



Insurance
Travel
Roadside
Rewards



Member Benefits Guide

Welcome to CAA Manitoba

Welcome to Manitoba's largest auto club! With your membership, you have access to a variety of benefits and services exclusive to CAA Members. From our renowned roadside assistance and travel agency to CAA Rewards® and home insurance, your membership is there for you whether you are at home or on the road.

To ensure you get the most from your membership, take a moment to review the information in this guide.

Online services available at caamanitoba.com:

- Request Emergency Road Service
- Track your road service request (where available)
- Find CAA Approved Auto Repair Services (AARS™) facilities
- eBilling and Automatic Renewal payment options
- CAA Rewards Member-exclusive savings and special offers
- Free app to request roadside assistance and find exclusive deals near you.
- Check your CAA Dollars® balance
- Travel savings and offers
- Easy travel bookings (flight, cruises, hotels, cars)
- Order maps, online TripTik® and digital TourBook®
- Free app for road service, maps and where to save at home, in Canada, the U.S. and around the world
- Free, instant quotes on new CAA Premium Batteries
- Search new and used vehicle prices
- Diagnose common vehicle problems
- Free, no-obligation quotes on travel insurance¹ and home and property insurance

¹CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company.

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This brochure and all CAA Manitoba Memberships are subject to the Membership Terms and Conditions. Visit caamanitoba.com/terms for more information.



CAA Service Tracker™

Track your CAA service provider en route (where available).

Visit caamanitoba.com/servicetracker to learn more.



Stay Connected

Sign up to receive emails for the latest CAA news.
caamanitoba.com/email

CAA on the Go

Download the CAA Mobile App™.
caamanitoba.com/app





Membership Overview

Whether you drive a little, a lot or not at all, CAA offers a choice of coverage and a range of benefits to suit your needs and lifestyle.

Membership Coverage

Your membership covers you, not your car, which means our famous Emergency Road Service (ERS) covers you no matter which vehicle you're in – yours, a friend's or even a rental.²

CAA Manitoba Membership is available to those residing in Manitoba and Nunavut. When travelling outside the province, your CAA Membership benefits and services are extended throughout Canada and the U.S. through a network of CAA/AAA clubs (some exceptions may apply).

CAA offers three levels of membership with varying benefits: **CAA Classic**, **CAA Plus (and Plus RV)** and **CAA Premier (and Premier RV)**. The differences in roadside assistance coverage and additional Member benefits are explained in the chart on the next page and throughout the book. If no distinction is made, all levels of membership receive the same level of assistance.

Your membership is non-transferable. Your spouse, for example, would not be eligible for roadside assistance or Member savings under your membership. You may carry only one valid CAA Membership at a time.

Keep your membership card with you or use the CAA Mobile App™ as you will need to present your card anytime you are requesting service or when saving at a CAA Rewards partner location.

²Visit caamanitoba.com/terms for more information.

Benefits:	Classic	Plus	Premier
Who's it For?	Members who commute for short distances.	Members who commute and love road trips.	Members who commute or want maximum coverage and benefits.
Roadside Assistance			
Type of Vehicles Covered	Cars and bicycles	Cars, motorcycles and bicycles	Cars, motorcycles and bicycles
RV Option	–	For an extra \$70 CAD	For an extra \$65 CAD
Number of Service Calls ³	4 per year	4 per year	5 per year
Towing Service ⁴	up to 10 km	up to 200 km	4 tows up to 200 km 1 tow up to 320 km
Motorcycle Rescue	–	✓	✓
Fuel Delivery ⁵	FREE delivery	FREE gas and delivery	FREE gas and delivery
Vehicle Lockout Service	up to \$50 CAD	up to \$100 CAD	up to \$100 CAD
Extrication/Winching	1 vehicle and 1 driver	2nd vehicle and driver for up to 1 hr if required	2nd vehicle and driver for up to 1 hr if required
Mobile Battery Service ⁶	✓	✓	✓
Bike Assist™ ⁷	✓	✓	✓
Savings and Rewards			
Exclusive Savings with CAA Rewards	✓	✓	✓
Merchandise Savings	Member pricing	Additional 5% off Member pricing ⁸	Additional 10% off Member pricing ⁸
Travel Services			
Full Service Travel Agency	✓	✓	✓
Passport Photos	\$9.95 CAD/set of 2	1 FREE set per year	2 FREE sets per year
Trip Interruption ⁹	up to \$300 CAD (accident only)	up to \$600 CAD (accident only)	up to \$2,000 CAD
Maps, online TripTik® and digital TourBook®	✓	✓	✓
Two-day Complimentary Rental Car with Tow	–	–	✓
Vehicle Return	–	–	✓
Insurance Services			
Member Discounts	✓	✓	✓
Value-added Benefits			
Drive You Home ¹⁰	✓	✓	✓
Ride Assist™	–	–	✓
Dedicated Toll-free Telephone Number	–	–	✓

Terms and conditions apply. See page 35 for details.

Primary Member

A Primary Member is the main membership contact for the Associate Members and for the purpose of account maintenance and changes.

Associate Memberships

Associate Memberships are available, at a reduced rate, for other individuals living at the same address as a Primary Member.

Upgrading Coverage

Memberships can be upgraded at any time to a higher level of coverage for an additional cost. There is a 24-hour waiting period for towing benefits on new Plus and Premier Memberships or when upgrading from a Classic Membership. All new memberships include up to 10 km of towing upon joining.



Gift Memberships

Give the gift of a CAA Membership as a one-time purchase or on an ongoing basis. Recipient must reside in CAA Manitoba territory.

Membership Renewal and Payment Options

You will receive a renewal notice each year prior to your membership expiry date. For your convenience, enrol in eBilling and/or a pre-authorized payment option:

- eBilling: Your renewal notice will be sent electronically
- Automatic Renewal: Your membership dues will be charged automatically to your credit card or withdrawn from your financial institution each year at renewal time
- Monthly Pay: Your annual dues will be divided into 12 monthly payments, which will be automatically charged to your credit card or from your financial institution

For membership and payment options, visit caamanitoba.com/options, any CAA Store or call (204) 262-6000 or 1-800-222-4357.

If a membership is not renewed by the expiry date, the membership is considered to be lapsed and all services are suspended until payment has been received.



Your CAA Membership Card

Your membership card is your key to savings and accessing roadside assistance if the need arises. If you lose your card or need a replacement, call Member Services at (204) 262-6000 or toll-free at 1-800-222-4357 to have a new card mailed to you. You can also access a digital version of your membership card through the CAA Mobile App™.

CAA Dollars

The Primary Member is the default beneficiary of any accrued CAA Dollars, even if earned by the Associate Member(s). CAA Dollars are stored in the Primary Member's account and will automatically be redeemed towards your next year's membership. See page 32 for details on CAA Rewards and CAA Dollars.

Moving Out of Province?

Be sure to notify us of any change in address. If you are moving outside Manitoba or Nunavut, we will notify the local affiliated CAA/AAA club to transfer your renewal. Until then, you continue to be covered as a CAA Manitoba Member.

Membership Refunds

CAA Memberships are fully refundable within the first 30 days of joining or renewing. The amount of the refund will be based on your annual fees paid less any services rendered in the first 30 days.

Quality of Service

Your satisfaction is our top priority. If you feel service has been less than satisfactory, please contact CAA Member Services at (204) 262-6000 or toll-free at 1-800-222-4357. In many cases a simple phone call may solve the problem. Any damages resulting from the delivery of service by a CAA provider must be reported to CAA within 24 hours of the incident and prior to any repairs being rendered.



Automotive Benefits



Emergency Road Service (ERS)

Our Emergency Road Service (ERS) is among the best in Canada and the U.S., and it is the number one reason why people join and remain Members of CAA Manitoba. ERS with CAA Manitoba provides you (not your vehicle) with **24-hour roadside assistance anywhere in Canada or the U.S. 24 hours a day, 365 days a year.**

ERS is available when the vehicle you are driving or riding in is unable to operate safely due to mechanical failure. CAA's commitment is to make the vehicle operable at the location of breakdown or, if that is not possible, to tow it to a service facility. ERS coverage provides towing to a service facility of your choice, free of charge, within a 10 km radius (or up to 200 km radius for Plus Members and Premier Members or one tow up to 320 km for Premier Members – see "Towing Service" on page 15 for more details).

Requesting Service



If you require roadside assistance, help is just a call or click away:

- In Winnipeg, call (204) 262-6000
- Elsewhere in Canada and the U.S., call 1-800-CAA-HELP (1-800-222-4357)
- Cell users, call toll-free *222 (*CAA)
- Dedicated phone number for Premier Members
- Online at caamanitoba.com
- Via the CAA Mobile App™
- Text RESCUE to 222247 (CAA247)¹¹

¹¹Please note that standard message and data rates may apply.

For your convenience, roadside assistance phone numbers and our website are located on the back of your CAA Membership card.

Please have the following information ready when you call for roadside service:

- 1) Your membership number
- 2) Location and description of the disabled vehicle
- 3) Type of service needed (flat tire, dead battery, stuck, etc.)
- 4) Phone number where we can contact you 10 minutes before the service vehicle arrives
- 5) If necessary, where to tow the vehicle

Please note:

- You must be at or near the vehicle, when the service provider arrives to receive service (CAA will accommodate you in extenuating circumstances)
- You can receive updates about your ERS request, including changes in estimated arrival time, via text or CAA Mobile App
- You may track your request online with CAA's Service Tracker (where available)
- If the problem is resolved before the service provider arrives, please notify CAA immediately to cancel the request as each service call is charged against your membership, whether or not it is completed
- You must have your membership card and government issued photo identification ready for presentation to the service provider
- Please make arrangements with a repair facility prior to placing your request to CAA to ensure your vehicle will be accepted for repairs. We can assist you in locating an available repair facility if needed. If immediate repairs cannot be made, CAA will assist you in finding lodging or alternative transportation. Costs are your responsibility.

Service Eligibility

Service provided is based on membership level at time the call is placed.

CAA Classic, CAA Plus and Plus RV:

Provides up to **four** Emergency Road Service calls per membership year.

CAA Premier and Premier RV: Provides up to **five** Emergency Road Service calls per membership year.

If your requirements happen to exceed the allotted calls per year, there will be a charge for the extra services at reduced membership rates.

Note:

- Your personal cheque up to \$400 CAD (or \$250 U.S.) will be accepted for emergency repairs and service that have been provided by any affiliated CAA/AAA contract facility. You must present your valid CAA Membership card at the time of payment. The name on the cheque must match the name on the membership card.

Vehicle Eligibility

CAA Classic: Provides service to licensed four-wheel passenger, pleasure or recreation vehicles (vans, pickup trucks, recreation vehicles and four-wheel motorhomes included). Limited service to dual wheel pickup trucks and recreation vehicles.

CAA Plus: Provides service to licensed four-wheel passenger, pleasure or recreation vehicles (vans, pickup trucks, recreation vehicles and four-wheel motorhomes included) and motorcycles with or without sidecars.¹² Limited service to dual wheel pickup trucks and recreation vehicles.

CAA Plus RV: Provides all the same benefits and services as Plus as well as service to dual wheel drive axle licensed motorhomes, dual wheel pickups, campers and the following types of trailers: travel, horse, snowmobile, utility and boat. Trailer towing is limited to the nearest repair facility and/or any destination within 200 km of the point of breakdown. Additional restrictions may apply.

CAA Premier: Provides service to licensed four-wheel passenger, pleasure or recreation vehicles (vans and four-wheel motor homes included), motorcycles with or without sidecars¹² and limited service to dual wheel pickup trucks and recreation vehicles.

CAA Premier RV: Provides the same benefits and

services as Premier as well as service to dual wheel drive axle licensed motorhomes, dual wheel pickups, campers and the following types of trailers: travel, horse, snowmobile, utility and boat. Trailer towing is limited to the nearest repair facility and/or any destination within 200 km of the point of breakdown. Additional restrictions may apply.

Note:

- CAA Classic, CAA Plus and CAA Premier Memberships exclude tire and extrication service to dual wheel vehicles (refer to CAA Plus RV and CAA Premier RV coverage). If you are a CAA Classic, CAA Plus or CAA Premier Member towing a light duty trailer, additional charges for recovering it will be your responsibility.
- Rented passenger vehicles are also eligible for service with the exception of taxis, limousines, school buses and off-road vehicles.
- Coverage for horse, snowmobile, utility and boat trailers in Canada are within the scope of CAA Plus RV and CAA Premier RV benefits and will be provided without cost. This service obtained within the U.S. must be paid for by the Member and refund claimed from the Member's home club.
- Only RV Members are covered for trailers being towed.

¹²Motorcycles (with or without sidecar) qualify for all services for CAA Plus, Plus RV, Premier and Premier RV. In Canada, motorcycle service within the scope of these benefits will be provided without cost. Motorcycle service obtained within the U.S. must be paid for by the Member and refund claimed from the Member's home club.

Services Available

- Accident Assist (Premier only)
- Mobile Battery Service
- Bike Assist
- Drive You Home
- Extrication/Winching
- Flat tire service
- Fuel delivery
- Vehicle Lockout Service
- Mechanical first aid
- Motorcycle Rescue
- Ride Assist (Premier only)
- Towing
- Trip Interruption and Vehicle Return



Accident Assist

CAA Premier and Premier RV: When you call for roadside assistance at the time of an accident or breakdown, a CAA representative can help you contact family members, locate restaurants and find hotel accommodations if you are out of town.

Mobile Battery Service

Boosting service will be provided in an attempt to start your vehicle. If the vehicle cannot be started within a reasonable amount of time, the towing provision will apply.

If your car battery is dead, we may be able to install a new CAA Premium Battery on the spot. Installation and disposal of a CAA Battery is free. Available in Winnipeg and Brandon for most passenger vehicles (some restrictions apply - see Membership Terms and Conditions for details). Low Member pricing is available on batteries (cost is dependent on the make and model of the vehicle). CAA Premium Batteries are high quality and are backed by a 72-month warranty including free replacement in the first three years (some exceptions apply). Plus, battery service calls with a purchase **do not** count as one of your annual service calls.

Battery testing services are also available to prevent a dead battery before it happens with on-the-spot battery and replacement service (available in Winnipeg and Brandon only – see page 21 for details).

Battery Service Insta-Quote: For full details, visit caamanitoba.com/battery or call (204) 262-6000 in Winnipeg or 1-800-222-4357 in Brandon.

Bike Assist™

In the event there is a problem with your bicycle that cannot be fixed on the spot, we'll transport you and your bike home, to a repair shop of your choice, or to our preferred repair partner, Olympia Cycle & Ski (326 St. Mary's Rd).¹³

¹³The same towing distance limits that apply to towing vehicles will apply to transporting bikes and is considered as one roadside assistance call. However, towing limits within Winnipeg city limits are waived to take you and your bike to Olympia Cycle & Ski at 326 St. Mary's Rd.

Drive You Home

If you are unable to drive due to illness, accident, medical treatment or injury, CAA can take you and your eligible vehicle home. Benefit counts as one service call, limit of one call per membership year and distance varies based on the kilometers for towing allowed on your membership level.

Note: There may be restrictions on our ability to transport passengers in our trucks. Please confirm when requesting ERS. Service is not available for recreational vehicles.

Extrication/Winching

Your vehicle will be extricated/winched when it can be safely reached from a normally travelled or established thoroughfare. See page 18 for details on Emergency Road Service Limitations.

CAA Classic: Coverage includes one vehicle and one operator. If special equipment or additional manpower or vehicles are required, the associated costs may be at your expense. If the vehicle cannot be safely operated after extrication, towing benefits will apply. We will tow you and only count the extrication and towing service as a single service call.

CAA Plus, Plus RV, Premier and Premier RV:

You are covered for a second vehicle and operator for up to one hour at the scene. If the vehicle cannot be safely operated after extrication, towing benefits will apply.



Flat Tire Service

CAA Classic, Plus and Premier: On four-wheeled vehicles, a flat tire will be replaced with your inflated spare tire.

If an inflated spare is not available or if the service provider is unable to safely change or remove the tire, then towing provisions will apply. Service does not include tire repair, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires or seasonal tire changeovers. After having a tire changed, it is recommended to have your wheel lug nuts re-torqued after 80-100 kms.

CAA Plus RV and Premier RV: On a dual-wheel vehicle or trailer, a flat tire will be replaced with your inflated spare tire. If necessary, the towing provision will apply. Service does not include tire repair, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires or seasonal tire changeovers.

Fuel Delivery

CAA Classic: If you run out of fuel, a limited supply will be delivered to your disabled vehicle, enabling you to reach the nearest service station or towing provisions will apply. Member pays fuel cost at this level.

CAA Plus, Plus RV, Premier and Premier RV:

A limited supply of fuel (free of charge) will be delivered to your disabled vehicle to enable you to reach the nearest open service station; or the vehicle may be towed in accordance with the towing provision.

Note: Does not include diesel fuel; specific brands or octane ratings cannot be guaranteed.

Vehicle Lockout Service

A service provider will attempt to safely gain access to the vehicle when the keys are locked inside, you've lost the key or the ignition key is broken and the vehicle is inoperable.¹⁴

CAA Classic: CAA provides up to \$50 CAD (including parts) for locksmith service required in the attempt to either gain access to the vehicle or make it operable.

CAA Plus, Plus RV, Premier and Premier RV:

CAA provides up to \$100 CAD (including parts) for locksmith service required in the attempt to either gain access to the vehicle or to make it operable.

For information about Residential Locksmith Service, see page 33.

Mechanical First Aid

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

¹⁴Not applicable to luxury cars.

Motorcycle Rescue

CAA Plus, Plus RV, Premier and Premier RV:

Emergency Road Services can be offered for your motorcycle or scooter. If towing is required, CAA can transport the motorcycle or scooter to a service facility in a specially designed trailer for motorcycles and scooters (on a first-come, first serve basis).

Ride Assist

CAA Premier and Premier RV: In the event of an accident or breakdown, CAA will help you find alternate transportation and contact family members. If you are out of town, we can also assist in finding hotel accommodations and nearby restaurants.

Towing Service

Towing will be provided if your vehicle cannot be placed in safe driving condition. Flatbeds or dollies will be provided when required by your vehicle service manual or *CAA Towing Manual* at no charge.

You should always call ahead to ensure the service facility can accept the vehicle for service (CAA will help you find a service facility if needed). If you choose to have the vehicle towed to a location beyond these limits or the service facility is unable to accept the vehicle, any additional costs are your responsibility.

CAA Classic: Your vehicle can be towed to a service facility, or to any location of your choice **within 10 km** from the point of breakdown at no charge. A charge per km will be applied by the service provider for any additional mileage over 10 km.





CAA Plus and Plus RV: Your vehicle can be towed to a service facility, or to any location of your choice **within 200 km¹⁵** from the point of breakdown at no charge. A charge

per km will be applied by the service provider for any additional mileage over 200 km.

CAA Premier and Premier RV: Your vehicle can be towed to a service facility or to any location of your choice **within 200 km¹⁵ from the point of breakdown at no charge. One of your five eligible calls may extend to 320 km for motorized vehicles.** A charge per km will be applied by the service provider to any additional mileage over 200 km after the 320 km tow has been used in a membership year.

In the event of a tow, Premier Members receive a two-day complimentary midsize car rental (one per year with a qualified tow¹⁶). Just call CAA within 48 hours from the time of tow and we'll arrange a rental car for your use. Service must be arranged by CAA and provided by CAA's preferred rental car partner, Enterprise Rent-A-Car®.¹⁷

¹⁵All new memberships include up to 10 km of towing upon joining. There is a 24 hour waiting period for the extended towing on new Plus and Premier Memberships or when upgrading from a Classic Membership.

¹⁶Qualified tow must be one of the five allowable roadside assistance calls. Benefit is valid for Premier Members at time of breakdown who are within 200 km from their residence. Member is responsible for subsequent days' rental charges, upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions, a valid credit card and other restrictions may apply; rental subject to availability.

¹⁷Enterprise Rent-A-Car is a registered trademark of Enterprise Holdings Inc.

Trip Interruption and Vehicle Return

If travelling by auto more than 200 km away from home and your trip is interrupted for more than 24 hours due to automobile accident¹⁸, mechanical breakdown¹⁹, auto theft²⁰ or unexpected illness or injury²¹, you may be eligible to claim certain expenses.

Eligible expenses within the first 72 hours immediately following the incident that would be reimbursed are either out-of-pocket expenses for meals and accommodation or commercial transportation to continue the trip or return home.

Reimbursement will be based on your membership coverage at time of incident.

CAA Classic: The combined annual limits payable are up to \$300 CAD (accident only).

CAA Plus and Plus RV: The combined annual limits payable are \$600 CAD (accident only).

CAA Premier and Premier RV: The combined annual limits payable are:

- Up to \$2,000 for breakdowns due to accident or fire, or in the event of theft
- Up to \$600 for breakdowns due to mechanical failure
- Up to \$500 for commercial transportation of the vehicle back to the Member's primary residence when an unexpected illness or injury prevents the completion of your trip

There can only be one Member claim per incident. Claims must be submitted within 60 days of accident or breakdown.

Please see the *Trip Interruption and Vehicle Return* brochure for conditions of coverage, exclusions and the claims procedure, available at caamanitoba.com/tripinterruption or at a CAA Store.

Note: ERS is provided by CAA's own road service staff or by affiliated CAA/AAA road service contractors (who are neither employees nor agents of CAA) under contract to provide ERS to CAA Members. While CAA is not responsible for acts or omissions of these independent contractors, CAA will assist you to resolve any complaints that may arise as a result of damage or unsatisfactory service.

¹⁸To be eligible for claims, Member must obtain a copy of the police and/or vehicle insurance report from MPI or applicable provincial/state insurer describing the incident and original receipts for repairs and allowable expenses to support claim. To be eligible for claims the Member's vehicle must have been deemed unsafe and/or inoperable by a licensed mechanic or vehicle technician. Proof of same condition must be provided by police and/or qualified mechanical technician.

¹⁹To be eligible for claims, Member's vehicle must have been deemed unsafe and/or inoperable by a licensed mechanic or vehicle technician. Proof of same condition must be provided by a licensed mechanical technician. Member must present original receipts of all eligible expenses.

²⁰To be eligible for claims, Member must present a copy of the police report and original receipts for allowable expenses.

²¹To be eligible for claims, Member must provide proof from a licensed medical facility or practitioner confirming the illness/injury and the Member's inability to operate their motor vehicle. Member must present original receipts of all eligible expenses.

Emergency Road Service Limitations

Our road service goal is to help the most Members possible with common emergency problems we can solve. In fairness to all Members, CAA Manitoba reserves the right to downgrade, cancel, revoke, not renew a membership, refuse service, impose a surcharge or cancel the membership of any Member. CAA coverage does not apply to the following non-emergency situations:

- Service to an unattended vehicle unless pre-authorized by CAA or prohibited by law. You must be present with the vehicle when the service provider arrives unless circumstances acceptable to CAA prevent you from being present.
- Towing from a repair facility when repair work has already been initiated unless released with proper authorization from repair facility.
- Towing when the vehicle was originally towed into the repair facility by CAA.
- Second or additional trips on any one call, including re-tows from residence to repair facility.
- Service on temporary winter roads.
- Service to vehicles in any unsafe or normally untravelled area, as well as off-road and private areas. This could include but is not limited to snow-filled driveways or alleys; construction sites or other locations which cannot be reached safely; open fields, beaches, riverbanks and floodways; private logging roads.
- Service to vehicles used for commercial purposes including taxicabs, limousines, school buses, small buses or vans used for public transit (including Handi-Transit) or trailers.
- Service to loaded or altered/modified vehicles, if service could jeopardize the load or damage the vehicle.
- Service by appointment. Service is first-come, first-served.
- Transportation of animals. You are responsible for making arrangements for the transportation of animals (except for service animals) in the event of a roadside assistance request requiring animal

transport. Please notify CAA Manitoba as soon as possible if you require special accommodation for a service animal.

- Maintenance and repair service to vehicles, other than minor emergency repairs or CAA Battery Service.
- Delivery or “taxi” service for Members. At your request and expense, however, CAA Manitoba will arrange for you to be transported to or from the disabled vehicle.
- Collision towing or when Manitoba Public Insurance (MPI) policy pre-empts CAA from providing towing services. This must be arranged with MPI.
- Towing service to or from a salvage yard or service to a vehicle, which has failed a safety inspection. Towing service may be available on a cash basis.
- Service to vehicles used in competition and drag races or on one-ton cube vans and box trucks.
- Towing a vehicle to or from a storage facility. Towing service may be available on a cash basis.
- Towing of unregistered or unlicensed vehicles may be available on a cash basis.
- Towing of a camper trailer or RV to or from a campsite may be available on a cash basis.
- There may be restrictions on our ability to transport passengers in our trucks. If you or a passenger requires additional assistance or special accommodation (due to a mobility limitation or traveling with child who needs a car seat), please notify us of your passenger requirements when requesting ERS.

Liability

Certain types of American and foreign-made cars (especially those with fiberglass bodies) and vehicles with owner-made modifications are difficult to tow without the chance of causing damage. In such cases, you may be asked to sign a damage waiver release.

Note: Any damages resulting from ERS service must be reported to CAA within 24 hours and before any repairs are done. CAA reserves the right to refuse claims submitted more than 30 days after an incident. Registered owner of the vehicle must be on scene with Member in the event of damage of the vehicle in order to sign the damage waiver form.



Extreme Weather Conditions and Reimbursement Policy

We make every effort to prepare for special circumstances, such as unfavourable weather. In severe weather, CAA responds to calls on a priority basis, providing service first to those Members whose vehicles are blocking roadways or otherwise posing a threat to public or personal safety. During extreme weather conditions, CAA reserves the right to suspend service to Members whose vehicles are in a place of safety. Your patience and understanding under these circumstances is appreciated.

If you are unable to receive service from CAA or its affiliated contractors, we'll reimburse you for services provided by another licenced service facility. Reimbursement is provided according to your level of membership and is based on club rates for the area.

To apply for reimbursement, fill out an ERS reimbursement form available at caamanitoba.com/reimbursement or by visiting a CAA Store. Please submit the form along with original receipts (photocopies and faxes cannot be accepted) within 60 days to:

CAA Manitoba
ERS Reimbursement Services
PO Box 1400
Winnipeg MB R3C 2Z3

Receipts must include payment documentation, Member's full name, correct address and vehicle year, make and model, as well as the full name and current address of the licensed service facility.

Since ERS coverage does not apply to parts, batteries, repairs or labour charges, these are not reimbursable and should be shown separately from ERS expenses on your receipt. CAA cannot provide reimbursement when service limitations apply.

Remember: Always call CAA first! If you use a facility other than CAA or its approved contractors, reimbursement may be denied.

On-the-Spot Battery Service

CAA Battery Service is convenient, fast and affordable.



The average car battery lasts three years, and often dies without much warning. CAA Manitoba offers free battery testing, and may even be able to offer on-the-spot battery installation to help you avoid the inconvenience of a dead battery before it happens. Plus, you can save up to \$100 in testing, labour and service costs compared to a garage.

Battery testing and installation for most passenger vehicles is available by appointment (in Winnipeg and Brandon only). To schedule an appointment, call:

Winnipeg: (204) 262-6000
Brandon: 1-800-222-4357

Low Member Pricing

CAA Premium Batteries are high quality and backed by a 72-month warranty including free replacement in the first three years (some exceptions apply).

For a free battery quote, visit caamanitoba.com/battery or call:

Winnipeg: (204) 262-6000
Brandon: 1-800-222-4357



Receive the Most Benefits with Premier Membership

CAA Premier Members enjoy even more benefits on the road and away from home, including:

- Dedicated toll-free number located on the back of your membership card
- Five service calls: four (4) up to 200 km and one tow up to 320 km
- Two-day complimentary mid-size rental car (in conjunction with one tow per calendar year)
- Ride Assist: assistance in contacting family members and finding alternate transportation if you are in an accident or a breakdown
- Accident Assist: assistance in finding hotel accommodations and nearby restaurants in the event of an accident or a breakdown out of town
- Trip Interruption and Vehicle Return

Not a Premier Member? Upgrade today.

Visit a CAA Store

Call (204) 262-6000 or toll-free 1-800-222-4357

Visit caamanitoba.com/upgrade

Note: All new memberships include up to 10 km of towing upon joining. There is a 24 hour waiting period for the extended towing on new Premier Memberships or when upgrading from a Classic Membership.



Approved Auto Repair Services (AARS)

This network of CAA-approved facilities throughout Canada and the U.S. provides a full range of automotive services and repairs. Our Approved Auto Repair sign is a sign of integrity. For Members, service or repairs at a AARS facility come with a minimum one year warranty or 20,000 km. In the unlikely event of a dispute with the AARS facility, CAA will act as an arbitrator, and make a final and binding decision.

For a directory listing of CAA Manitoba AARS facilities, visit caamanitoba.com/aars or contact Member Services at (204) 262-6000 or 1-800-222-4357.

CAA Rewards Facilities Partners

Participating AARS facilities are also CAA Rewards partners. Members can earn 3% in CAA Dollars up to 50 CAA Dollars per transaction at these locations. Visit caamanitoba.com/autorewards for a list of participating facilities. See page 32 for details about CAA Rewards and CAA Dollars.

Vehicle Inspection Service

Participating AARS facilities also offer a CAA Vehicle Inspection Service at special Member rates. It goes beyond the Provincial Safety Inspection to identify potential problems. For a complete list of facilities, visit caamanitoba.com/inspection, visit a CAA store, call (204) 262-6000 in Winnipeg, or call toll-free at 1-800-222-4357.



Auto Advice

Get free advice when buying, selling and leasing vehicles, including:

- New and used car pricing
- *Driving Costs Calculator*
- Recalls and Technical Service Bulletin information
- Vehicle tires and battery maintenance

Call (204) 262-6176 in Winnipeg, toll-free 1-866-464-6448 or email autoadvice@caasco.ca to speak with an auto advisor. Service is available Monday to Friday from 8:00 a.m. to 4:00 p.m. EST.

Partners and/or offers are subject to change without notice.





CAA Travel

Travelling?

Make CAA Travel Your First Stop.

We've been taking care of travellers for more than a century. As a full-service agency and part of the largest leisure travel agency in Canada and the U.S., CAA Travel offers expert advice, personalized service and the most up-to-date travel information. Our Travel Consultants specialize in ocean and river cruises, tours, Disney vacations, groups, destination weddings and honeymoons. Let us put together a travel package tailored to meet your needs, join us for a group tour, or hop onboard one of our famous escorted cruises.

Are you considering taking a holiday with friends and family? Group travel is easier than ever with CAA Travel. We can help customize a holiday for your group so you can see the world while we take care of the details.

Visit caamanitoba.com/travel to discover more about CAA Travel, or call us at (204) 262-6000 in Winnipeg or toll-free at 1-800-222-4357 to speak with a travel consultant.



Book Online

Whether you're looking to go to Vancouver or Varadero, we've got the online tools to help. You get the convenience of booking online with the added benefit of having a trusted Travel Consultant ready to help you if the need arises.

Book your vacation online at caamanitoba.com/book for:

- Scheduled and chartered flights
- Vacation packages

- Hotel reservations
- Car rentals
- Cruises
- Attractions

Travel Planning and Savings

As a CAA Member, you get the best tools for planning your vacation, plus Member-exclusive benefits!

Receive free maps and guides²², including:

- **Comprehensive maps** available by province, state, region and select cities
- **TripTik Travel Planner**, an online map and guide customized for your preferred route, which highlights hotels, restaurants and must see attractions, plus updated travel advisories and more
- **Digital TourBooks**, CAA/AAA's online travel handbooks, describe key points of interest, attractions and activities, as well as list Member discounts and CAA/AAA diamond rated restaurants and accommodations

Extraordinary Explorations®

Extraordinary Explorations provides CAA Members with unique group travel experiences throughout the world and are fully designed by CAA Travel experts. Our unique departures boast many inclusions, amenities and exclusive Member benefits. All of that coupled with travelling within a group of like-minded travellers. Visit caamanitoba.com/explorations for current Extraordinary Explorations departures.



²²Subject to availability.

Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice.

Extraordinary Explorations® is a registered trademark of CAA Club Group.

Solo EsCAApes™ Club

Love to travel but don't want to go alone? CAA Manitoba has the perfect club for you. The Solo EsCAApes Club is for people who are passionate about travelling but don't have a travel partner. It's an exciting way to see the world, share new experiences and build friendships, all while saving money and staying safe.

The club is free to join. Choose the Solo departure that interests you and fits your schedule and budget. To join the Solo EsCAApes Club, please contact any of our CAA Travel Consultants. Visit caamanitoba.com/solo for information on current Solo Club departures.



Passport Photos

Classic Members pay a nominal price for a set of two, plus tax. **Plus Members** receive one free set each year. **Premier Members** receive two free sets each year.

Hotel Discounts

CAA Members save and/or earn CAA Dollars at Best Western® Hotels & Resorts, Hilton Hotels & Resorts®, Hyatt® Hotels & Resorts and Marriott Hotels & Resorts®.

Car Rental Discounts

As a Member, you'll receive discounts and/or earn CAA Dollars at CAA's exclusive car rental partners Enterprise Rent-A-Car®, National® Car Rental and Alamo® Rent a Car.

International Driving Permits

An International Driving Permit (IDP) is a multi-language translation of your driver's licence, which allows you to drive a passenger vehicle while travelling in many foreign countries. CAA is the exclusive provider of IDPs in Canada. Learn more at caamanitoba.com/beforeyougo or visit a CAA Store.

Travel Insurance

CAA Travel Insurance Package Plans provide coverage for trip cancellation, interruption, lost luggage and more, and can include coverage for emergency medical expenses.²³ CAA Members save 10%²⁴ and enjoy a worry-free vacation.

²³CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire is required if you are 60 years of age and older.

²⁴Applies to CAA Members in good standing (CAA Membership dues paid in full by expiry date). Ten percent (10%) savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice.

Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice.

Discounted Attraction Tickets

Save on some of the most popular attractions in Canada and the U.S., including Disney World®, Universal Studios Florida™ and more.²⁵ Tickets must be purchased in advance from a CAA Store as these offers are not available at the park gates. For pricing information, please call (204) 262-6000 or toll-free at 1-800-222-4357.

²⁵Subject to availability.



Merchandise

Get special Member pricing on a wide range of products online at shop.caamanitoba.com or visit a CAA Store.

Products include:

- Luggage
- Travel accessories, including adapters
- Everyday and Travel Bags
- Manitoba Made collection
- Tilley®, Nordix®, PacSafe®, Raber Mitts™
- Safety/security/roadside kits
- Auto accessories
- And more!

Plus Members save an additional 5% and Premier Members save an additional 10% off the Member price online and in-store.²⁶

²⁶Plus applicable taxes, applied after discount is taken. Applicable only to Members in good standing. Excludes the purchase of gift cards, passport photos, membership fees, travel bookings, insurance, International Driving Permits, CAA Premium Batteries and movie and attractions tickets.

Logos and trademarks are the property of their respective owners. Partners and/or offers are subject to change without notice.



CAA Manitoba Insurance

Home and Property Insurance

Protect your home and belongings with insurance plans personalized for you. CAA Manitoba Insurance Brokers will help to find the right coverage for you and your family.²⁷

We offer insurance for:

- home
- condo
- tenant
- seasonal dwelling
- mobile home
- rented dwellings



Members Save

Qualifying discounts on extensive plans plus save more with the exclusive 10% Member discount²⁸ on policies from CAA Insurance Company. We offer several payment options including a monthly payment schedule that allows you to spread your payment over the year.

Visit caamanitoba.com/homequote for a free online quote.²⁹

Broker Services offered by MML Club Services Ltd. (o/a CAA Manitoba Insurance Brokers).

²⁷Underwritten by CAA Insurance Company, Red River Mutual or Aviva Insurance Company of Canada.

²⁸CAA Manitoba Member discount applies to home insurance policies underwritten by CAA Insurance Company. To qualify for the discount, you must be a current CAA Member in good standing. Subject to certain conditions and approvals. Underwriting eligibility rules apply.

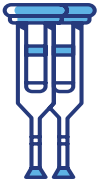
²⁹CAA Insurance online quote is an estimate only based on data provided by the user.

Auto Insurance

CAA Manitoba Insurance Brokers offers Autopac services at our Winnipeg and Brandon CAA Stores. Services include driver licensing, vehicle registration, off-road and rental car insurance, permits and so much more.



Call (204) 262-6065, 1-855-779-0677 or visit caamanitoba.com/autopac for more information.



Emergency Medical Insurance

Are you travelling outside Manitoba? CAA Manitoba recommends coverage for anyone travelling outside the province, as not all medical expenses are covered by Manitoba Health. We offer a variety of plans to fit your travel needs and CAA Members can save 10% on CAA Travel Insurance.³⁰ Speak to one of our travel insurance experts at 1-844-647-8723, visit us in-store or at caamanitoba.com/travelinsurance to find the right plan for you and your family.

Health and Dental

In partnership with Manulife Insurance, CAA Manitoba offers comprehensive supplementary health and dental coverage.³¹ It provides affordable protection against unexpected health care expenses and lets you choose the type and level of coverage that meets your needs.³² Contact a CAA Health and Dental Advisor at Manulife at 1-888-334-4568 or visit caalifeandhealth.ca for a quote.

Critical Illness Insurance

CAA Critical Illness Insurance will pay you a one-time lump sum benefit after being diagnosed with a life-threatening critical illness.³¹ This can help replace lost income, cover health care costs and protect your assets while you are recovering.³¹ Call a CAA Life Advisor at Manulife at 1-888-334-4561 or visit caalifeandhealth.ca for more information.



Term Life Insurance

CAA Term Life insurance plans are not one-size-fits-all.³¹ What works for you may not be right for someone else. The term you choose depends on your life stage. A life stage is simply a time in your life that is marked by pivotal events – getting married, starting a family, owning a home or nearing retirement. Because your needs change depending on what life stage you are in, it's important to tailor your Term Life insurance plan to meet those needs.³² Call a CAA Life Advisor at Manulife at 1-888-334-4561 or visit caalifeandhealth.ca for more information.

³⁰Applies to CAA Members in good standing (CAA Membership dues paid in full by expiry date). Ten percent (10%) savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice. CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company. Certain exclusions, limitations and restrictions apply. A Medical Questionnaire is required if you are 60 years of age and older.

³¹Life and Health & Dental Insurance are underwritten by The Manufacturers Life Insurance Company.

³²Conditions, limitations and exclusions apply. Available to Canadian residents only. See policy for details.





CAA Rewards



Exclusive Savings for CAA Manitoba Members

The concept is simple: shop online or in-store and save instantly and/or earn CAA Dollars for your purchases.³³ All because you're a CAA Member!

Shop the CAA Rewards eStore at caamanitoba.com/estore or save in-store with a wide variety of partners including Best Western, Dulux Paints, Montana's and more.

Save up to 50% on everyday purchases at more than 124,000 locations across Canada and the U.S.

Earn CAA Dollars at participating partners online and in-store for even more savings.

One CAA Dollar equals one Canadian dollar, so there's no confusing points or miles to calculate. CAA Dollars are stored in the Primary Member's account and will automatically be redeemed towards your next membership renewal. You can also choose to use them towards merchandise available at CAA Stores, movie and attraction tickets, vacations and more. To save your CAA Dollars for future use, call (204) 262-6000 or 1-800-222-4357 at least 90 days prior to your membership renewal.

Note: CAA Dollars cannot be used for membership renewal for Members on the Monthly Payment Plan, the purchase of gift cards or insurance products. CAA Dollars have no cash value and are non-transferable – see page 35 for more details. If you have any questions on this, please call (204) 262-6000 or 1-800-222-4357.

³³Refer to CAA Dollars details on page 35.

Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice. Visit caamanitoba.com/rewards for full details.

Residential Locksmith Service

If you've moved and would like a new set of locks, or if you simply lock yourself out of your home, CAA's Residential Locksmith Service will deliver. CAA's highly-qualified, bonded and insured locksmith technicians will come to your door Monday to Friday from 9:00 a.m. to 5:00 p.m. and install the latest in home security hardware including:



- Deadbolts
- Lock sets
- Security strikes
- Door wrap-around hardware
- Re-keying existing locksets and deadbolts
- Bump proofing of residential locks

This residential service is available in Winnipeg by appointment only. CAA Members receive a 10% discount on hardware. Call (204) 262-6266 for a free quote today.





CAA in Your Community

Your Voice

From its earliest days, CAA has been an advocate for better, safer roads. We continue those campaigns today, and speak out on behalf of all travellers and consumers. We're committed to providing Members with informative public service and safety programs. As always, our Members are the driving force behind the issues we raise in the House of Commons, provincial legislature and with municipal governments. We represent your views on issues from gas taxes and distracted driving to better roads and vehicle safety. Like us on Facebook, follow us on Twitter and Instagram or visit caamanitoba.com/community to stay up-to-date on the issues we're promoting.

Your Road Safety

Road safety resources are available to you as a Member of CAA. We provide free brochures and online tips on topics such as winter driving, fuel efficiency and purchasing a vehicle. Visit caamanitoba.com/safety to access seasonal driving tips, vehicle maintenance information and more.

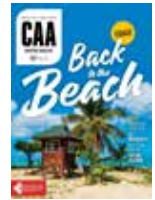
CAA School Safety Patrol® Program

CAA School Safety Patrol program ("SSP") works to secure safer school zones across Manitoba. Every school day, you'll see them on street corners, wearing fluorescent yellow vests to ensure the safety of fellow students. For more than 80 years, CAA Manitoba has provided training materials, guidance and equipment to patrollers in our province to ensure they get the job done safely for the good of the whole community.

©School Safety Patrol registered trademark is owned by, and use is granted by the Canadian Automobile Association.

CAA Manitoba Magazine

CAA Manitoba Magazine is an award-winning print publication³⁴ that features articles on a variety of topics, including travel, automotive, lifestyle, new Member benefits and services, as well as local news and events. Visit caamanitoba.com/magazine for the current issue, as well as past issues, of the magazine available online.



³⁴Source: Vividata Fall 2020

Terms and Conditions from page 5

³CAA Classic roadside benefits are activated immediately after joining. Plus and Premier roadside benefits become active 24 hours after joining. When upgrading from Classic to any other membership type a 24-hour wait period applies. When upgrading from Plus to Premier, your benefits are active immediately. 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.

⁴Classic Members receive four tows up to 10 km, Plus Members receive four tows up to 200 km and Premier Members receive one tow up to 320 km and four tows up to 200 km within Canada and the U.S.

⁵Does not include diesel fuel.

⁶CAA Manitoba's Mobile Battery Service Member benefit is exclusively available in Winnipeg and Brandon. CAA Battery representatives will deliver, install and recycle your battery at no extra cost, upon purchase of a new CAA Premium Battery. Call (204) 262-6000 in Winnipeg or 1-800-222-4357 in Brandon for details. Restrictions on service and battery availability may apply.

⁷Bike Assist counts as one of your allotted service calls during your membership year. Towing limits within Winnipeg city limits are waived to take you and your bike to Olympia Cycle & Ski at 326 St. Mary's Rd.

⁸Plus applicable taxes, applied after discount is taken. Applicable only to Members in good standing. Excludes the purchase of gift cards, passport photos, membership fees, travel bookings, insurance, International Driving Permits, CAA Premium Batteries and movie and attractions tickets.

⁹Refer to Trip Interruption on page 16 for details.

¹⁰Counts as one service call, limit of one call per membership year and distance varies based on the kilometers for towing allowed on your membership level. Only one Member per eligible vehicle transported.

TripTik and TourBook trademarks are the property of, and use is granted by, the American Automobile Association. The U.S.A. and Canada TourBooks are free to Members.

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 expiry date). CAA Dollars cannot be converted into currency at any time, and cannot be used to purchase CAA Premium Batteries, or to pay any amounts owing on your CAA Rewards® Mastercard®. Do not let your membership lapse or you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues (not applicable to Members on Monthly Pay).

©Mastercard is a registered trademark of Mastercard International Incorporated. Authorized use: National Bank of Canada.

®™CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association.

24-Hour Emergency Roadside Assistance

Phone:

(204) 262-6000 or 1-800-222-4357

Cell: *222 (toll-free in Canada and the U.S.)

Online:

caamanitoba.com/roadside

Via the CAA Mobile App™:

To download, visit caamanitoba.com/app

Via SMS:

Text "RESCUE" to 222247 (CAA247)

Standard message and data rates may apply.

CAA Store Locations

Winnipeg

- 870 Empress Street
- 501 St. Anne's Road
- Kildonan Place
1555 Regent Avenue W.
(exterior entrance only)

Brandon

- Unit C - 305 18th Street N.

Member Services

(204) 262-6000 or 1-800-222-4357

All locations are wheelchair accessible.

Please note: This guide is intended to provide you with an overview of CAA Member services and benefits. The information is accurate as of the current print date and is subject to change at any time. Please go online to caamanitoba.com for the most up to date version of this guide, or contact any CAA Store for details.

CAA 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 may share your personal information with business partners, service providers and suppliers of goods and services. Our service providers are only given the information they need to perform their designated functions. We may offer products and services jointly with our CAA Rewards® partners, and may disclose your basic Membership and contact information to such partners to offer you products or services. We share your personal information with affiliated companies within the CAA group of companies. CAA may also share your name, phone number and e-mail address with third party ad-servers such as social media platforms for targeted advertising purposes. If you apply for an insurance product with CAA, we will disclose the personal information in your application with the prospective insurance company, including Manitoba Public Insurance. If you wish to opt out of receiving marketing or promotional communications from us or change your communications preferences, you can call us at (204) 262-6000 or toll-free at 1-800-222-4357; or visit a CAA Store location; or click the "unsubscribe" link at the bottom of any of our emails to manage your email preferences or unsubscribe; or contact the Privacy Office. Please visit caamanitoba.com/privacy to view the Privacy Policy in full.

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