



Insurance  
Travel  
Roadside  
Rewards

# CAA Manitoba Membership Terms & Conditions.

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For membership types:

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

# 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](http://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:**

- 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/or identification to CAA Manitoba Service Providers when requested.
- At all times, respect our CAA Manitoba Associates, 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.

## Membership Terms & Conditions

### • **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](http://caamanitoba.com) for further details.

### **CAA's right to revoke membership:**

CAA Manitoba reserves the right to cancel, revoke or not renew a membership 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 Associates, Service Providers, or other CAA representatives. Upon expiry, non-renewal or cancellation of membership, all accrued CAA Dollars® and credits will be revoked without refund or compensation.

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 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 above. 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.

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

## Membership Terms & Conditions

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
—	✓

Classic roadside benefits are activated immediately after joining. Plus and Premier roadside benefits become active 24 hours after joining. When upgrading from Classic or Plus to any other membership type, a 24 hour wait period applies. Benefits and services are subject to change without notice.

## **Primary and Associate Member:**

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

- 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.
- An Associate Member may be added to the Primary Member's account 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.
  - Invoices for service charges incurred by the Associate Member will be invoiced to the Primary Member's account.
- 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.



## Membership Terms & Conditions

- All Primary and Associate Members must reside in the same household and must reside in CAA Manitoba's club territory.
- A Primary Member must ensure all the information on account is accurate and up to date, including contact information for Primary and Associates.

### **Member Identification:**

Each Member must be prepared to show his or her valid membership card and/or 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 Dollar 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:**

- 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”, CAA Rewards® Mastercard®, Visa, Visa Debit, Mastercard, American Express. Cheques are also accepted by mail, made payable to CAA Manitoba at: CAA Manitoba, P.O. Box 1400, Winnipeg, Manitoba, R3C 2Z3.
- 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.

## Membership Terms & Conditions

- 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.

### **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
- 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

## Membership Terms & Conditions

- Transportation of RV for winter storage or within a trailer park
- Transportation of a vehicle or bicycle that is not disabled – 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 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.

### **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.

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### **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. An additional fee will be applied if a flatbed is requested and not required to complete the towing service. Service wait times can increase if special towing equipment, which includes flatbeds, is required.

## **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.



# Membership Terms & Conditions

## **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. Subject to the applicable exclusions, vehicles eligible for coverage include:

- 4-wheeled, motor-driven vehicles (cars, pickups, vans, campers and motorhomes) in roadworthy condition
- 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 contractor 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 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 (cashed 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.

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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/winchd 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.

## Membership Terms & Conditions

### **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.

## Membership Terms & Conditions

### **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](http://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, 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, 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.

# 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 Associates, 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.

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

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.

## **Privacy Policy:**

CAA Manitoba's Privacy Policy outlines our ongoing commitment to protect the privacy and confidentiality of your personal information. It complies with the requirements of the Personal Information Protection and Electronic Documents Act of Canada (the Act) and the Canadian Standards Association Model Code for the Protection of Personal Information.

## **Our Privacy Policy explains:**

Why we need your personal information.

How the confidentiality of this information is protected.

How you can find out what information concerning you is recorded.

This policy applies to CAA Manitoba and its related parties that are collectively hereafter referred to as CAA Manitoba:

Manitoba Motor League

M.M.L. Club Services Ltd.

M.M.L. Club Insurance Company Inc.

M.M.L. Insurance Agency

Accountability

CAA Manitoba is responsible for keeping your personal information confidential and applying it for the intended purposes. An appointed Chief Privacy Officer is accountable for the Club's compliance to this Privacy Policy.

Identifying Purposes

We will identify why personal information is needed at the time, or prior, to collection. Your information identifies you as a CAA Manitoba Member or customer and allows us to provide services and benefits directly to you. We ask you for your personal information so that we can:

- Understand your needs.
- Determine your eligibility for our products and services.
- Inform you about our products and services, or those of our partners, which may be of interest to you.
- Comply with the law.
- Conduct day-to-day business.

## Membership Terms & Conditions

You may choose not to declare some or all of your personal information. However, this choice might hinder us in providing the product, service or information requested or that could be brought to your attention.

### Consent

Your knowledge and consent are required for the collection, use, or disclosure of your personal information (except as permitted by the Act). This information will be used only for purposes we believe you would consider appropriate under the circumstances.

We will use your name and address for mailing and renewal purposes.

We may inform you, periodically, of new and existing services and benefits that may be of interest to you. This material may be delivered by mail, telephone or electronic means.

The names, addresses and telephone numbers of our customers may be transmitted to a trusted third party (third party disclosure) in order to inform you of products and services that we offer (or that we offer jointly with our partners) and that we believe may interest you. Our partners will be required to have a policy that complies with the requirements of the Act and the Canadian Standards Association Model Code for the Protection of Personal Information.

To an authorized contractor providing service to you.

To provide information to police.

To provide information to a government agency which can oblige us to do so.

To provide information in emergency situations in which the life, health or safety of a customer is in danger.

To provide information to all other persons authorized by law.

To provide information to another person for the development, enhancement, marketing or provision of any of CAA Manitoba's products or services on our behalf that we believe may be of interest to you.

To provide information to an agent retained by CAA Manitoba in connection with the collection of your account.

## Safeguards

We protect your personal information by using safeguards that are appropriate to the sensitivity of the information.

Each CAA Manitoba employee is responsible for maintaining the confidentiality of all accessible personal information. Our employees are up to date on our policies and procedures for protecting personal information.

Your personal information is secure within CAA Manitoba. Our security controls guard against non-authorized access, use, alteration, duplication, destruction or disclosure.

If we use other partners to offer products and services, we sign, beforehand, a confidentiality agreement with them. Our safeguards protect personal information against loss or theft, regardless of the format in which it is held.

When personal information is no longer required for the purposes set out in this policy or by law, we have procedures in place to destroy, delete or dispose of the information.

## Customer Access

Your personal information is kept as accurate, complete, and up-to-date as necessary for the purposes for which it is to be used.

If you wish to review, verify, correct or delete the personal information about you, you can do so by writing to us at the following address:

CAA Manitoba  
ATTN: Chief Privacy Officer  
870 Empress Street  
P.O. Box 1400  
Winnipeg MB R3C 2Z3  
Fax: 204-775-4999

CAA Manitoba has thirty (30) days to reply to a written request. In certain circumstances, CAA Manitoba can refuse to provide this information.

## Internet Related Policies

When you visit caamanitoba.com without registering or otherwise interacting with the site, your personal information and e-mail address are not recorded. However, in order to meet your needs as best as possible, some of our forms require personal information, such as application for

## Membership Terms & Conditions

membership, purchases, surveys and information requests regarding products and services offered by CAA Manitoba and its partners.

CAA Manitoba provides a number of benefits and services via caamanitoba.com - many of which are exclusive to our Members. To access these services, CAA Manitoba requires you to identify yourself. CAA Manitoba uses 'cookies' to identify you as a return visitor. (A cookie is a file sent by a Website and stored on your computer. We also use the cookie to track hits, transmit potentially useful information, and personalize your future visits to the Website.) Our 'cookies' do not capture your individual e-mail address or any private information about you. We use standard Web server log files to count visitors and evaluate our site's technical capacity. We use this information to find out how many people visit our Website and to make our pages more useful to our visitors.

We do not send unsolicited e-mail. We use the information provided to help serve you better. By adding your name to our e-mail subscriber's list on our Website, you authorize CAA Manitoba to send to you personalized messages periodically to tell you about services and benefits offered by CAA Manitoba and its partners. At no time do CAA Manitoba's advertisers have access to your confidential information. You may cancel your subscription to these e-mail messages at any time.

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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