

Insurance Travel Roadside Rewards

## Driven by Good™

## CAA Membership Benefits Guide

For all membership types.

# Welcome to Your CAA Membership Benefits Guide!

From 24/7 roadside assistance to exclusive discounts and rewards, CAA is here for all your life's journeys. This guide will walk you through everything you need to know to maximize your membership.

# Making the most of your membership is easy.

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## Here are the three easy steps to follow:

- 1. Keep your card in your wallet to save wherever your everyday takes you.
- 2. Unlock the full power of your CAA Membership with the CAA App. Visit caamanitoba.com/app
- 3. Discover how your membership can pay for itself with exclusive perks and valuable savings. Learn more at caamanitoba.com/evdsavings





# **Benefits Overview**

Your CAA Membership provides exclusive discounts on fuel, travel, insurance products, retail services, shopping, dining, wellness, and more.

## 24/7 Roadside Assistance:

If you've got car trouble, we'll be there to help when you need us across Canada and the United States. We cover you whether you're the driver or the passenger or even if you're in a rental.

#### **Fuel Savings:**

Save 3 cents per litre on fuel, 10% on car washes and 10% on in-store purchases, at participating Shell stations.<sup>2</sup>

## **On-Demand Health Care:**

Maple is an online health care platform that you and others in your household can use to consult with a nurse practitioner 24/7 when your family doctor may not be available.<sup>3</sup> Speak on the phone, by secure message, or by video and get a diagnosis, prescriptions and more.

## Save on Shopping, Dining and More:

Benefit from Member-exclusive deals at any of our 200 partners online or in-store. Just present your CAA Membership card at any of the 124,000 participating partner locations across Canada and the United States and you can save money instantly.

#### **Passport Photos:**

CAA Stores provide Canadian **passport photos** for adults and children. Passport photos are FREE for Plus and Premier Members.

## CAA Travel:

From hotel reservations and car rentals to cruises and once-in-a-lifetime vacations, our full-service travel agency can handle it all. You'll also get Member-exclusive benefits on select cruises and travel packages, thanks to our network of trusted travel partners. **Book your travel online anytime or visit your local CAA Store for personalized service.** 

#### CAA Merchandise:

Get exclusive Member pricing on everything you need for travelling with ease, keeping you safe at home or on the road.

## **CAA Insurance:**

Enjoy exclusive discounts on insurance with CAA. Members get great savings and perks. We offer a variety of insurance products to give you the coverage and peace of mind for what matters most to you, including your auto, property, travel, life and your family's health—pets included.

### Cybersecurity:

All CAA Members get access to free, personalized Cybersecurity education powered by CyberconIQ<sup>®</sup>.

## Mobile Battery Service:

If your battery fails, let us come to you! CAA's Mobile Battery Service<sup>5</sup> will test, replace and recycle your old car battery from your home, workplace or even from the side of the road. Delivery and installation are included. \**Benefit subject to availability by geographical area.* 

#### Mobile Tire Change:

Get your tires changed from the comfort of your own home. We are available 7 days/week & provide convenient mobile tire service that saves you time and effort.

## CAA Auto Advice™:

Get free expert advice. We know cars and we can give you advice about buying, selling or fixing them.



# Easy Ways to Save

## 1. Keep your Membership Card with You When

**Shopping.** Save money instantly at over 124,000 participating partner locations across Canada and the United States. Just use your CAA Membership card at places such as RW&CO., Dulux<sup>®</sup> and more.

## 2. Travel Locally or Abroad.

Enjoy Member-exclusive discounts at many of North America's major hotel chains, including Marriott, and at travel partners like VIA Rail, Enterprise Rent-A-Car, Park'N Fly and more.

## 3. Feast at Your Favourite Restaurants.

Swipe your CAA Membership card for savings at popular restaurants, such as Swiss Chalet, East Side Mario's, Montana's, Original Joe's, Harvey's, New York Fries, State & Main and more.

## 4. Enjoy a Day of Family Fun.

Get great prices and discounts on tickets to some of Manitoba's most popular attractions and experiences like tickets to watch Manitoba Moose, Royal Canadian Mint, and more. Find Member-exclusive discounts.

## 5. Take Your Car in For a Tune-Up.

Take your car in for service at a CAA Approved Auto Repair Services (AARS<sup>™</sup>) facility and earn 3% back in CAA Dollars on all parts, labour and repairs. You'll also get a guaranteed 1-year/20,000-km warranty on parts and labour.

## 7. Buy a New Pair of Glasses or a Hearing Aid.

Enjoy Member-exclusive savings when you shop at one of CAA's health partners, including LensCrafters, Theodore & Pringle Optical, Connect Hearing and more.

## 8. Update your Home.

Make your move or update your home and save with Dulux Paints, Penske Truck Rentals, Bouclair, AMJ Campbell and other popular home improvement brands.

## 9. Earn CAA Dollars.<sup>6</sup>

CAA Dollars<sup>®</sup> are like real dollars—but better! Earn them when you shop with select partners, then redeem them toward your CAA Membership renewal, travel bookings, or even attraction tickets. It's an easy way to make the most of every purchase while enjoying the perks of being a CAA Member.

## Where Can You Earn?

You can earn **C**AA Dollars at select partner locations and/or online using your CAA Membership card.

## Shop Online at CAA eStore.

Members can save and earn at their favourite retailers through the CAA eStore.



# **Know Your Membership**

We want you to know what's included with every membership level. Remember, if your needs change, you can upgrade your membership or add someone in your household as an Associate Member at any time.

# Visit My Account or Contact Us if you have any questions about your Membership.

## Simplify Annual Billing.

Go paperless and switch to the fast, convenient and secure way to receive your annual CAA Membership statement by email. You'll save time and reduce your paper clutter.

## Automatic Renewal.<sup>7</sup>

Ensure your CAA Membership doesn't lapse and save \$15 CAD when you enrol in Automatic Renewal.

## My Account.

Create your account online to get quick and easy access to your information. Use My Account to update your information, renew or upgrade your CAA Membership, add a Member, track your savings and CAA Dollars and get in touch with roadside assistance.

## Protect Everyone in your Home.

A CAA Associate Membership can protect additional loved ones in your home for just pennies a day. Contact Us to add an Associate Member to your household.

## CAA Gift Membership.

A CAA Gift Membership is a great idea for any occasion, starting at just \$30/year. The membership is a gift with outstanding protection, benefits and rewards.



## **Exclusive Premier Member Benefits**

Premier Members get additional benefits and value—the best that we have to offer.

## An Extra 10% Off Purchases at CAA Stores.<sup>8</sup>

CAA Stores have a wide selection of merchandise. From safety items to luggage to travel accessories, Premier Members can save an extra 10%.

## An Additional 320-Kilometre Tow.

Premier Members get one extra tow of up to 320 kilometres—that's like going from Dauphin to Winnipeg, or from Brandon to Steinbach.

#### A Two-Day Car Rental.

Premier Members get a free two-day car rental if their vehicle breaks down within 200 kilometres of their home and then needs to be towed.

#### Road Trip Interruption Assistance.<sup>9</sup>

In case of a mechanical breakdown during a road trip (more than 200 kilometres from home), Premier Members are covered for expenses of up to \$2,000 CAD for hotel accommodations and meals, or a car rental, or transportation to continue their trip.

### Unlimited Free On-Demand Health Care Consults.

Premier Members can access FREE unlimited consults with Canadian-licensed nurse practitioners 24/7 with Maple virtual health care. No appointments are necessary and you can get a diagnosis, prescription, medical notes, specialist referrals and lab requisitions in minutes. Plus one FREE consult with a U.S.-based doctor who can issue a prescription that can be filled in the U.S.

## **Exclusive Vehicle Return Benefit.**

If Premier Members get sick or injured during their vacation, they're covered for up to \$500 CAD to get their car back home (as long as it's operable).



# CAA Roadside Assistance

We'll be there when you need us. We've kept Canadian motorists safe and on the move since 1904. With over seven million Members, we're the country's largest not-for-profit automobile association.

## CAA Auto Advice™

CAA offers free expert advice on everything automotive, from buying and selling a vehicle to car care and repairs. If you need help, call **1-866-464-6448** or email us at **autoadvice@caasco.ca** with your questions.

## What to Do If You've Got Car Trouble

Call us first.\* We've got a fleet of over 35,000 independently contracted road service vehicles throughout Canada and the United States. You can call us through the CAA App.

We'll make sure you get whatever service you need, right when you need it. All of our drivers are experienced, trustworthy and trained to meet our highest standards. \**If it is an emergency situation, call 911 and follow the instructions given to you. Use 911 for emergencies only.* 

## How to Reach CAA Roadside Assistance

Online caamanitoba.com/roadservice Phone 1-800-CAA-HELP (1-800-222-4357) Call \*CAA (\*222) from your mobile phone Text RESCUE to 222247<sup>^</sup>

Please remember to stay with your vehicle until your CAA Roadside Assistance driver arrives on the scene. You should have the following six things ready:

- 1. Your CAA card, so that your membership number is readily available
- 2. Your name, address and government-issued photo ID
- 3. The exact location of the disabled vehicle
- 4. The vehicle's make, model, year, colour and licence plate number
- 5. The nature of the trouble
- 6. A phone

# Top 10 Ways we can Help You and your Vehicle

## 1. Roadside Assistance.

If you're in a collision, we'll be there to help-anytime, anywhere. We'll do our best to get your vehicle back on the road; otherwise we'll tow it to wherever you want.<sup>1</sup> And if for some reason we can't tow it, or the police have already had it hauled away, you can submit your receipts for reimbursement consideration.

## 2. Lockout Service.

If you lock yourself out of your car, we can help. Our lockout service will get to you as quickly as possible to help get you on your way. If we're not able to help, you're covered for a locksmith up to a certain amount based on your membership level.

## 3. Mobile Battery Service.

We're the only mobile service that will test, boost, replace and safely recycle your old battery<sup>5</sup>. If your battery needs to be replaced, you'll receive Member-exclusive pricing on our CAA Premium Battery, which comes with a six-year free replacement and a three-year discounted guarantee.

## 4. Emergency Gas Delivery.\*

If your vehicle runs out of gas, we'll deliver enough to get you to the nearest gas station<sup>1</sup>. If needed, we'll tow you there. Free emergency gas delivery for Basic Members. Gas costs extra. Free delivery and gas for Plus/Premium Members. *\*Basic Members will be charged, and it's free for Plus/Premier Members.* 

## 5. Trip Interruption.

We can help you even if your collision takes place more than 200 kilometres from your primary residence. You may be covered for some expenses<sup>1</sup>, such as transportation to your destination, hotel accommodations and/or meals. Premier Members also have additional Road Trip Interruption coverage for up to \$2,000 CAD.

## 6. Towing Service.

Car won't start? Give us a call. We'll do our best to get your vehicle running. If we can't, we'll tow it to your desired location (within your membership limits, not just to the nearest service centre).

## 7. Flat tire Service.

We'll come and replace your flat tire with your spare. Just make sure the spare is inflated and in good condition before you call, and that any special key for removing the lug nuts is on hand.

## 8. Bike Assist.®

If your bicycle breaks down and you can't fix it, just give us a call, and we'll lend a hand. If we can't fix it on the spot, we'll give you and your bike a lift.<sup>10</sup>

## 9. Extrication Service.

If your car's stuck, we'll do everything possible to get you on your way, as long as we can get to your vehicle safely.

## 10. Mechanical First Aid.

You've tried everything, but your car just won't start. We'll come to do what we can, including any minor or temporary adjustments and emergency repairs that don't require parts or supplies. If we can't get your car going, we'll tow you to a repair shop of your choice or to one of our Approved Auto Repair Services (AARS<sup>™</sup>) facilities. Every facility in the AARS<sup>™</sup> program must meet stringent CAA requirements for quality service at fair prices, plus they offer 3% in CAA Dollars on all repairs.

Want to review membership terms and conditions visit caamanitoba.com/terms



## **Insurance at CAA**

Members get exclusive savings. We offer a variety of insurance products to give you the coverage and peace of mind for what matters most to you, including your auto, property, travel, life and your family's health—pets included.

## Why Choose CAA for Insurance?

Your insurance provider should provide affordable coverage that suits your needs and make it easy to submit a claim. We do that and so much more.

## 1. We'll Help You Save Money on Insurance.

As a CAA Member, you can save 10% off CAA Home Insurance and 10% off CAA Auto Extension Insurance.<sup>11</sup> Members also enjoy 10% savings on travel insurance.<sup>12</sup>

# 2. We Offer Coverages That go Above and Beyond the Norm.

We can provide home insurance options for things such as home equipment breakdown and service line coverage. Legal Expense Insurance<sup>13</sup> and Emergency Travel Medical Insurance 4-Day Trip Annual Coverage<sup>14</sup> are also included as part of a CAA Home Insurance policy.

## 3. Our Experienced Team.

Our insurance brokerage team can discuss coverage options for your home and auto insurance, while our travel insurance team can help insure your trip and travel investment.

## 4. We're Proactive.

We've even called Members—before they called us—after an emergency in their area to make sure they're ok.

## 5. We Have Coverage for all Your Needs.

We also offer life and health & dental insurance options as well as pet insurance, plus as a Member you save! Get a quote online at **caamanitoba.com/insurance** or speak with one of our insurance experts at **1-855-779-0677**.

# The CAA Mobile App<sup>™</sup>

You can use the app to find Member-exclusive deals, track your savings and request CAA Roadside Assistance.

Visit caamanitoba.com/app





# **CAA** Travel

We'll help you plan and book your dream vacation so you're excited—not overwhelmed.

## Why Book With CAA Travel?

## 1. You'll Get Member-Exclusive Benefits.

Enjoy special offers and benefits everywhere, from discounts at the world's most popular hotels to deals on car rentals, attraction tickets, cruises and vacation packages.

## 2. You'll Have One-of-a-Kind Experiences.

Our travel team creates the kind of immersive and exciting travel packages you won't find anywhere else. You'll have Member-exclusive access to exciting itineraries where making lifetime memories is a sure thing.

## 3. We're Here to Help.

If there's an emergency while you're on a CAA Vacations<sup>®</sup> trip, we'll take care of you. We're available to help, whether it's rebooking a missed or cancelled flight, processing reservation changes or providing a referral to replace a lost or stolen travel document.

Book your travel by visiting your local **CAA Store** or by calling **1-888-888-1475**.

CAA :	STORE
-	

# We're Here for you in Person

We'll help you shop for the right luggage, customize a TripTik<sup>®</sup>, and even take your passport photo.

Can't get to one of our stores right now? You can also find merchandise online at shop.caamanitoba.com or find your nearest CAA Store at caamanitoba.com/stores.



# In the Community

We're driven to move people safely. We spearhead advocacy initiatives that put community safety first. We're a not-for-profit organization, so a portion of your membership fees goes towards making your community a safer place for everyone.

# Things We've Done in the Community

# We've Been Advocating for Road Safety Since 1904.

That's over 120 years of helping to make our roads and communities safer for all. Some of our recent efforts include public education around cannabis-impaired driving and distracted driving as well as advocating for safer conditions for tow truck drivers.

## We're Improving Our Roads.

Every year, our Members vote for the worst roads in their communities. We bring unsafe road conditions to light and share the list with government officials to help initiate change.

## We're on Safety Patrol.

Our CAA School Safety Patrol® program has been helping kids get to and from school safely since 1936. We're proud to say that approximately 7,500 student volunteers keep their peers safe across Manitoba each year.

## We're Thought Leaders.

We're a trusted source of road safety information for our Members, the public and our stakeholders. We work closely with police services, school divisions, provincial and local government officials and other like-minded organizations to create positive change and amplify road safety education and awareness in communities across Manitoba.

## **Membership Services**

Phone 1-800-222-4357

## Dedicated phone line for Premier Members 1-866-PREM-CAA (1-866-773-6222)

Monday to Saturday: 8 a.m.–8 p.m. Sunday: 9 a.m.–6 p.m.

## Online

caamanitoba.com

## **CAA Stores**

caamanitoba.com/stores



## **Contact Us**

If you have any questions or need information about any of our services, we're here when you need us.

This brochure contains information about several membership and underwritten insurance products available through CAA Club Group operating as CAA Manitoba. The information contained in this brochure is for general guidance on matters of interest only. Effort has been made to ensure the accuracy of the information; CAA Manitoba cannot accept responsibility for any loss suffered as a result of person relying there upon. Insurance Underwriters CAA Auto Extension Insurance and CAA Property Insurance are underwritten by CAA Insurance Company. Broker Services offered by MML Club Services Ltd. (o/a CAA undermitter by orce finate company. Elongen the services or lead of the service of the service service and the Manitoba Insurance Brokers). Certain conditions, limitations and underwriting guidelines apply. Service Line Coverage is underwritten by CAA Insurance Company, Claims administered by FM Boiler Re. Home Equipment Breakdown Insurance is underwritten by CAA Insurance Company, Claims administered by FM Boiler Re. CAA Legal Coverage and CAA Legal Plus Coverage is underwritten by CAA Insurance Company. ARAG Legal Solutions Inc. (ARAG) acts as the insurance manager and has the authority to administer claims on behalf of CAA Insurance Company. CAA Legal Coverage is included on home policies. Please see policy wordings for coverage details. Coverage is subject to terms, conditions and exclusions for the Legal Expense Insurance policy. CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire may be required if you are 60 years of age and older. Subject to change without notice. See full policy for all terms and conditions at caasco.com/policy. Pet insurance in partnership with Pets Plus Us insurance programs. Pets Plus Us Pet Insurance policies are underwritten by Northbridge General Insurance Corporation, distributed by PTZ Insurance Services Ltd. Certain conditions, NOTITION of the first and the Corporation, unsmouled by F12 instrance Generations and underwriting eligibility rules apply. CAA Member Accident Protection Plan is underwritten by CAA Insurance Company. CAA Icub Group Advisory Services is the registered business name of 2760704 Ontario Inc. 60 Commerce Valley Drive East, Thornhill, Ontario L3T 7P9. (FSRA license no. 37824M). Trademarks and registered trademarks are property of their respective owners. Partners and/or offers are subject to change without notice. ®/™CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association. ™Driven by Good is a trademark of CAA Club Group. cyberconIQ® is a registered trademark of cyberconIQ Inc. © 2025 PPG Industries, Inc. All Rights Reserved. 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Prices and offers subject to change without notice. 5 CAV Manitoba's Mobile Battery Service Member benefit is exclusively available in Winnipeg. CAA Battery 5 CAĂ representatives will deliver, install and recycle your battery at no extra cost, upon purchase of a new CAA Holdsstillatives will oblinde, install and recycle you beauty at its owner oce, upon proceed will be an enter the premium Battery Call 204-205-6000 for deals. Restrictions on service and battery availability may apply. 6 To earn and redeem CAA Dollars, you must be a current CAA Member in good standing. CAA Membership dues paid in full by membership expiry date). CAA Dollars cannot be converted into currency at any time, and cannot be used to purchase CAA Premium Batteries. Do not let your membership lapse or you will forfeit any accumulated CAA Dollars. Your CAA Dollars will be automatically redeemed towards your CAA Membership renewal dues. For more details, visit caamanitoba com/caadollars ™/® Cineplex Entertainment LP or used under license. 7 \$15 Discount (plus HST) applies to your next membership renewal fee only and is valid on CAA Manitoba Memberships only. This offer is not available if you have already participated in Automatic Renewal. Discount amount subject to change without notice. 8 Merchandise discount applies to travel accessories and luggage only. Discount not valid on movie tickets, attraction tickets, CAA Premium Batteries, insurance, membership renewal, travel bookings or International Driving Permits. 9 Trip Interruption is applicable only to Premier Members. Member must be more than 200 kilometres (124 miles) from home when incident occurs, and the vehicle must be disabled more than 24 hours. Reimbursement is based on membership level at time of incident. Certain restrictions and limitations may apply. 10 Bike Assist® services are exclusively available in Brandon and Winnipeg. Each Bike Assist service call counts as one of your allotted service calls during your membership year and is subject to the same towing distance limits applicable to your membership. Service will be provided to cyclists where there is permitted vehicle access and is based on seasonal availability. You may opt for your blike to be transported any distance within the Winnipeg city limits or to Olympia Cycle & Ski at 326 St. Mary's Rd, without incurring additional km charges. 11 Broker Services offered by MML Club Services Ltd. (o/a CAA Manitoba Insurance Brokers). CAA Manitoba Member discount applies to home insurance (0/2) CAA Mailiuda ilisularice brues). Gee mailiuda interinto a social application of the accurrent CAA policies underwritten by CAA Insurance Company. To qualify for the discont, you must be a current CAA Member in good standing (CAA membership dues paid in full by membership expiry date). Subject to certain conditions and approvals. Underwriting eligibility rules apply. 12 Applies to CAA Members in good standing with dues paid in full by membership expiry date. 10% savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice. Excludes Visitors to Canada Insurance. CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire may be required if you are 60 years of age and older. See full policy for all terms and conditions at caamanitoba.com/policy. 13 CAA Legal Coverage and CAA Legal Plus Coverage is underwriten by CAA Insurance Company, ARAG Legal Solutions Inc. (ARAG) acts as the insurance manager and has the authority to administer claims on behalf of CAA Insurance Company. CAA Legal Coverage is included on home policies. Please see policy wordings for coverage details. Coverage is subject to terms, conditions and exclusions for the Legal Expense Insurance policy. 14 Emergency Travel Medical Insurance is underwritten by CAA Insurance Company, Claims are administered by Global Excel Management. Up to \$5 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without active Government Health Insurance Plan (GHIP); and/or without GHIP authorization to cover trip days in excess of 212 days in Manitoba in a 12-month period. CAA Club Group Advisory Services is the registered business name of 2760704 Ontario Inc. 60 Commerce Valley Drive East, Thornhill, Ontario L3T 7P9. (FSRA license no. 37824M). Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company. © 2025 All distributed by PTZ insurance Services Ltd. 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