

Member Benefit Guide



- Auto Club
- Travel Agency
- Insurance
- Vehicle Repairs



Congratulations!

On behalf of our more than 110,000 Members, let me be among the first to welcome you to the club and the wide variety of benefits and services you now enjoy.



Pat Nielsen
President & CEO
CAA Niagara

This guide is packed full of important information that will show you how to use your CAA Membership to the fullest, including our famous roadside assistance, provided to you as a core benefit of your Membership.

But first... slip your new CAA Niagara Membership card into your wallet and keep it handy... not just for road service, but to enjoy substantial discounts while shopping, buying gas, getting your vehicle repaired and serviced, taking a vacation and much more.

Please spend a few minutes paging through this booklet and explore some of the lesser-known benefits and services of CAA. We think you'll be pleasantly surprised at how much value you'll receive from your Membership... for less than 18 cents a day.

Once again, thank you for joining CAA Niagara. We look forward to serving you for many years to come.

Yours truly,

Pat Nielsen
President & CEO
CAA Niagara

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Membership At A Glance

Here's a quick look at the many benefits and services you receive as a CAA Niagara Member. More details are provided in separate sections that appear throughout this booklet.

24-Hour Emergency Road Service

Unlike some other providers or auto manufacturer's programs, a CAA Membership covers you no matter what vehicle you are in, even if you're not the driver. Services include towing and vehicle extrication, flat tire changing, locked car service, emergency gas delivery, battery boosts and battery sales with a special discount for Members. For more details see page 14.

CAA Travel

CAA has the largest Member-based travel agency in the world! Our seasoned and well-trained travel consultants take the stress and worry out of vacation planning. There are five CAA Niagara travel agencies and close to 20 certified travel counsellors to serve you. Turn to page 4 to learn more.

CAA Insurance

Who has you covered? CAA Insurance! CAA Members are automatically entitled to exclusive CAA Membership discounts. One of our licensed auto and property agents would be happy to give you a free insurance quote that could help you save money!

We also offer a wide variety of other insurance products including emergency travel and medical, personal accident, term and guaranteed life, health and dental, as well as trip accident. See page 7 for more information.

Vehicle Repairs

After more than 95 years of towing vehicles, we now fix them too! CAA Niagara's Car Care Centre is a 12-bay, full service facility open seven days a week. CAA's Car Care Centre offers discounted labour rates as well as free annual vehicle diagnostics for active CAA Niagara Members. See Page 9 for more!

Member Rewards & Savings

Your CAA Niagara Membership is so powerful you can earn more in rewards and discounts than you paid for your membership! And it's easy. Look for merchants who display the Show Your Card & Save® logo, apply for a CAA MasterCard or sign up with our long distance program. There are many more ways to save money and earn rewards. Just read on.

Member Rewards & Savings

Your next CAA Membership could be free! All you have to do is start collecting CAA Dollars at partners across Ontario. CAA Dollars are equivalent to real dollars, so for every \$1 earned in CAA Dollars you can redeem \$1 on your membership account redeemable toward your CAA Membership, your next CAA Travel vacation, travel merchandise, vehicle repairs and much more. Here's how you can start earning them:

CAA MasterCard

You can earn unlimited CAA Dollars by using your CAA MasterCard.



The CAA Platinum Plus MasterCard from MBNA Canada Bank not only provides you with superior services and benefits, it also rewards you with something no other credit card can...a way to earn your CAA Membership free!

Present your CAA MasterCard to pay for your everyday retail purchases and earn 1% of eligible purchases in CAA Dollars.

CAA Members must be an active Member to use CAA Dollars.

* Not in conjunction with commercial credit card discounts. Excludes fast food tenant purchases and service bay work. No cash surrender value. Excludes commercial accounts, CAA Dollars have no cash surrender value.

Long Distance Savings



Want a great way to save on long distance while earning your CAA Membership free? Let CAA and ComparAction™ compare the cost of your calls on your current Bell, Primus or Rogers plan with a competitive plan from each of the two other providers. * We will select the one plan that costs you the least and give you 10% back in CAA Dollars. **

* Some restrictions apply. Savings relate to the comparison of the three pre-selected plans in any particular month.

** Off the pre-tax amount you are charged that month.



Did you Know...

You could enjoy a one-time \$5 Membership discount just by signing up for Express Renewal? See Page 20 for details.

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CAA Tickets On-line



From golf resorts to sporting events to major entertainment destinations, CAA Tickets On-line can take you to the hottest attractions in the province. Best of all, you'll be saving up to 30% on your tickets, while earning valuable CAA Dollars to help earn your CAA Membership free.

Car Care Centre

When you get your vehicle repaired at our club-owned facility, you'll earn 1.5% in CAA Dollars on all parts purchased.

Movie Passes



Visit any CAA Niagara office and purchase Cineplex Entertainment movie passes (single or combo) at a special Member discount. Movie passes are redeemable at any Cineplex Odeon, Galaxy, Coliseum, SilverCity, Colossus and Paramount theatres across Canada. Check prices online at www.caa.niagara.net.

Theme Park & Attraction Discounts

CAA Niagara offers Member-only discounts to many of the most popular theme parks and attractions in North America. Enjoy big savings when you purchase your tickets at CAA Niagara before you go. In addition, over 2,000 of the attractions listed in our 26 North American TourBook® Guides offer admission discounts to CAA Members.

Show Your Card & Save®



Your CAA Membership is much more valuable than it might appear thanks to the Show Your Card & Save program. As a CAA Member, you have access to considerable savings, with discounts on a multitude of products and services including travel, auto repairs, footwear, eyewear, car rentals, flowers, entertainment, retail and more! Members save thousands of dollars each year by showing their CAA card at participating locations. And now, so can you!

Look for the Show Your Card & Save logo displayed at participating retailers. Simply present your CAA Membership card at the time of purchase and receive up to 30% instant savings off the regular price. For a complete listing of participating retailers, contact your local CAA office or visit www.caa.niagara.net. Some conditions and restrictions may apply.

LENSCRAFTERS*

Payless

Hertz

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Full Service Travel Agency



CAA is Niagara's leading Travel Agency. Whether it's a cruise holiday, a sun destination, or a European land tour, our professional travel consultants can make all your travel dreams come true. Our five full-service offices help take the worry out of travelling, saving you time and money. CAA Travel also provides:

- Walt Disney Resort vacation packages
- Car rentals and hotel reservations
- Airline tickets (including free travel accident insurance)
- Full range of travel insurance
- Out-of-province medical insurance
- Special Member-only discounts
- Personalized trip planning
- Theme park and attraction discounts... and much more!



CAA Group Tours

CAA Niagara offers a wide range of single-day and multi-day group tours. Whether it's a one-day excursion to a special event or a 21-day, once-in-a-lifetime adventure, CAA Niagara Tours provides you with the best in entertainment and travel value.

Our tours include live theatre and sporting events, as well as domestic and international tours. For a complete list of our upcoming tours, contact your local CAA Niagara office, or visit www.caa.niagara.net.

International Driving Permits (IDP)

If your travel plans include driving in foreign lands, remember that CAA is the sole issuing authority in Canada for an IDP. An IDP is valid almost anywhere in the world and is required to operate a motor vehicle in many foreign countries (car rental companies around the world require IDPs to be shown by renters). All you need is a valid Canadian driver's licence and two recent passport photos. IDPs are issued while you wait, for a fee.

Passport Applications & Instant Passport Photos

CAA can supply you with Passport Application forms. In addition, Members can obtain passport and IDP photos at member-preferred rates.

CAA Drive Vacations

CAA "Auto Touring" Services can help you plan your next drive vacation throughout Canada or the U.S.

• TripTik®

When you're driving long distances, CAA's free TripTik routings guide you kilometre-by-kilometre on the most scenic or direct route, and help you avoid construction delays and areas where speed limits are strictly enforced. Our TripTik's show class of highway, points of interest and rest stops. A TripTik should be ordered well in advance of your travel date, or order online at www.caa.niagara.net. TripTiks requested at the last minute are only available at the Thorold office.

• Online TripTik® Travel Planner

The TripTik Travel Planner is an interactive routing and travel planning tool free to members. This online version of the manual TripTik routing includes maps, turn-by-turn driving directions, TourBook information, and online hotel bookings. Map icons display selected travel information, with links to the online TourBook guide. Printable maps and driving directions for each portion of the trip include CAA's exclusive scenic, construction, toll, and ferry data.

• Maps, TourBook® Guides & CampBook® Guides

CAA Niagara Members are entitled to provincial and state maps, as well as maps of most major cities in North America. TourBook®, issued annually, lists CAA/AAA approved lodging, restaurants and attractions. Look for CAA/AAA Member discounts. CAA also provides annually updated camping directories listing recommended campgrounds and RV locations across North America.

• Hotel/Motel Reservations

Our CAA specialists will make your reservation at any CAA/AAA approved hotel/motel and will follow up with a written confirmation. Reservations may also be made online at www.caa.niagara.net or by calling 1-866-CAA-SAVE.



CAA Travel Wallet

CAA offers Members a variety of ways to take their vacation money with them!

TravelMoney Card

The new prepaid CAA Visa TravelMoney card is secure, convenient and safer than cash. Simply load the card with funds before you leave and you are ready to use your card for payment at any Visa merchant or withdraw local currency at any Visa ATM (bank machine) around the world. The card is PIN and signature protected, providing the same security as travellers cheques if lost or stolen. Service fees apply. Contact your local CAA office for more details.

Travellers Cheques

CAA Canadian and American Travellers Cheques, offered at competitive exchange rates, come in a variety of denominations.. Dual signature cheques are available in US dollars. CAA Members do not pay a service fee for their travellers cheques. Travellers Cheques are secure, convenient and never expire. If cheques are lost or stolen, 24-hour assistance is readily available and cheques can be replaced.

CAA Gift Certificates

Have a gift giving challenge? CAA Niagara has the answer... Gift Certificates! No worries about colour or size and always received with thanks and gratitude.

Give "peace of mind" with our Emergency Roadside Assistance, or maybe someone you know would just love the gift of a group tour or vehicle repairs and maintenance from our CAA Car Care Centre. And don't forget about travel...makes a great bridal gift! Call or visit one of our branch offices to learn more.

Did you Know...

CAA Niagara carries a wide range of travel merchandise. Our competitively priced products include:

- Luggage
- Streetfinders and atlases
- International tour guides
- Travel accessories
- Tilley merchandise*



* Thorold only

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Unfortunately, life doesn't always go as planned. That is why it is important to protect you and your family. Make sure your insurance coverage is there when you need it. At CAA Niagara, we offer a variety of insurance services at Member discounted rates.

Auto Insurance

Why pay more for car insurance than you need to? CAA Insurance is a direct writing company providing exclusive savings on auto and RV Insurance since 1974. With CAA Auto Insurance, **Members automatically receive a 7.5% Member discount.** CAA Auto Insurance also includes:

- Additional discounts for multi-vehicle, driver training and retirees.
- Competitive rates for RV owners.
- Fast efficient claims assistance 24 hours a day, 7 days a week.

If your auto insurance policy is up for renewal within the next 45 days, let us give you a no-obligation quote. Simply call one of our local agents to compare your rates or receive an online quote at www.caa.niagara.net.

Property Insurance

CAA Members can save an automatic 10% on their property insurance. Other benefits include:

- Additional discounts on mortgage-free, new home, and homes with full burglary and fire alarm systems (up to 40% savings)
- Homeowner, tenant and condominium coverage
- Additional coverage for seasonal or rental properties, watercraft and personal articles
- Replacement cost on contents

If your property insurance policy is up for renewal within the next 45 days, let us provide you with a no-obligation quote. Simply call one of our local agents to discuss your insurance needs.

**Thorold
St. Catharines
Niagara Falls
Welland**

**905-984-8585
905-688-0561
905-353-8877
905-735-3832**

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Out-of-Province Medical Coverage

The cost of hospital and medical services outside Ontario can be much higher than the coverage that the Ontario Health Insurance Plan provides. To protect you from unexpected medical bills, CAA Niagara offers out-of-province health insurance for those travelling outside Ontario. Competitively priced and comprehensive, there is coverage for any length trip, as well as annual plans for year-round protection. Members who are out of the province for longer than permitted by OHIP can be covered through CAA's "Viator" program.

"Visitors to Canada" medical insurance is also available.

Personal Accident Insurance

CAA Members are entitled to receive \$1,000 Personal Accident Insurance coverage FREE with a paid CAA Membership. Additional Personal Accident Insurance can be purchased at exclusive CAA group rates in \$25,000, \$50,000 and \$100,000 amounts. There are no age limitations or medical tests required.

Health, Dental & Life Insurance

In partnership with Manulife Financial, CAA Niagara offers its Members competitively priced Health, Dental and Life insurance.

The CAA Health and Dental Plan offers comprehensive supplementary health and dental care protection for individuals, couples, and families. This custom-built program protects you against unexpected healthcare expenses and lets you choose both the type of coverage and the amount of coverage you want.

For more information on Health and Dental Insurance call **1-866-999-4CAA (4222)** or visit www.caa.niagara.net.

Each life insurance plan offers valuable benefits that include coverage from \$50,000 to \$500,000, living benefit cash-advance, optional critical illness benefits and up to 20% in savings. To request a free brochure call **1-877-942-4CAA (4222)** or visit www.caalife.ca.

 **Manulife Financial**



CAA Car Care Centre

Not only can you trust CAA's certified technicians to repair and maintain your vehicle to exacting standards, there are plenty of other good reasons to come to our Car Care Centre:

- Open 7 Days A Week 7 a.m. - 7 p.m.
- Free Customer Shuttle
- Two-year/40,000 km warranty on parts and labour*
- 1.5% in CAA Dollars on parts*
- Member-discounted labour rates
- Free 1-day car rental
(min. \$500 labour*)



*CAA Niagara Members only. Certain terms and conditions apply.

Free Vehicle Diagnostics

CAA Niagara's Car Care Centre "Hunter B400" is a state-of-the-art device that performs a complete brake, suspension and alignment test in just three minutes. The first of its kind in Canada, the B400 test, offered FREE to CAA Niagara Members annually, can be complemented with a visual inspection to ensure the underside of your vehicle is at peak performance.

At Your Service

Conveniently located at 363 Lake Street, just north of the QEW in St. Catharines, CAA Car Care Centre provides a full menu of maintenance and light repairs, including oil and filter service, batteries, brakes, tire sales and service, engine performance services, cooling systems, electrical systems, shocks, struts and suspension, inspections and safety checks.

Approved Auto Repair Services



CAA endorses select auto service outlets after they have passed rigorous examinations by qualified inspectors. Only after meeting these stringent conditions are they allowed to display the Approved Auto Repair Service (AARS) sign. Approved garages provide Members with AARS one year/20,000 km warranty on all work performed. In the event of a dispute over price or service, the AARS facility has agreed to let CAA be the final arbitrator. For a list of AARS garages in the Niagara Region, visit www.caa.niagara.net.

Your Membership Menu

CAA Niagara has developed a menu of Membership programs designed to provide just the right level and kind of roadside service.

Basic Membership

The CAA Basic Membership is an introductory level of Membership. While it provides access to our famous roadside assistance, as well as numerous travel, insurance, financial and personal protection services and benefits, it is designed for those who drive shorter distances. **Primary Members are entitled to six roadside service calls per year with up to 10 km of towing per call.**

Plus Membership

A CAA Plus Membership is our enhanced Membership designed to increase some of the benefits of the Basic Membership. It is recommended for medium or high mileage drivers, frequent travellers or owners of special interest automobiles and motorcycles. **Four of six annual roadside service calls qualify for up to 250 km of free towing from the point of breakdown to the repair facility of your choice.**
48-hour waiting period applies.

Plus RV Membership

CAA Plus RV extends CAA Plus services to dual wheel campers/motor homes and dual wheel pick-ups with trailers.
You must be a CAA Plus Member to be eligible for this program.
48-hour waiting period applies.

Associate Membership

Associate Membership is extended to all family members in the same household as a Primary Member. Associates need only show proof of living under the same roof as the Primary Member (i.e. drivers licence). **Associate Members are entitled to 4 road service calls per year.**




Upgrading Your CAA Coverage

To upgrade your current CAA Membership or add a Member, visit or call your local CAA Niagara office. See back cover. A waiting period does apply.

Membership Cards

CAA Members receive a Membership card that corresponds to their level of coverage. Cards are valid for the next three years, though the Membership is still renewed annually. Members automatically receive a renewal notice before their Membership expiry date. Prompt Membership renewal ensures no interruption in service. Your card should be handy at all times to take advantage of the many valuable savings opportunities. For more information on these programs, look in the Member Rewards section of this handbook.

Compare The Benefits!

Service Benefit	CAA Basic 	CAA Plus 	CAA Plus/RV 
Free Emergency Towing	Up to 10km	Up to 250km	Up to 250km for your dual wheel camper/motorhomes, dual wheel unloaded pickups & trailers
Emergency Fuel Delivery	Free	Free , PLUS Free fuel, to get to the nearest service station	Free , PLUS Free fuel, to get to the nearest service station
Emergency Extraction Service	Free	Second service vehicle & second driver	Second service vehicle & second driver
Locksmith Service	Up to \$50	Up to \$100	Up to \$100
Motorcycle Coverage	Light services only- boosts, air, gas	Towing up to 250km	Covered under PLUS
Travel Accident Insurance	\$100,000	\$500,000	\$500,000
Trip Accident Insurance	Up to \$300	Up to \$500	Up to \$500
Legal Defence Reimbursement	Maximum \$50	Maximum \$100	Maximum \$100
TripTik® TourBook® & Maps	Free	Free	Free

Member Protection



Legal Defence Benefits

If you're charged with a traffic offence anywhere in the world, CAA will reimburse basic Members up to \$50 for legal fees and **Plus Members up to \$100**. Coverage is for Members who believe they were unjustly charged and enter a not guilty plea in court. Excluded violations: parking offences, while driving under the influence of alcohol, drugs or narcotics under the Criminal Code. Violations incurred while driving a commercial vehicle are not covered. Receipts must be submitted within 60 days of the court date and Members must be and remain in good standing at the time of the violation and court date.

Valid once per Membership year.

Emergency Cheque Cashing

Members in good standing, who find themselves stranded without cash more than 80 km (50 miles) from home, may cash a personal cheque for up to \$100 at most CAA/AAA affiliated offices in Canada or the US. Just present your Membership card and other required photo identification. (Limits apply)

Trip Accident Assistance

If you are involved in a reportable motor vehicle collision more than 160 km (100 miles) away from home, we will reimburse you for unforeseen expenses resulting from that accident up to a limit of \$300 for Basic Members and **\$500 for Plus Members**. This benefit applies for up to 72 hours after the accident and covers ONE of the following: rental car (from a licensed car rental agency), or local lodging and meals, or commercial transportation to your destination or home. Receipts are required for expenses to be claimed, as well as a copy of the police insurance report. The Member must be driving at the time of the accident.

Travel Accident Insurance

When purchasing airline tickets through CAA Travel, Members automatically receive \$100,000 travel accident insurance.

Plus Members receive \$500,000 insurance.

Arrest Bond/Bail Bond

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

For assistance contact 1-800-222-4357. (Refer to the inside back panel of this handbook for your personal Arrest Bond/Bail Card).

Theft and Hit-and-Run Rewards

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

Member Advocacy

From distracted driving to better roads, CAA works on behalf of its Members at all levels of Government. CAA is also an active supporter of several community services.



Added Benefit...

CAA Magazine keeps you informed of the latest news in travel, motoring and Member benefits. This magazine is published and delivered to your door four times a year.

Emergency Road Service



Emergency Road Service is available 24 hours a day, seven days a week and is designed to assist you in an emergency when the vehicle you are either driving or riding in becomes disabled. Your Membership coverage applies to you and applies to those emergency and towing services listed in this booklet. Please take a few minutes to acquaint yourself with the Emergency Road Service (ERS) provided by CAA Niagara.

How to Obtain Emergency Road Service

In Niagara

1-905-684-4396
1-905-945-5976 (Grimsby)
Cell phones: *CAA (*222)

Online

www.caa.niagara.net
(you must have an online account for this service)

When Travelling

- (1-800-CAA-HELP) 1-800-222-4357
- *222 on your cell phone will reach the nearest CAA or AAA dispatch centre toll free
- Consult the white pages of the phone directory.

For faster service, please have the following information available:

- CAA Membership number and expiration date
- Year, make and model of vehicle
- Plate number and province
- Location of vehicle and problem with vehicle
- Phone number from where you are calling

Driver's licence and membership card must be presented to CAA service operator for service to be rendered.

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

Always call CAA first to ensure that the nearest available service vehicle is dispatched for assistance. Do not call a local garage or towing company unless CAA service is unavailable, otherwise full reimbursement of service delivery costs may not be possible.

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

We select Emergency Road Service facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the parts and equipment to make repairs.

When your vehicle cannot be made operable by providing the services listed in the brochure, CAA/AAA will assist you in finding the nearest open place of repair. If a repair facility cannot be located, CAA/AAA will assist you in obtaining lodging or alternative transportation, which will be at your own expense.

Charges for service that exceed the benefits listed will be at the prevailing hourly or mileage rate of the region where service is provided.

For your protection, service cannot be provided to unattended vehicles.

At your request and at your cost, the club will, if appropriate, arrange for you to be transported back to your disabled vehicle and transported after service has been rendered.

During severe weather conditions, civil disturbances or national emergencies, service may be temporarily suspended.

In most areas, Emergency Road Service facilities are independent businesses and are not employees of the Canadian Automobile Association (CAA) or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the facility providing the emergency road service.

Eligible Vehicles

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

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

Dual wheel campers/motorhomes are eligible for all services except towing, extrication/winch and tire service. Dual wheel unloaded pickup trucks are eligible for all services except tire service. Rented passenger vehicles and commercial vehicles are eligible for service. *Taxis, limousines, commercial cubed vans and dual wheeled commercial cubed vans are not eligible under any CAA policy.*

Plus RV Membership is designed for recreational type vehicles and is required when the applicable "vehicular unit" has more than four wheels. Vehicle definitions:

Motorized RVs: A recreational vehicle driven under its power and is not towed behind another vehicle.

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

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

Trailers: Trailers pulled on a ball type hitch (i.e. boat, motorcycle, horse, snowmobile, utility, travel, hardtop or tent trailers)

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

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

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

Emergency Service

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

Flat Tire

If your vehicle's spare is inflated and serviceable, it will be installed to replace a flat tire. If no inflated spare is available, the vehicle will be towed in accordance with the towing provision. **CAA Plus RV provides for the replacing of the flat tire with the vehicle's mounted spare.**



Battery Boost & Battery Replacement

A battery boost will be provided in an attempt to start your vehicle. If the vehicle cannot be started within a reasonable amount of time the towing provisions will apply.



CAA Niagara also operates a Battery Express program, designed to get you on the go when your battery lets you down. This service can be requested by calling **905-684-4396**. We'll test your old battery and, if necessary, you can purchase a new CAA branded battery with a 3-year warranty, right on the spot. We will install your new battery and dispose of your old one in a safe, environmentally sensitive manner. CAA Member discounts apply.

Fuel Delivery

A limited supply of fuel will be delivered to your disabled vehicle to enable you to reach the nearest open service station or your vehicle will be towed in accordance with the towing provisions, listed below, to a facility where fuel is available. Specific brands or octane ratings cannot be promised. The cost of the fuel will be based on pump prices current at the time of delivery. **CAA Plus and CAA Plus RV Members receive the fuel free of charge.**



Mechanical Adjustments

Minor/temporary adjustments, not requiring parts or supplies, will be made in an attempt to enable your vehicle to operate safely under its own power. If the vehicle cannot be placed in safe driving condition, the towing provisions will apply.

Lockout Service



If your keys are locked inside the vehicle, a service provider will be sent to gain entrance. If your keys are lost, broken or the service provider cannot gain entrance to your vehicle, locksmith service or reimbursement for locksmith service up to \$50 will be provided. In cases where the vehicle cannot be made operable, towing service will be provided in accordance with CAA Niagara towing provision. **CAA Plus Members receive up to \$100 for work needed to make the vehicle operable.**

Extricating/Winching

Your vehicle will be extricated/winched when it can be safely reached from a normally travelled or established thoroughfare. If special equipment, additional manpower or vehicles are required, the associated costs may be at your expense. **CAA Plus Members are covered for a second vehicle and operator for up to one hour at the scene.**

Towing Service

When your vehicle cannot be safely driven after attempting any of the listed emergency services, your vehicle will be towed to the ERS facility rendering the service or a repair facility en route, or 10 km in any direction from the point of disablement at no charge. **CAA Plus Members will be towed to a repair facility of your choice up to 250 km in any direction from the point of disablement.**

Emergency Repair Cheque Acceptance

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

Emergency Road Service Limitations

CAA road service is intended to help Members with common **emergency** problems for which we can provide assistance. For this reason, CAA does not provide:

- Service to loaded or altered vehicles where the provision of the service may jeopardize the load or damage the vehicle.
- Service to unattended vehicles unless pre-authorized by CAA.
- Services that may be chargeable to an insurance company as the result of a fire, theft or vandalism.
- Collision towing, where the policy of an insurance company owned by a provincial Crown Corporation operating exclusively within a province pre-empts CAA service.
- Second or additional trips by the service person on any one call, including re-tows from residence to repair facility.
- Service to a vehicle that: is abandoned or stolen; is to be towed to a salvage yard; has failed a safety inspection; is impounded due to a legal infraction; unplatd, or unlicensed.

- Service to a vehicle willfully driven into an area not regularly travelled, eg. vacant lot, open fields, beaches, impassable private or recreational roads, yards, mud or snow filled driveways or alleys (service persons will not shovel snow), construction sites or other locations that cannot be reached safely.
- Service to school buses and vehicles for hire, identified as taxis and limousines.
- Impound and storage fees due to towing as a result of infractions of local ordinances or laws.
- Cost of parts, labour and repairs.
- Accepting appointments for service calls.

Alternate Service

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

Emergency Road Service Maximums

To ensure fair and efficient service to all Members, CAA has reasonable limitations and regulations as set forth by its officers and directors acting in the interest of all Members whose Membership dues pay for all services. Emergency Road Service benefits will be suspended to Primary Members who exceed six Emergency Road Service calls during a Membership year and to Associate Members who exceed four Emergency Road Service calls per Membership year. Members who reach these limits will be offered service at a special rate; the Member will be required to pay at the time of service.

All CAA Plus or CAA Plus RV Emergency Road Service is suspended when a Member surpasses his or her Emergency Road Service call allotment for the remainder of the Membership year. Upon renewal of Membership, full services are reinstated.



Additional Information

Money Back Guarantee

Under certain conditions, there is a money back guarantee if you are not satisfied with our services during the first 30 days of your new Membership. If you have any questions or require assistance in any Membership matter, please contact your nearest CAA office. Note: Enrollment fee is non-refundable.

Refund Policy

All requests for Membership refunds must be made in writing and include your Membership card. All cancellations are subject to an administration fee up to \$20.

Moving or Transferring Out of Territory

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

Changes To Your Membership

All changes to your Membership such as name, address and phone number can be made to our membership services representatives directly by mail, telephone or in person at any of our branch offices.

Membership Renewals

You will automatically receive a renewal notice before your Membership expiry date. Prompt renewal ensures there is no interruption in service. When a Member does not renew his/her Membership by the expiry date, the Membership is considered to be lapsed and service can only be provided upon renewal of that Membership. This applies to the entire range of CAA services. Membership can be renewed using a major credit card online at our website www.caa.niagara.net, at major bank websites, by telephone banking, by credit card over the phone or by cheque, cash or debit in person. Past due renewals are subject to an enrollment fee.

Express Renewal

Get \$5 off your Membership fees just by joining Express Renewal. Use your credit card and never run the risk of being without CAA's safety, security and Member savings. Your Membership dues will automatically be applied to your major credit card. To take advantage of this **one-time** savings, just call or visit one of our branches listed on the back of this handbook.

CAA Niagara Decals

A CAA decal helps our Emergency Road Service drivers locate your vehicle quickly and easily. It also identifies you as a CAA Member to our affiliated Clubs and contract stations throughout North America. No one helps you like CAA. Display your decal proudly!

Lost or Stolen Membership Cards

If your CAA card is lost or stolen, you can obtain another card by calling any of our local offices. At that time, we will process a request for your new card and it will be mailed directly to your home.

We Respect Your Privacy

CAA Niagara has a comprehensive Privacy Policy. For more information contact our Chief Privacy Officer at **905-984-8585** or visit www.caa.niagara.net.

CAA Niagara's towing benefits exceed those of other CAA Clubs. Additional up-front fees may apply when receiving service outside of Niagara. These will be reimbursed according to CAA Niagara's rates and limitations.

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All monetary amounts listed in this publication are in Canadian dollars.



CAA NIAGARA ARREST BOND/BAIL BOND

(Applies only in USA)

- CAA NIAGARA, guarantees the appearance of its Member in court, when required, up to the expiry date on the membership card. The CAA Membership card can be accepted against an arrest bond, up to \$5,000 to secure a bail bond, for any traffic violation EXCLUDING violations involving driving while under the influence of intoxicating liquors, drugs or narcotics.
- Failure to appear for violations, driving on a suspended/revoked driver's licence, hit and run, failure to present evidence of insurance, illegal use or falsification of licence or registration, engaging in a felony, attempting to elude/eluding police, or while driving a vehicle used for commercial

1-800-222-4357

**Please keep in your wallet with Membership card.
Must be remitted with Membership card when posting bond.**



P.O. Box 1440, St. Catharines, ON L2R 6S3

www.caa.niagara.net

For Emergency Road Service please call:

1-800-CAA-HELP

1-800-222-4357 or *222 from your cell phone

Your CAA Niagara offices to serve you:

- | | |
|----------------|--|
| Thorold | 3271 Schmon Pky.
Thorold ON L2V 4Y6
905-984-8585 |
| St. Catharines | 76 Lake Street
St. Catharines ON L2R 5X4
905-688-0321 |
| Niagara Falls | 4465 Drummond Road
Niagara Falls ON L2E 6C5
905-357-0001 |
| Welland | 440 Niagara Street
Welland ON L3C 1L5
905-735-1100 |
| Grimsby | 155 Main Street East
Grimsby ON L3M 1P2
905-945-5555 |



363 Lake Street, St. Catharines, ON L2N 4H5
905-682-0011