic

CAA Classic Members automatically receive **FREE \$100,000 Travel Accident Insurance** with any common carrier ticket purchased from CAA Travel Agency.

\$500,000 for CAA Plus[†]

CAA Plus Members automatically receive **FREE \$500,000 Travel Accident Insurance[†]** with any common carrier ticket purchased from CAA Travel Agency.

CAA Health and Dental Plan

CAA Term Life Insurance Plans—protecting your family and assets is always a smart route to take.

CAA offers a range of temporary and permanent life insurance solutions that you can choose from, in order to determine which best suits your family's needs.

Request a free brochure to learn more about the CAA Life Insurance plans and how to choose the right one for you. Call 1-877-942-4CAA (1 877 942-4222) or visit www.caalife.ca today.

* Insurance products and terms are subject to change. Check with your CAA Travel Store for current details. †To be eligible for this coverage, travel must occur under a common carrier ticket purchased exclusively through a CAA Travel Agency.

Save up to 10% on Home Insurance

In combination with other discounts, your CAA Membership could save you up to 10% on the cost of your tenant, condo or homeowner policy! Bundle your home & auto insurance and save an extra 5% on your policy. Visit caaneo.ca/insurance.

LEGAL PROGRAMS

Your CAA Membership also entitles you to legal benefits like:

U.S. Bail and Arrest Bond – When travelling in the U.S., you should carry your Arrest/Bail Bond Card and CAA Membership Card with you because even a minor traffic violation or collision may result in an arrest. The CAA Membership Card can be accepted for up to \$1,000 against an arrest bond, or up to \$5,000 to secure a bail bond, for any traffic violation (subject to exclusions, such as D.U.I. charges). This benefit will usually prevent your detainment or having to pay a cash fine. If detained, phone the nearest AAA office and an agent will arrange to secure your prompt release.

Hit and Run Reward – A reward of \$500 will be paid to any Member providing information to police leading to the arrest and conviction of a hit and run driver whose vehicle is responsible for a reported personal injury accident. (Police and the Member's immediate family are excluded).

Auto Theft Reward – CAA will pay a \$500 reward for information provided to police leading to the arrest and conviction of anyone stealing a Member's car, boat, or snowmobile. (Police and the Member's immediate family are excluded).

Legal Defence Benefits – If you are charged with a traffic offense under the Highway Traffic Act anywhere in the world, and legal defense is recommended, CAA will reimburse you for eligible expenses according to the CAA Schedule of Legal Fees. Be sure to contact your CAA Travel Store to verify coverage for paralegal services.

Note: Not applicable for parking offenses, all cases involving intoxicating beverages and drugs or violations under the criminal code. Reimbursements will not be issued to members of the Bar. Your CAA Membership must be valid at the time of the offense.



MEMBERSHIP, EMERGENCY ROAD SERVICE (ERS®) LIMITATIONS AND EXCESSIVE USE

In fairness to all Members, ERS® is not to be used as a substitute for proper vehicle maintenance. And to ensure we meet our Members' expectations, CAA has set reasonable limitations and regulations in the interest of all Members. CAA Membership dues are adjusted annually and take into account the cost of providing emergency roadside assistance and other CAA services including TourBooks®, maps and TripTiks® utilized by the Member. After all, CAA Membership dues pay for all of the CAA's services.

CAA Classic, CAA Plus & Plus RV Primary and Associate Members are entitled to a maximum of four ERS® calls per membership year. CAA Premier Members are entitled to one tow up to 320km as part of their 5 eligible calls.

Service at a special rate will be offered to all Members who exceed this limit and they will be required to pay the ERS® driver at the time of service. Members who have used the maximum number of entitled service calls for their membership year are not eligible for reimbursements. Full ERS® benefits are reinstated upon renewal of your membership.

CAA reserves the right to limit service or to re-assign a membership category, or to cancel a membership if services are being misused.

CAA also reserves the right to change benefits and policies regarding memberships. CAA Magazine will carry announcements, where needed.

CAA's goal is to provide the highest quality ERS® available. Though all CAA/AAA Clubs deliver excellent ERS® throughout Canada, the continental United States, Alaska, and Hawaii certain benefits may vary from Club to Club. Help us maintain these high standards by providing your comments at anytime. Email us at contact@caaneo.on.ca

CAA Member Reimbursement for Emergency Roadside Service is based on CAA contractor prevailing commercial rates for the area of the breakdown. In instances where CAA service is legally restricted (such as toll roads and limited access highways), full reimbursement will be provided for all eligible services and must be submitted within 30 days from date of service with original invoice in Member's name.

••••• Visit caaneo.ca/roadsidesos

For a detailed description of ERS® Limitations of Service, please refer to our website at caaneo.ca/roadsidesos.

Please address your comments to:

CAA North & East Ontario

Attention: The President

P.O. Box 8350, Station "T" CSC

Ottawa, Ontario K1G 3T2

A Matter of Privacy

All information you provide to CAA North & East Ontario is for your CAA Club use only. By joining CAA, you express an interest in receiving information about the products and services CAA and its partners offer their Members. All information remains confidential and will not be sold or rented to a third party. Should you wish not to receive promotional materials from CAA or any of its subsidiaries and/or partners, simply contact CAA North & East Ontario by one of the following methods and request that your name be removed from our offer distribution lists:

Call us at **1-800-267-8713**, visit caaneo.ca, or drop by your nearest **CAA North & East Ontario Travel Store (caaneo.ca/locations)**.

Making changes to your CAA North & East Ontario Membership file: The accuracy and completeness of membership information contained on your membership file is the responsibility of the the Primary Member. Only the Primary Member can make changes to the information on the file or authorize such changes to be made. To authorize a change by someone other than the primary member, the Primary Member must do so by writing to us at the following address:

Chief Privacy Officer
CAA North & East Ontario
P.O. Box 8350, STN T CSC, OTTAWA, ON K1G 3T2

Or fax us at 613-820-3462, or e-mail us at chief_privacy_officer@caaneo.on.ca

The authorization request must be made in writing to us, either by mail at the above-mentioned mailing address, or by fax at the above-mentioned number, or by e-mail at the above-mentioned e-mail address. Telephone authorization is not considered binding or necessarily attributed to be from the Primary Member.

The authorization should be dated and provide the full name of the the authorized party, the telephone number and the mailing address (if different from the primary member address).

This Guide presents information for ease of reference for the Members. CAA Standards call for minimum coverage levels and delivery of service. In the event of disagreement with the Service and Coverage description herein, the Standards will prevail.

Terms, conditions and program benefits listed herein are subject to change without notice. Our website at caaneo.ca/roadsidesos describes Scope of Service and Service Limitations, including rules and regulations. In the event of a dispute with any printed material, the website shall prevail.

®CAA trade-mark owned by and use is granted by the Canadian Automobile Association.

®CAA, CAA Emblem, CAA Plus, AARS logo and ERS trade-marks owned by, and use is granted by, the Canadian Automobile Association.

®TourBook, Campbook, Triptik and Show Your Card and Save trade-marks owned by, and use is granted by, the American Automobile Association.

Quick Links

Please use the following quick reference guide to explore our website and learn more about your membership and the many great programs, savings and services offered by CAA North & East Ontario.

AUTOMOTIVE SERVICES

- caaneo.ca/roadsidesos

TRAVEL

- caaneo.ca/travel
- caaneo.ca/disney
- caaneo.ca/IDP [International Driving Permit]
- caaneo.ca/getaway
- caaneo.ca/locations
- caaneo.ca/events

SAVINGS

- caaneo.ca/savings

INSURANCE

- caaneo.ca/insurance

YOUR ACCOUNT

- caaneo.ca/ebill
- caaneo.ca/caadollars

PUBLICATIONS

- caaneo.ca/eletter
- caaneo.ca/caamagazine

Contact Us

CAA Travel Services Call Centre
1-800-267-8713

HOW TO CONTACT US FOR TRAVEL AND OTHER MEMBER SERVICES

Some of our stores have moved!
Be sure to take note of our new locations:

OTTAWA EAST*

2026 Tenth Line Road, Unit 7,
at Innes
Orléans, ON, K4A 4X4
Phone: 613-841-6441
Fax: 613-841-7608

NORTH BAY*

McKeown Plaza
955 McKeown Ave.,
Unit 3B
North Bay, ON, P1B 9P3
Phone: 705-474-8230
Fax: 705-474-6162

OTTAWA CENTRE*

1224 Wellington St. West
between Holland & Parkdale
Ottawa, ON, K1Y 3A1
Phone: 613-729-0707
Fax: 613-729-8395

PARRY SOUND

1 Pine Dr., Unit C7
Parry Sound, ON, P2A 3C3
Phone: 705-746-9305
Fax: 705-746-6198

OTTAWA SOUTH*

Hunt Club
2446 Bank St.
Gloucester, ON, K1V 1A4
Phone: 613-736-9696
Fax: 613-737-0667

SUDBURY*

2040 Algonquin Rd.,
Unit 13B
Sudbury, ON, P3E 4Z6
Phone: 705-522-0000
Fax: 705-522-5202

OTTAWA WEST*

500 Hazeldean Rd.
at Terry Fox
Kanata, ON, K2L 2B5
Phone: 613-836-7422
Fax: 613-836-5339

THUNDER BAY*

585 Memorial Ave.
Thunder Bay, ON, P7B 3Z1
Phone: 807-345-1261
Fax: 807-345-8944

*CAA AUTO AND HOME INSURANCE AGENT AVAILABLE

EMAIL: MEMBERSHIP@CAANEO.ON.CA
VISIT OUR WEBSITE: CAANEO.CA
ERS ONLINE: CAANEO.CA/ROADSIDESOS



North & East Ontario

P.O. BOX 8350, STN T CSC, OTTAWA, ON K1G 3T2