



Insurance
Travel
Roadside
Rewards

CAA Manitoba Membership Terms & Conditions.

For membership types:

Classic, Plus, Plus RV, Premier, & Premier RV.

Updated: April 1, 2020

Welcome to CAA.

Welcome to CAA Manitoba. For over 115 years, CAA has been helping Canadians stay mobile, safe and protected. We are Canada's largest not-for-profit automobile association with over 200,000 Members in Manitoba and Nunavut. We are also a strong advocate and voice for our Members on issues such as traffic safety, mobility, infrastructure and consumer protection.

This brochure outlines your CAA Membership responsibilities, coverage and rewards, and includes our Privacy Policy.

For most up to date Terms and Conditions, including our Privacy Policy, visit **caamanitoba.com**.

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Section 1.

Responsibilities of CAA Membership:

As a Member of CAA Manitoba, it is your responsibility to adhere to the terms and conditions of membership included in this document. This document should be retained in a safe place for future reference.

CAA Manitoba Members are expected to adhere to the following responsibilities:

- Carry 1 CAA Membership per person per Membership year
- Keep your contact and payment information current and up to date with CAA Manitoba.
- Keep in mind that membership is non-transferrable. (Note: membership covers you whether you're the driver or passenger.)
- Ensure that membership payments are made in full and on time to avoid service interruptions.
- CAA Manitoba's number one priority is safety. We ask for your understanding as calls are prioritized based on our Members' safety and not necessarily on time of service request.
- You must notify us at the time of a service request if you or a passenger requires additional assistance or special accommodation (i.e. due to a disability, limited mobility, travelling with a child in a car seat or travelling with pets/animals).
- Be prepared to show a valid membership card and government issued photo identification to CAA Manitoba service providers when requested.
- At all times, respect our CAA Manitoba employees, service providers and others associated with CAA Manitoba.
- Be respectful and professional at all times when communicating online, on our premises, attending any CAA events or participating in any of our forums. Do not use your membership as a means for engaging in criminal or illicit activity.

- If you are not renewing your membership, contact CAA Manitoba to ensure the account is updated and your subscription, if applicable, in the automatic renewal program is terminated.

• Accessibility for Manitobans Act (AMA) exception:

Certain exceptions to the membership exclusions listed above may apply to persons requiring special accommodation due to a disability. Please contact CAA Manitoba or visit our website caamanitoba.com for further details.

CAA's right to revoke membership:

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 for any lawful reason, including but not limited to failure to comply with the Member responsibilities and terms and conditions provided in this Agreement. At no time will CAA Manitoba tolerate harassment, intimidation, threatening or abusive behaviour and/or language directed at its employees, service providers, or other CAA representatives. Upon expiry, non-renewal or cancellation of membership, all accrued CAA Dollars® and credits will be revoked without refund or compensation.

Changes to membership – The terms, conditions, services, benefits, prices, policies and procedures of your CAA Membership are subject to change at any time. If after receiving notice of any change to the terms of your membership, you do not accept the new terms or do not wish to renew your membership, you may terminate your membership as of when the change takes effect.

Membership Types:

We offer several membership types, which include:

- Classic
- Plus
- Plus RV
- Premier
- Premier RV

Each membership type will have a set number of Roadside Assistance service calls per membership year. Service calls cannot be shared, combined or carried over to the next membership year. Once the number of service calls has been exceeded, CAA Manitoba will continue to facilitate the Roadside Assistance services described on the following

pages. However, any services in excess of the Roadside Assistance “maximums” will be subject to fees. The service provider has the sole discretion to require payment on site, or to invoice you for Services. For all membership types, **any service calls not covered by membership must be paid for by the requesting Member at the time of service.**

Summary of coverage per membership type (as of April 1, 2020):

	Classic
Type of Vehicle Covered	Cars, bicycles
Additional Cost	—
Roadside Assistance Service Calls	4
Towing Service	Up to 10 km
Emergency Gas & Delivery	Delivery only
Locksmith for Vehicle	Up to \$50 CAD
Battery Boost/Testing	✓
Extrication Service	✓
Trip Interruption	Up to \$300 CAD (accident only)
Bike Assist™	✓
Drive You Home	✓
Passport Photos	\$9.95/set of two
Merchandise Savings	Member pricing
Vehicle Return Benefit	—
Two-Day Complimentary Rental Car with Tow	—
Residential Locksmith Member Discount	✓

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. 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.

	Plus	Premier
	Cars, motorcycles, bicycles	Cars, motorcycles, bicycles
	Recreational vehicles (Plus RV)	Recreational vehicles (Premier RV)
	4	5
	Up to 200 km	Up to 200 km (for up to 4 calls) Up to 320 km (for 1 call)
	Gas & delivery	Gas & delivery
	Up to \$100 CAD	Up to \$100 CAD
	✓	✓
	✓	✓
	Up to \$600 CAD (accident only)	Up to \$2,000 CAD
	✓	✓
	✓	✓
	One free set/year	Two free sets/year
	Additional 5% off Member pricing	Additional 10% off Member pricing
	—	Up to \$500 CAD
	—	✓
	✓	✓

Primary and Associate Member:

A Member can be either a Primary Member or an Associate Member.

- All Primary and Associate Members must reside in the same household and must reside in CAA Manitoba's club territory.
- A Primary Member is the main membership point of contact for each household on record, including for other Associate Members and for the purpose of authorization of account maintenance and changes. Primary Members are responsible for ensuring the accuracy of information for all household members.
- A Primary Member may add an Associate Member who resides in the same household at any time during the membership contract for an additional membership fee, payable at the time of joining and billed at the time of renewal.
- When the Associate Member permanently moves out of the Primary Member's household, she/he must set up a new membership and will no longer be covered as an Associate under the current Primary Member's account. CAA Dollars® earned by the Associate Member are transferred to the Primary Member of the originating household.
- Members are only entitled to the service and benefits that apply to his or her membership type (i.e. Classic, Plus, Premier, etc.).
- Members are permitted one membership per person per membership year. Members cannot hold a membership in more than one household.
- A Primary Member is billed for his/her own annual membership dues plus the annual membership dues of any Associate Members.
- Duplicate memberships will be revoked and refunds will not be provided where services have been used on a duplicate account.
- The Primary Member is the default beneficiary of any accrued CAA Dollars, even if earned by the Associate Member(s).

- CAA Dollars earned in a household by Associate Members are not transferable between households, unless the entire household is moving.

- A Primary Member must ensure all the information on account is accurate and up to date, including contact information for Primary and employees.
- **Any service calls not covered by your membership must be paid for by the requesting Member at the time of service.**

Member Identification:

Each Member must be prepared to show his or her valid membership card and/or government issued photo identification upon request to the CAA representative or contractor.

Purchasing CAA Membership as a Gift:

If you purchase a CAA Membership as a gift, either as a one-time purchase or on an ongoing basis, all CAA Dollars® accrued on the gift membership account will be credited to the gift membership recipient's CAA Dollars account (subject to these Terms and Conditions).

The Purchaser:

- Can purchase the membership as a one-time gift or continue paying the renewal fees annually.
- Does not have to be a CAA Manitoba Member or reside in the CAA Manitoba territory.
- Can make changes to the membership type and billing information.
- Can request removal of all purchaser information. Member will then be billed directly to address on file at time of contract renewal.

The Recipient:

- Is a person who receives an annual paid membership from a purchaser.
- Must reside in the CAA Manitoba territory.
- Can at any point assume responsibility for billing at which time the purchaser will no longer receive billing information or be able to change membership type.

Membership Dues:

Payment.

- Payment of annual dues can be made in store, by phone or online through one of the following accepted forms of payment; electronic banking (telebanking or online payee “**CAA Manitoba**”, Visa, Visa Debit, Mastercard, American Express. Cheques are also accepted by mail, made payable to CAA Manitoba at: CAA Manitoba, P.O. Box 4100 Stn Main, Winnipeg, Manitoba, R3C 0X7.
- Membership dues are due on an annual (365 day) billing cycle. Dues are subject to change without notice. If your membership dues are not paid in full on or before your membership anniversary:
 - your membership will lapse
 - you will not be entitled to Member services or Member benefits
 - you will forfeit your CAA Dollars balance
 - you forfeit any benefits linked to your membership tenure
- Based on the information we have on file, we will send you a renewal notice to pay your membership dues approximately 45 days prior to the end of your annual billing cycle. Prompt renewal of your membership ensures there is no interruption in service.
- Any credits or CAA Dollars available on your account at renewal will automatically be applied to your renewal by default.
- Please ensure you review your membership renewal notice for accuracy. If any changes are required, it is the Member's responsibility to notify CAA Manitoba prior to the renewal date.
- All membership changes, including additions or deletions, must be authorized by the purchaser or authorized representative of the membership account. Renewal is for a 12-month period based on the month of initial enrollment, or most recent renewal, whether or not membership benefits have been exercised.
- Your CAA Membership expires one year after the activation date, and will be billed annually on notice to you (subject to payment of membership fees and any

activation procedures). If after receiving notice of any change to the renewal of your membership you do not accept the new terms or do not wish to renew your membership, you may terminate your membership as of the date when the change takes effect or on the renewal date. Please see our 30-day money-back guarantee policy.

Auto-renew program:

If you are a participant in CAA Manitoba's Automatic Renewal program your membership dues will be automatically charged to your designated pre-authorized credit card or debit card on file with CAA Manitoba. Based on the terms and conditions of your credit card issuer, it is probable that your financial institution will provide us with updated credit card information independent of you. You will receive an annual renewal notice approximately 45 days prior to your expiry date, which will inform you of the date your pre-authorized credit card or debit card will be charged. If we do not receive any alternative instructions from you, we will process your renewal membership(s) by charging the credit card or debit card that is registered to your account.

If you have joined our Automatic Renewal program and would like to terminate your membership, you must provide us with notice before your membership renewal date.

Monthly Pay program:

By signing up for Monthly Pay, you are purchasing an annual membership and authorize CAA Manitoba to auto-debit your bank account or credit card provided for the amount owing on a monthly basis. Payments will be processed within three days of your membership expiry date.

Current Members can sign up for Monthly Pay by phone at 204-262-6055 or toll-free at 1-800-222-4357 or in person at a CAA Store with a credit card. If you would like to sign up for Monthly Pay with pre-authorized debit (PAD), you must fill out a pre-authorized debit (PAD) agreement and submit it with a void cheque at any CAA Store within Manitoba. Your Membership will be activated upon receipt of your PAD agreement.

Additional Charges:

If any payment to CAA Manitoba is reversed, returned by your financial institution due to non-sufficient funds (NSF), or declined for any other reason, we will contact you to collect payment and/or update your payment information. You may be charged an administrative fee of \$25.00 per occurrence, including any disputed charge that is determined to have been validly applied to your account. CAA Manitoba reserves a right of set off for any outstanding debts owing to CAA Manitoba or to its service provider(s).

Money-Back Guarantee:

CAA Manitoba Membership dues are refundable within 30 days after the payment has been processed by CAA Manitoba. The amount of the refund will be prorated and based on your household's most recent membership(s) payment to CAA Manitoba, minus any outstanding costs associated with CAA Manitoba services provided to you or your Associate Members (including any additional charges as outlined above) up to the date of cancellation. CAA Manitoba will not refund your membership after 30 days of receiving payment. Cancellation requests may be made.

In writing to:

CAA Manitoba, Member Processing, P.O. Box 1400, Winnipeg, MB, R3C 2Z3

Or by email: membership@caamanitoba.com

Or by calling Member Services : **204-262-6000**

Or by fax: **204-775-4999**

Or by visiting your nearest **CAA Store**.

Membership Exclusions

Membership does not cover the following:

- Non-member service
- Service to loaded or altered vehicles where the provision of the service cannot be performed safely (in CAA Manitoba or service provider's sole discretion) and may jeopardize the load or damage the vehicle
- Service to unattended vehicles unless pre-authorized by CAA Manitoba and where not prohibited by law
- Cost of parts, labour or repairs

- Any charges relating to impound and storage fees (these costs are the responsibility of the Member)
- Service to vehicles used in competition at races or drag races
- Service to school buses, cube vans, ATVs, taxis, limousines, snowmobiles, golf carts, semi-trailer truck, work trucks, dump trucks or transport trucks
- Use for commercial activities, unless otherwise expressly approved by CAA Manitoba
- Transportation of RV/trailer for winter storage or within a trailer park
- Transportation of a vehicle or bicycle that is disabled or otherwise – i.e. simply for moving purposes
- Vehicles that have been unused for a period of time, causing their mechanics or electronics to become unroadworthy, or are in an advanced state of disrepair
- Delivery service – CAA Manitoba does not provide you with taxi service, however, at your request and at an additional cost, CAA Manitoba will arrange for you to be transported to or from the disabled vehicle
- Towing service to a salvage yard
- Police ordered service for a legal infraction
- Services and costs associated with legal infractions
- Additional trips, or trips from one facility to another provided by service staff on one call
- Service to vehicles driven into an area not normally travelled, such as open fields, beaches, private logging roads, river banks, floodway, muddy or plowed in or snowbound streets, filled driveways or alleys (service providers will not shovel snow), construction sites or other locations which cannot be reached safely
- Reimbursement of expenses incurred as a result of a mechanical breakdown, including lost wages, alternate transportation, accommodations, etc.
- Classic Member service for a motorcycle (Plus Membership or higher is required for motorcycle service)

- Battery “recharging” (charging is very different from boosting; a boost is a temporary measure and a charge is considered a repair involving labour charges)
- 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
- Recreational vehicles, unless in conjunction with RV tow service

Section 2.

Membership coverage and Roadside Assistance services:

Your CAA Manitoba Membership includes the following Roadside Assistance services, subject to additional fees if applicable. Some services listed below may only be available within certain CAA Manitoba geographical areas. All of the Roadside Assistance services are subject to the Limitation of Liability provision set out later in this section.

Battery Service:

Upon purchase of a new CAA Premium Battery, service providers will deliver, install and recycle your old battery at no extra cost. Battery Service is only available in Winnipeg and Brandon. This will count as one (1) service call unless a new battery is purchased at the time of the call. However, an unsuccessful battery service that results in a towing service call, will count as a single service call.

CAA Manitoba and service providers may refuse to provide certain battery service if it is deemed unsafe (in CAA Manitoba or service provider’s sole discretion), when installation cannot be performed at the roadside, or if the battery is under warranty. There are also Battery Service restrictions based on battery size and accessibility. Please contact us for a complete list of restrictions.

Lockout/Locksmith Service:

If your keys are locked in the vehicle, CAA Manitoba will send a service provider to attempt to gain entry. If your keys are lost, broken, or if the service provider cannot gain entry into your vehicle, where available, CAA Manitoba will reimburse up to \$50 CAD for a locksmith service for Classic Members and up to \$100 CAD for Plus and Premier Members. In cases where the locked vehicle cannot be made operable, towing services will be provided subject to the Member’s towing coverage. Locksmith service refund is comprised of ignition work and/or the making of one ignition key, but extra charges may apply to the Member. Please note: the registered owner must be present while the vehicle is being serviced by a locksmith. This will count as one (1) service call. An unsuccessful locksmith service that results in a

towing service call will count as one (1) service call. service provider reserves the right to refuse to provide lockout service on a vehicle for safety or liability reasons, in its sole discretion.

Emergency Gas Delivery:

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

Flat Tire Service:

If you get a flat tire, your vehicle's spare tire will be installed, as long as the spare tire is inflated and serviceable. Before calling CAA Manitoba, please ensure that any specialty key to remove the lug nuts is available. Service does not include repairs, additional trips to deliver a repaired tire, installation or removal of tire chains, mounting, dismounting or shifting of tires and seasonal tire changeovers. To avoid damage, certain vehicles will require a tow to a garage within the limits of your membership as proper installation requires that the wheel lug torque be set to the recommended specification for your vehicle. In the event that the service cannot be rendered safely due to poor conditions or maintenance, the service provider reserves the option of towing the vehicle to safety to avoid possible damage. Flat Tire Service counts as one (1) service call.

Extrication Service:

Your vehicle will be extricated when (in CAA Manitoba or the service provider's sole determination) it can be safely reached from a normally travelled or established thoroughfare or road. If special equipment, additional manpower or vehicles are required, the associated costs may be at your expense. Plus and Premier Members are automatically covered for an additional service vehicle and service provider for up to one hour of extrication service at the scene. The service vehicle must have clear and safe access to the disabled vehicle; for example, service cannot

be rendered in limited access areas such as plowed-in, snowbound or ice-covered areas. 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 conditions, the towing provision will apply.

Towing Service:

Towing Service will be provided if attempts to make your vehicle safely operable at the roadside have been unsuccessful. Flatbeds or dollies will be used when required. Membership includes towing mileage based on your membership type. A charge per kilometre will be applied by the service provider to any additional mileage that exceeds your coverage. Service wait times can increase if special towing equipment, which includes flatbeds, is required. Towing equipment is dispatched in accordance with manufacturer specifications. Special requests, including a request for a flatbed when not required, will not be accommodated.

Drive You Home:

CAA Manitoba will provide service to transport the Member and their vehicle to their home when their vehicle is drivable, but they are unable to drive due to illness, accident, medical treatment or injury. CAA will provide this service as long as the vehicle can be serviced with regular towing equipment. Classic, Plus and Premier Members are covered for the towing distance based on their membership type. A Member can use this benefit one time per membership year. Drive You Home service counts as one (1) service call.

Bike Assist™:

CAA provides Bike Assist – Roadside Assistance for your bicycle. Bike Assist does cover motorized bicycles (ebikes) however, electric scooters and mopeds are only covered under Plus and Premier coverage.

If your bike becomes disabled and at CAA Manitoba or the service provider's discretion cannot be repaired on the spot, CAA Manitoba will arrange to transport you and your bicycle, subject to your towing limits based on your membership type. Towing limits within Winnipeg city limits are waived to take you and your bike to Olympia Cycle & Ski

at 326 St. Mary's Rd. Bike Assist counts as one (1) of your allotted roadside calls during your membership year. Service will be provided to cyclists where there is permitted vehicle access and based on seasonal availability.

Motorcycles:

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

Accident tows:

Your CAA Manitoba Membership covers you for towing service (subject to your applicable coverage limits) in the event you are in an accident. CAA Manitoba will make an effort to accommodate the towing of the vehicle. As a Member, you must be present for service. MPI restricts CAA Manitoba from towing due to an accident when a claim will be made. Towing can only be provided in an accident if they are not making a claim and if no other vehicles or property were damaged. Under certain circumstances, police may require that the vehicle be removed immediately by an independent towing company.

Vehicle Eligibility:

Certain limitations may apply and vehicle eligibility will be ultimately determined at the time of service. In all cases vehicles must be insured for personal use, be licensed and be road-worthy. Subject to the applicable exclusions, vehicles eligible for coverage include:

- 4-wheeled, motor-driven vehicles (cars, pickups, vans, campers and motorhomes)
- Motorcycles with or without sidecars (with Plus or Premier Membership)
- Dual-wheeled, unloaded pickup trucks are eligible for all services except tire service with Classic, Plus and Premier Membership (tire service is only available with a Plus RV or Premier RV Membership)
- Dual-wheel licensed motorhomes, campers, fifth-wheel trailers and the following types of trailers: travel, snowmobile, utility, boat and unloaded horse (animal) trailers, (eligible for towing, extrication and tire service with

Plus RV and Premier RV Membership; light service can be provided with Classic Membership)

Non-CAA provider services:

If you have contacted CAA Manitoba to obtain Roadside Assistance and CAA Manitoba service is not available at the time of your request, you may obtain your own towing service, pay for it and submit the original invoice (please save a copy for your records) to CAA Manitoba within 30 days for reimbursement. CAA Manitoba reserves the right to refuse reimbursement for tows provided to a Member by a non-CAA service provider that CAA Manitoba determines or suspects is related (i.e. by family, household, friendship, etc.) to the Member; or, where applicable is operating without license and/or beyond regulatory guidelines with respect to services provided and fees billed.

Reimbursements will be calculated at 'club rates', which will be determined by:

- Regulated municipalities – rates posted by the servicer within the municipality
- Non-regulated municipalities – average of posted rates within regulated municipalities

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

CAA Manitoba may require you to provide further information when assessing a reimbursement claim. Please be prepared to provide:

- Copy of your driver's license
- Proof of payment for service (cash cheque, bank statement indicating cash withdrawal, credit card statement or credit card receipt)

When extra information has been requested and is not provided within 30 days, the claim will be denied.

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

CAA Manitoba reserves the right to deny claims where CAA Manitoba was not contacted to arrange service, and/or we did not give direction to a Member to arrange their own service. Any claims paid in these circumstances will be subject to a maximum of \$750 CAD regardless of circumstances.

Service providers:

Roadside Assistance service providers may be independent contractors. Contractors are not employees of CAA Manitoba. CAA Manitoba will not assume responsibility for property damage, personal injuries, losses or inconveniences caused by the service provider.

Liability:

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

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

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

Certain types of North American and foreign-made cars (especially those with fiberglass bodies) and vehicles with owner-made modifications are difficult to provide certain Roadside Assistance to without causing damage. In such cases, you and/or the registered owner of the vehicle may be asked to sign a release /waiver of liability assuming responsibility for any damage that may occur during service. Should your vehicle be damaged during service, please discuss with the service provider and document the damage. You must contact CAA Manitoba directly to report any damage within 24 hours of the initial service request.

CAA Manitoba and our service providers reserve the right to inspect and assess any damage claims. Where damage is claimed and has been fixed prior to inspection by CAA Manitoba or our service providers, liability is limited to the cost of membership dues paid within the 12-month period immediately preceding the claim.

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

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

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

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

Extreme weather conditions:

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

Trip Interruption:

Trip Interruption applies when vehicle driven by an eligible CAA Member is involved in an automobile accident, mechanical breakdown, auto theft or unexpected illness or injury. Eligible Classic Members are automatically covered for up to \$300 CAD annually in eligible unforeseen, necessary out-of-pocket expenses resulting from an accident involving a collision. Eligible Plus Members are covered for up to \$600 CAD annually for the same. Eligible Premier Members enjoy additional coverage for up to \$2,000 CAD annually. The Member may submit a claim for one of the following three options: hotel accommodations and meals, OR car rental from a licensed agency, OR commercial transportation to continue the trip. Please note that Trip Interruption is not emergency travel or medical insurance.

To be eligible for assistance:

- The collision must occur during a planned trip of 200 km or more from the Member's primary residence and trip must be interrupted for more than 24 hours
- The Member may only claim eligible expenses incurred by the Member in the 72-hour period immediately following the incident
- The Member must obtain a copy of the police report describing the incident and original receipts for repairs and allowable expenses to support the claim
- The Member's vehicle must have been deemed unsafe and/or inoperable, and proof of same condition must be provided by police and/or licensed mechanic
- The Member must present a copy of the police report and original receipts for allowable expenses

Vehicle Return benefit:

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

To be eligible for assistance:

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

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

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

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

Road Trip Benefits Additional Exclusions:

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

- Tire trouble
- Intentionally self-inflicted harm, including suicide
- Normal pregnancy or childbirth
- Mental or nervous health disorders
- Alcohol or substance abuse, or related illnesses
- An accident that occurs when the vehicle is being driven by an unlicensed driver or a driver who is not covered by CAA Manitoba Membership
- Personal property that is damaged or destroyed
- Any liability for injuries or property damage
- Commission or attempted commission of an illegal act
- Cost of repairs to the vehicle
- Cost of fuel expenses
- Air and/or sea travel
- Carrier-caused delays
- Participation in professional athletic events or motor competition, including training
- Cost of meals, accommodations or substitute transportation (including taxis) resulting from delays caused by routine maintenance or minor repairs to the vehicle
- War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (invasion, rebellion, riots or insurrections)

Emergency Road Service Claims:

For claim review and consideration under your membership coverage benefit level for Emergency Road Service benefit claims, within 30 days of the service or incident, please complete a claim form with all membership details. All claims should be in the Member's name with service date listing itemized services received and all paid receipts. Please note, original receipts will only be returned in the case of claim denial, (as CAA Manitoba will not be able to provide copies and any other detailed information in support of your claim), to:

CAA Manitoba, Member Processing, P.O. Box 1400,
Winnipeg, MB, R3C 2Z3

Or by email: membership@caamanitoba.com

Or by fax: **204-775-4999**

*Claim forms can be accessed by visiting caamanitoba.com, visiting a CAA Store, or contacting our Member Services at 1-800-222-4357.

Please note that CAA Manitoba has the right to refuse and return claim submissions that do not meet the criteria for review. This includes but is not limited to, non-itemized receipts, missing information and other information critical to the claim approval process.

Voting Rights.

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

Section 3.

CAA Rewards®:

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

CAA Dollars®:

To earn and redeem CAA Dollars, you must be a current CAA Member in good standing (CAA Membership dues paid in full by membership expiry date). CAA Dollars cannot be converted into currency at any time and cannot be used to purchase CAA Batteries, or to pay any amounts owing on the National Bank CAA Rewards® Mastercard® credit card. If there is a lapse in your membership, you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues and be reflected on your renewal notice generated approximately 45 days prior to the end of your annual billing cycle. Any changes in your CAA Dollars balance, up to 24 hours of renewal (positive or negative) occurring after you have been billed will be reflected on your account balance when calculating your renewal charge.

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

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

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

CAA Dollars earned on the National Bank® CAA Rewards® Mastercard® credit card:

Once the CAA Dollars earned under the card issuer's rebate program are forwarded to CAA Manitoba, they will be credited to the Primary CAA Member's account. CAA Dollar redemption is governed by CAA Manitoba's rules, terms and conditions applicable at the time of redemption. Terms, conditions and limitations apply.

CAA Dollars are rewarded to a maximum annual spend of \$50,000 CAD on the National Bank CAA Rewards® Mastercard® credit card.

In the event that you default on payments for your National Bank CAA Rewards® Mastercard® credit card, CAA Dollars accumulated on those purchases may be forfeited.

®Mastercard is a registered trademark of Mastercard International Incorporated. Authorized User: National Bank of Canada.

®NATIONAL BANK is a registered trademark of National Bank of Canada, used under license by authorized third parties.

Section 4.

Membership Concerns and Dispute Resolution:

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

By email: **contact@caamanitoba.com**

Or by fax: **204-775-4999**

Or by phone: **204-262-6000** or **1-800-222-4357**

Mail: CAA Manitoba, P.O. Box 1400,
Winnipeg, MB, R3C 2Z3

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

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

Section 5.

CAA CLUB GROUP PRIVACY POLICY

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

This Privacy Policy explains the privacy practices in connection with CAA's activities, both online and offline, mobile apps, as well as in person or telephone interactions. This includes your CAA Membership, the provision of CAA roadside, retail, travel, insurance, CAA Rewards® and other product and service offerings.

CAA carries on business as "CAA South Central Ontario" in Ontario and "CAA Manitoba" in Manitoba, and includes CAA Insurance Company, CAA Services (South Central Ontario) Inc., CAA Travel (South Central Ontario) Inc. and MML Club Services (doing business as "CAA Manitoba Insurance Brokers" and "CAA Travel").

Travel Insurance: Note that Orion is the underwriter of travel and health insurance purchased through CAA. Orion's privacy policy found at <https://www.oriontravelinsurance.ca/> applies to these product and service offerings.

Home and Auto Insurance: Note that CAA Insurance Company is the underwriter of property and automobile insurance purchased through CAA. CAA Insurance Company's privacy policy found at <https://www.caainsurancecompany.com/privacy> applies to these product and service offerings.

For Manitoba Residents, Auto Insurance is underwritten by Manitoba Public Insurance ("MPI"). You may access MPI's Privacy Policy at: <https://www.mpi.mb.ca/pages/privacy.aspx>.

LAST UPDATED: March 27, 2020

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1. Accountability for Your Privacy

CAA takes full responsibility for the management and confidentiality of personal information we collect and use. Personal information is collected, used, shared and stored in accordance with the Personal Information Protection and Electronic Documents Act, S.C. 2000, c.5 and any applicable provincial privacy laws that may apply to CAA from time to time.

CAA has appointed a Privacy Officer who oversees compliance with privacy laws and best practice. The Privacy Officer's duties include:

- Developing and, on a regular basis, reviewing the implementation of internal procedures to protect personal information;
- Ensuring all staff are trained on privacy best practices and are aware of the importance of safeguarding any personal information that they are privy to;
- Ensuring that all inquiries and complaints relating to privacy are appropriately handled; and
- Ensuring all third parties to whom CAA provides access to personal information adhere to appropriate standards of care in handling that information.

2. Personal Information and How We Collect It

'**Personal information**' is any factual or subjective information, recorded or not, about an identifiable individual.

For CAA Members, this includes your name, contact information, birthdate, gender, email address, type of vehicle, membership usage, vehicle diagnostics, payment information, any identifiers such as your CAA membership number, driver's license or GPS (vehicle location), and any identifiable on-line activity. We also collect information about your CAA retail purchases and preferences.

We may also collect information obtained during the course of dispatching a service vehicle including the type of service required and the tow destination.

For CAA Travel customers, personal information includes travel booking arrangements, passport details, frequent traveler numbers, itineraries and special requests.

For CAA Insurance customers, personal information includes previous insurance experience, including accidents and traffic violations, other drivers and claims history. It will also include information about any residential property you are seeking to insure.

For CAA Travel Insurance customers, personal information may include travel plans, medical history and claims history.

If you participate in our CAA Rewards® program, we will also collect and use information about your use of your CAA membership with our rewards partners, including the date, location and

amount of any transaction, qualified spending and the number of CAA Dollars® earned or amount saved on the transaction.

Direct Collection

Personal information can be collected directly from you in several ways with your knowledge and consent, or as authorized by law, including through phone calls, electronic messages, application forms, as well as any other documents you provide to CAA.

Indirect Collection

There are also ways in which CAA collects personal information indirectly. For example, to obtain an associate membership, CAA collects personal information about other members of your household from you, and for auto insurance, you may provide information regarding other drivers of your vehicle. We assume you have obtained consent to our collection, use and disclosure of others' personal information for the purposes outlined in this policy.

CAA may collect your personal information from third parties as well. For example, with your explicit consent, a credit reporting agency or previous insurer may provide information to CAA. CAA implies or assumes consent only if doing so is reasonable and appropriate based on our relationship with you. For example, we may collect information from a contracted locksmith or tow truck operator that has provided services covered by your

membership, or from one of the CAA Rewards® partners in order to ensure we provide you with CAA Dollars. If you are a CAA insurance policyholder, we may collect or otherwise verify personal information about you from the Ministry of Transportation (Ontario) or Manitoba Public Insurance.

Note that there may be instances where the law permits the collection, use or disclosure of your personal information without your consent, for example for debt collection, fraud investigations, and where necessary to protect our legal interests or the safety of others.

3. Using Your Personal Information

We use personal information for the following specific purposes:

- To confirm eligibility for Membership or other CAA products and services;
- To process, administer and manage your CAA Membership (if applicable);
- To provide you with the CAA products and services you have requested;
- To process, administer and manage your car, property or travel insurance related policies (if applicable);
- To reserve your transportation, accommodation or other travel arrangements (if applicable);
- To better understand your needs and the ways in which we can improve our products and services;
- To verify your identity and to communicate with you, including responding to your inquiries and confirming receipt of a requested product or service;
- To process payments;
- If you are a CAA Member in South Central Ontario and participate in our usage-based insurance program, to build up a profile on how, where and when your vehicle is driven as set out in the CAA Connect (UBI) Terms and Conditions or CAA MyPace Terms and Conditions.

- To inform you about products and services that we offer (or that we and our loyalty partners jointly offer), which we believe may be of interest to you;
- To administer your participation in contests or promotions sponsored by CAA and to contact you if you are eligible to win a prize;
- To conduct surveys or research for CAA's internal use in order to better understand our members and improve our product and service offerings, as well as to compile aggregate statistics for internal reporting purposes;
- To assess and manage risk, including detecting and preventing fraud;
- To collect debts owed to CAA and enforce agreements between you and CAA; and
- To meet auditing, legal and regulatory processes and requirements.

4. Withdrawing your Consent

Your consent can be withdrawn at any time, subject to legal or contractual restrictions, by providing us with written notice to the contact information found at the end of this policy. Upon receipt of notice to withdraw consent, we will inform you of the consequences of withdrawing your consent before we process your request, which may include CAA's inability to provide you with certain products or services.

If you wish to opt out of receiving marketing or promotional communications from us or change your communications preferences, please see the following options:

- For CAA Members in South Central Ontario, please complete an Opt-Out Form on our website at <https://www.caasco.com/about-our-website/marketing-opt-out-form>, or visit one of our CAA store locations or contact the Privacy Office (see contact information at the end of this policy). If you have received an email from CAA, you may also click the "unsubscribe" link at the bottom of each of our emails. Please note that if you unsubscribe from receiving marketing communications, you may still continue to receive transactional or informational messages from us.

- For CAA Members in Manitoba, 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 (see contact information at the end of this policy). Please note that if you unsubscribe from receiving marketing communications, you may still continue to receive transactional or informational messages from us.

5. Sharing Your Personal Information

CAA takes all reasonable steps to protect the interest of individuals when disclosing personal information. We do not disclose personal information for purposes other than those purposes for which it was collected, unless you have provided consent to do so or we are required/permitted by law to disclose the information.

Service Providers and Business Partners

We may share your personal information with business partners, service providers and suppliers of goods and services. For example, we may use third party service providers to authorize and process payments, send email or other communications, provide roadside assistance to you, process information collected through telematics devices, conduct customer research or manage and analyze data. In arranging for your travel, we may share your personal information with suppliers such as hotels, vacation or tour companies, airlines or cruise suppliers. 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 take reasonable steps to ensure that any third parties who we entrust with your personal information are reputable and have safeguards in place to protect this information. In working with business partners, service providers and suppliers, your personal information may be transferred to a foreign jurisdiction to be processed or stored. Such information may be provided to law enforcement or national security authorities of that jurisdiction upon request, in order to comply with foreign laws.

Affiliated Companies

We share your personal information with affiliated companies within the CAA group of companies. For instance, our membership service agents may see whether you have conducted business with our affiliated insurance companies or travel agency. This information sharing allows us to offer you member discounts and rewards and to inform you about products and services which we believe may be of interest to you.

Third Party Advertising

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. Services such as Facebook Custom Audiences and Google Ads Custom Match allow CAA to reach potential customers who would benefit from our products and services. Information provided to such third parties is secured at all times and only used for the purpose of displaying ads and reporting back to CAA on the performance of such ads. You can choose to hide ads through your socials at any time, or you can contact CAA to opt out of sharing your information with social media platforms altogether, by sending an email to privacy@caasco.ca with 'opt-out' in the subject line.

CAA also uses third party advertising partners to provide on-line visitors with relevant ads across the Internet. You may also opt out of interest based advertising by visiting the opt-out tool made available by the Digital Advertising Alliance of Canada at <https://youradchoices.ca/choices/>.

Insurance Companies

If you apply for an insurance product with CAA, we will disclose the personal information in your application with the prospective insurance company. In Manitoba, this includes Manitoba Public Insurance.

Automobile Accidents

If you have installed a telematics device in your vehicle, data collected from the device may be provided to third parties in relation to an accident, investigation and/or litigation.

6. Our Website and App Practices

When you use visit CAA's websites or use CAA's apps, we automatically receive and record information in our server logs from your browser or mobile platform, including the date and time of your visit, your IP address, unique device identifier, browser type and other device information (such as your operating system version and mobile network provider).

CAA uses "cookies" to identify you as a registered and/or returning visitor. Cookies are files sent from a website to a visitor's computer which may then be stored on your hard drive so we can recognize you when you return. CAA uses both session and permanent cookies. This data may be used for statistical purposes and to personalize future visits or communications (via direct mail, email or telecommunications). By setting cookies, CAA is also able to enhance a user's on-line experience (e.g. once you are logged in to your account, you are able to move between webpages without having to re-enter your credentials). You can disable cookies through your website browser, but this may affect your user experience.

The usage data we collect when you visit CAA's websites or use CAA's apps help us analyze and improve the performance of our digital services. CAA uses Google Analytics for web statistical analysis. We make no effort to personally identify you based on your visit to our site. If you wish, you may opt out of being tracked by Google Analytics by disabling or refusing third party cookies; by disabling JavaScript within your browser; or by using the Google Analytics Opt-Out Browser Add-On.

7. Keeping Your Information Safe

CAA has implemented critical physical, organizational and technical measures to guard against unauthorized or unlawful access to the personal information we manage and store. We have also taken steps to avoid accidental loss or destruction of, or damage to, your personal information. While no system is completely secure, the measures implemented by CAA significantly reduce the likelihood of a data security breach.

Here are some examples of the security controls we have in place:

- Secure office premises;
- Locked filing cabinets and a secure shredding practice for paper records;
- The use of encryption, such as secure portals for document transfers and tokenization for payment card information;
- Robust authentication processes, including complex passwords, for electronic records;
- Limited access to personal information by employees who need the information to perform their work-related duties; and
- The use of data centres with effective physical and logical data security controls.

In addition, we recommend that you do your part in protecting yourself from unauthorized access to your personal information. For example, ensure your CAA account login credentials are not shared with anyone. CAA is not liable for any unauthorized access to your personal information that is beyond our reasonable control.

Let us know right away if your contact information changes or you find any errors in your account statements or invoices. If you have reason to believe that the security of your account has been compromised, you must immediately notify CAA of the problem in order for us to resolve the issue in a timely manner.

8. Accessing Your Personal Information

We make every effort to ensure that the personal information we hold is accurate, complete and up-to-date for the purposes for which we collect it. You can make a written request for access to your personal information at any time if it is for information that you are unable to access yourself through your CAA account. You will need to provide as much information as necessary to help us process your request and locate the information you require.

If you need assistance in preparing your request, please contact us and we would be pleased to help you. Upon receipt of your

request, CAA will update your information, or inform you of how your personal information has been or is being used, and who your personal information has been shared with. We may charge a fee to cover any reasonable expenses related to responding to your access request.

CAA responds to access requests within 30 days, unless an extension of time is required. However, there may be contexts where access is refused or only partial information is provided, for example, in the context of an on-going investigation or where another individual's personal information or identity must be protected.

9. How Long We Keep Your Information

CAA retains personal information for as long as necessary to fulfill legal or business purposes and in accordance with our retention schedules. Once your information is no longer required by CAA to meet business, legal or regulatory requirements, it is securely destroyed, erased or made anonymous. Keep in mind however that information may be retained for a lengthier period of time due to an on-going investigation or legal proceeding, and that residual information may remain in back-ups for a period of time after its destruction date.

10. External Links and Social Media

We may offer links from our website to the sites of third parties, such as partner organizations, that may be of interest to you. CAA makes no representations as to such third parties' privacy practices and we recommend that you review their privacy policies before providing your personal information to any such third parties.

CAA's use of social media serves as an extension of our presence on the Internet and help us build a positive brand image as well as provide useful information to the public. Social media account(s), such as CAA's Facebook and Twitter accounts, are not hosted on CAA's servers. Users who choose to interact with CAA via social media should read the terms of service and privacy policies of these services/platforms.

11. Our Privacy Complaint and Breach Management Process

CAA takes privacy complaints very seriously and has a procedure in place for escalating and managing any privacy-related concerns to ensure that they are responded to in a timely and effective manner. Any suspected privacy breach must be escalated internally to CAA's Privacy Officer who oversees the containment, investigation and corrective actions for all breach situations.

As required by law, privacy breaches may be reported by CAA or its business partners to the regulators of the relevant provinces in which affected individuals reside.

12. Changes to this Policy

We may change this Privacy Policy from time to time in order to better reflect our current personal information handling practices. Thus, we encourage you to review this document frequently. The "Last Updated" date at the top of this Privacy Policy indicates when changes to this policy were published and are thus in force. Your continued use of CAA products and services following the posting of any changes to this Privacy Policy means you accept such changes.

Thank you for continued trust in CAA.

13. Getting in Touch

Any inquires, concerns or complaints regarding privacy should be directed to:

CAA Privacy Office
60 Commerce Valley Drive East Thornhill, Ontario L3T 7P9

E-mail: privacy@caasco.ca
Phone: 1-800-268-3750 Ext. 25043
Fax: (905)771-3002

Your concerns will receive prompt attention. Our Privacy Office can also provide you with more detailed information about CAA's policies and practices or assist you with completing an access to information request. Keep in mind however that e-mail or text messaging are not secure forms of communication, so never send confidential personal information to us this way.

Please recycle this product.

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

Please visit your local CAA Store for more information.

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