



PREMIER

THE HIGHEST LEVEL OF MEMBER BENEFITS





For 24-Hour Roadside Assistance
anywhere in Canada or the USA

1.800.222.4357 • atlantic.caa.ca/roadside

For all other Member Services contact
your nearest CAA Member Service Centre
or call 1.800.561.8807

SAINT JOHN

378 Westmorland Rd.
506.634.1400
saintjohn@atlantic.caa.ca

FREDERICTON

Corbett Centre
5 Trinity Ave.
506.452.1987
fredericton@atlantic.caa.ca

MONCTON

62 Wyse St.
506.857.8225
moncton@atlantic.caa.ca

DARTMOUTH

330 John Savage Ave.
902.468.6306
dartmouth@atlantic.caa.ca

HALIFAX

202 Chain Lake Dr.
902.450.4222
halifaxbayerslake@atlantic.caa.ca

CHARLOTTETOWN

193 Minna Jane Dr.
902.892.1612
charlottetown@atlantic.caa.ca

ST. JOHN'S

Avalon Mall
48 Kenmount Rd.
stjohns@atlantic.caa.ca

This guide is intended to provide you with an overview of services and benefits for CAA memberships. Not every circumstance may necessarily be covered. Please contact any CAA Atlantic branch for details on specific questions or email us at info@atlantic.caa.ca. Programs, policies, benefits and procedures are available at time of publishing and are subject to change without notice. CAA Atlantic maintains a zero-tolerance policy towards aggressive behavior and mistreatment of staff. It is a priority to ensure a safe and respectful work environment for all team members. CAA may terminate the membership of any member whose conduct is detrimental to the association. Any member who has abused their membership privileges or benefits or services. CAA, at its sole discretion, may cancel and/or refuse the sale of a membership if it is deemed the membership has been or will be used in an excessive, fraudulent, or legally suspicious manner. Revisions to this guide will be updated annually. For full Membership Terms & Conditions, visit atlantic.caa.ca/terms-conditions-membership



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Benefits and services may vary by region. When travelling outside of Canada, CAA members may need to pay for services not offered in other club territories and submit receipts to CAA (Atlantic) for reimbursement.

WELCOME TO CAA PREMIER

MEMBERSHIP COVERAGE

It's all about you. You've got it, and now you can take CAA Atlantic's peace of mind protection everywhere you go. Since your CAA membership covers you, the member*, it's not a membership for your car. **This means you are covered no matter who you are driving with, as a driver or as a passenger.**** Whether it's Roadside Assistance, Insurance, Travel or Savings & Benefits, your membership is all about YOU.

PRIMARY MEMBER

A primary member is the first person in a household to join CAA.

ASSOCIATE MEMBERSHIPS

Associate memberships are available, at a reduced rate, for spouses and dependants living at the same address. Associate members are entitled to the same coverage as the primary member. Associate members must be of the same membership status as the primary member. For example, Premier members can only have Premier level associates.

MEMBERSHIP RENEWAL

CAA memberships will automatically renew unless you advise CAA otherwise in advance of your annual renewal. This will ensure you enjoy the uninterrupted coverage and savings your annual CAA membership gives you every day. Depending on your payment selection, your credit card or bank account will continue to be charged either monthly or annually. We will send you an annual statement every year and, if you wish, you can make any changes to your coverage prior to your annual membership renewal. You can pay your annual membership dues in 12 equal automated payments. If you choose this option, a \$12 surcharge is added to your dues. If your monthly payment declines, your membership will become temporarily inactive. We will reach out to you by email and phone immediately, providing you with options to make your missed payment and reactivate your account. After three declines in a 12-month period, you'll be required to pay the remaining balance for your membership year. For your convenience, you can also have your membership renewal statement sent by email.



**For more information, visit atlantic.caa.ca,
call 1.800.561.8807, or
drop into your local CAA Atlantic branch**

* Your membership is non-transferable. Your spouse, for example, would not be eligible for Roadside Assistance or any of the other Member Savings under your membership. Associate memberships will extend coverage to the other drivers in your household. Keep your membership card in your wallet since you must present it anytime you request service. You may carry only one valid CAA membership at a time.

**Refer to Vehicle Eligibility Pg. 10

MOVING OUT OF PROVINCE

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

MEMBERSHIP REFUNDS

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

CAA PRIVACY POLICY

All information you provide to CAA is for your CAA club use only. By joining CAA Atlantic, you express an interest in receiving information about the products and services CAA and its partners offer members. All information will remain confidential and will not be sold to a third party. Should you not wish to receive promotional materials from CAA or any of its subsidiaries and/or partners, simply contact CAA and request that your name be removed from our offer-distribution lists. CAA meets and exceeds all PIPEDA and CASL regulations. For more information on our privacy policy please visit atlantic.caa.ca.

CAA MEMBERS SAVE AT SHELL

CAA members save 3 cents per litre* on fuel at participating Shell locations! Just swipe your CAA membership card or load it into Shell EasyPay™ in the Shell app to start saving today. Conditions apply. Visit atlantic.caa.ca/Shell for details.

*Conditions apply. Offer valid at participating Shell locations.



You are eligible to receive CAA Premier benefits 48 hours after receipt of payment. CAA Premier benefits and services are available as noted at time of printing and are subject to change without notice.

CAA Premier members receive all CAA Plus® benefits, as enhanced by the CAA Premier benefits. The benefits listed in this CAA Premier Guide to Member Services include many of the standard benefits, as well as all of the CAA Plus and CAA Premier benefits. The CAA Premier benefits are specifically identified herein. For further information regarding CAA Plus benefits, see the CAA Member Handbook. Programs, policies, benefits and procedures may change without notice. Revisions will be updated annually.

For full Membership Terms & Conditions, visit atlantic.caa.ca/terms-conditions-membership

SAVINGS & BENEFITS

CAA members can save on automotive services, retail shopping, dining, travel, insurance and more. By showing your membership card you can save at hundreds of merchants and retailers at home, online and across Canada and the US.

Participating locations offer you immediate savings at the point of sale or provide you with the opportunity to earn CAA Dollars® & discounts with every purchase that you make. CAA members can also earn CAA Dollars® on their online purchases at atlantic.caa.ca/OnlineShopping. One CAA Dollar equals one Canadian dollar—that means for every CAA Dollar earned you have \$1.00 to redeem. CAA Dollars® are automatically redeemed towards your next CAA Membership or can be used to pay for products and services purchased through CAA including vacations, luggage, membership upgrades and more!

CYBERCONIQ®

CAA is always your go-to for safety information and protection, and online safety is no different. We've teamed up with cyberconIQ, an advanced security insights and advisory service, to offer our members a valuable new membership perk- a FREE 5-minute quiz that can help identify the personality traits that can render you susceptible to specific cyber attacks and scam methods, making you less vulnerable.

For a full list of all the places you can save, visit atlantic.caa.ca/savings

Valid CAA Membership is required to participate in CAA Member Savings & Benefits. Various restrictions apply. All discounts, programs and benefits are subject to change without notice. HotSpot offer valid in Atlantic Canada only and is subject to change. Cannot be combined with other offers or discounts. Municipal parking/transit rates vary and do not qualify for discounts. Users are charged the same municipal rates whether traditional payment methods or HotSpot is used.



EXCLUSIVE BENEFIT FOR PREMIER MEMBERS

Your CAA Membership now includes a complimentary annual subscription to **HotSpot Parking Transit Taxis.**

To learn more visit:
atlantic.caa.ca/HotSpot



AUTOMOTIVE AND INFORMATION SERVICES

APPROVED AUTO REPAIR

We have solved the problem of where to find reliable and quality auto repair service. CAA's Approved Auto Repair is a network of repair facilities that have been appraised, approved and reviewed annually by CAA. There are now over 2,000 facilities in Canada. Every facility that displays this sign has been identified by CAA to be a repair shop that provides consistent, high quality workmanship and these facilities have agreed, by contract, to accept CAA as an independent and final authority in the case of a dispute over repairs performed. In addition, Approved Auto Repair facilities warranty their work for 12 months or 20,000 km whichever occurs first under normal operating conditions. And, this special CAA member warranty is honoured at all 2,000+ Approved Auto Repair facilities across Canada. Look for the Approved Auto Repair sign when you need repairs. Visit our website or contact CAA for the most up-to-date listing of participating garages. When using an Approved Auto Repair garage, be sure to tell them you are a CAA member.



For a full listing of repair facilities please visit aaa.com/autorepair

AUTOMOTIVE INFORMATION

CAA offers you information on a wide range of automotive topics and products. This service is free of charge to you and uses data collected from a variety of sources, presented in an unbiased manner.

- Driving Cost Calculator
- Eco Driving
- Electric Vehicles

Visit atlantic.caa.ca/automotive

AUTO TOURING

In addition to free road maps and Digital Tourbooks, your CAA membership gives you access to TripTiks®, and travel literature for destinations anywhere in North America. Our Travel Advisors will also take care of your hotel and ferry reservations (for a nominal service fee) and provide information on road conditions along with your itinerary.

For more information, visit atlantic.caa.ca/maps or call 1.800.561.8807



TRAVEL AGENCY

No matter where in the world your journey takes you, CAA is your single source for the industry's widest range of products and services. Because you are a CAA member you have so much more to gain by travelling with CAA.

CAA members receive exclusive discounts or benefits on many of the following:

- Cruise and tour bookings
- Hotel, air and car reservations
- Drive vacations
- Tours - escorted and independent
- CAA/AAA maps and CAA/AAA TripTik® routings
- Digital Tourbook
- Attraction and theme park tickets
- Travel insurance
- International driving permits
- In-branch Passport photos and applications
- Member discounts at merchants around the world
- Savings on service fees

For more information visit TravelwithCAA.ca or call 1.800.561.8807

ROADSIDE ASSISTANCE

Your CAA Premier membership covers you, not your vehicle. You can call for service whether you're the driver or passenger of your own car, a friend's car or a rental.

1-866-PREM-CAA (1.866.773.6222)

1-800-CAA-HELP (1.800.222.4357)

atlantic.caa.ca/roadside

CAA is here to help you whether your vehicle is disabled in your driveway or away from home. **CAA Roadside Assistance is available 24 hours a day, 365 days of the year throughout Canada and the USA.**

Roadside Assistance is available to you when the eligible vehicle you are driving or riding in as a passenger is unable to proceed under its own power. Roadside Assistance is limited to making the vehicle operable at the roadside if possible, or towing it back to the servicing facility. Costs incurred to repair the vehicle are the owner's responsibility.

SERVICE ELIGIBILITY

All members, including added associate, receive up to 5 Roadside Assistance calls per membership year. If your requirements exceed 5 calls per year you must pay for the extra services at prevailing CAA contractor rates for the region.

REQUESTING SERVICE

If you require Roadside Assistance, help is just a phone call away. **Call 1.866.PREM.CAA or 1.800.CAA.HELP** accessible throughout Canada and the USA. These numbers are listed on the back of your Premier membership card.

Please make arrangements with a repair facility prior to placing your call, to ensure your vehicle will be accepted for repairs, or CAA will assist you to locate a CAA Approved Repair facility.

SERVICES PROVIDED

- Fuel Delivery
- Flat Tire Service
- Battery Boosting
- Extrication/Winching
- Towing
- Battery Replacement (Where available)
- Lockout Service

When calling for service, you will be asked for the following information:

1. Your membership number and expiry date
2. Your name and address
3. The exact location of the disabled vehicle
4. The vehicle's make, year, colour and licence number
5. The nature of the trouble
6. Phone number where you can be contacted

You must remain at or near the vehicle to receive service. If the problem is resolved before the service provider arrives, please notify CAA immediately to cancel the request as each service call is charged by CAA against your record, whether or not completed. Please have your membership card ready for presentation to the service provider to obtain service.

VEHICLE ELIGIBILITY

CAA Premier: Provides service to licensed four-wheel motor driven vehicles of the passenger, pleasure or recreation type (vans and 4 wheel motor homes included) and motorcycles with or without side cars and limited service to dual wheel pick-up trucks.

Motorcycles (with or without sidecar) qualify for all services.

In Canada, motorcycle service within the scope of these CAA Premier benefits will be provided without cost. Motorcycle service obtained within the United States must be paid for by the Member and refund claimed from CAA Atlantic.

CAA Premier RV: Provides all services to dual wheel drive axle licensed motor homes, dual wheel pick-ups, campers, and the following types of trailers: travel, horse, snowmobile, utility and boat.

Coverage for trailers (horse, snowmobile, utility and boat) are within the scope of CAA Premier RV benefits and will be provided without cost. This service obtained within the United States must be paid for by the member and refund claimed from the member's home club.

NOTE:

- CAA Premier memberships exclude tire service to dual wheel vehicles (refer to CAA Premier RV coverage). Boosting, fuel delivery and lockout services are provided to all classes of membership. If you are CAA Premier member towing a light duty trailer, additional charges for recovering it will be your responsibility.
- Dual wheel unloaded pickup trucks are eligible for all services except tire service.
- Rented passenger vehicles and rented commercial vehicles are also eligible for service with the exception of taxis, limousines, school buses, cube vans and off-road vehicles.

BATTERY BOOSTING

CAA Premier and CAA Premier RV: Service will be provided in an attempt to start your vehicle. If the vehicle cannot be started within a reasonable amount of time, the towing provision will apply.

BATTERY REPLACEMENT

If your car needs a new battery, CAA Battery Service will deliver and install a new battery. Installation of the new battery and disposal of the old battery is free. CAA batteries come with a three-year guarantee and a six-year limited warranty. Plus, CAA Battery Service calls with a battery purchase do not count against your road service call limit.

Service available in select areas. For CAA Authorized Battery Service call 1-800-222-4357

BATTERY TESTING

The average car battery lasts three years, and often dies without much warning. CAA Battery Service offers a FREE battery test to help you avoid the inconvenience of a dead battery. At your request, a trained technician will perform an electrical system charging test and battery test to determine the current condition of your battery. This service is just one of the benefits of your CAA membership.

Service available in select areas. For CAA Authorized Battery Service call 1-800-222-4357

EXTRICATING/WINCHING

Your vehicle will be extricated/winched when it can be safely reached from a normally travelled or established thoroughfare. Service cannot be rendered in plowed-in, snowbound or ice-covered alleys, streets, lanes, or driveways. The service vehicle must have clear and safe access to the disabled vehicle. Shoveling, plowing, salting/sanding is your responsibility.

With CAA Premier you are covered for a second vehicle and operator for up to one hour at the scene.

FLAT TIRE SERVICE

CAA Premier: On four-wheeled vehicles, a flat tire will be replaced with your inflated spare tire. If necessary, the towing provision will apply. 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. CAA Premier coverage provides towing services for motorcycles.

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

FUEL DELIVERY

CAA Premier and CAA Premier RV: A limited supply of fuel will be delivered to your disabled vehicle to enable you to reach the nearest open service station; or the vehicle may be towed in accordance with the towing provision. Specific brands or octane ratings cannot be promised.

LOCKOUT SERVICE

CAA Premier and CAA Premier RV: If your keys are lost or locked in the vehicle CAA provides up to \$100 for locksmith service required to either gain access to the vehicle or make it operable.

MECHANICAL FIRST AID

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

TOWING SERVICE

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

CAA Premier and CAA Premier RV: You may have the vehicle towed from the point of breakdown back to the responding service facility, or to any point along the same route at no charge, or to any destination in any direction **within 160 km from the point of breakdown at no charge.** A charge per km will be applied by the service facility to any additional mileage over 160 km. **CAA Premier members are entitled to one tow of up to 320 km (as part of their 5 eligible calls).** There is a 48-hour time delay from the time of registration before CAA Premier and CAA Premier RV Roadside Assistance benefits become valid.



CAA MEMBERSHIP BENEFITS

	Premier	Plus	Classic	Everyday
Emergency Road Service	✓	✓	✓	
Emergency Towing	320km, 160km ¹	Up to 160km [†]	Up to 10km [†]	
Service Calls/Year	5	5	5	
Bike Assist ²	5	5	5	1
Emergency Fuel Delivery	Free fuel & delivery	Free fuel & delivery	Free delivery	
Flat Tire Service	✓	✓	✓	
Eligible To Add RV Coverage	✓	✓		
Lockout Service	Free (up to \$100)	Free (up to \$100)	Free (up to \$50)	
Road Trip Interruption Protection	✓			
Two-Day Car Rental With Tow ³	✓			
Mobile Battery Service ⁴	✓	✓	✓	
Road Trip Accident Protection	Up to \$2,000	Up to \$500	Up to \$300	
Vehicle Return Benefit	✓			
Mobile Tire Service ⁵	\$75	\$75	\$75	\$75
In-branch Passport Photos ⁶	FREE	\$8.99	\$9.99	\$11.99
HotSpot Subscription	FREE	Discounted	Discounted	Discounted

† The vehicle will be towed to the responding facility, a facility on the return route, or to any destination you choose within 10 Km for Classic coverage and 160 Km for Plus.

1 For Premier members, we will tow you up to 320 km once during your membership year, and up to 160 km for your remaining four allowable calls. Some conditions apply. Additional calls are subject to a service charge.

2 Bike Assist is currently only available in Halifax, Saint John, Moncton and Fredericton, but will be expanding to other regions soon. Halifax: 24 Hours a Day, 7 Days a Week, Saint John: 7am to 8pm Sunday to Saturday, Fredericton: 8am to 5pm Sunday to Thursday, Moncton: 8am to 5pm Sunday to Thursday.

3 Only available for breakdown events within 160kms of member's home (as recorded on the membership). For events more than 160kms from home the Trip Interruption benefit applies.

4 Mobile Battery Service is not always available in all areas

5 Taxes and fees are extra. This service is currently only available in Fredericton, Saint John & Moncton

6 One free passport photo per member, per year, taken at a CAA Member Service Centre.

Conditions/restrictions apply.

For full Membership Terms & Conditions, visit atlantic.caa.ca/terms-conditions-membership

EXTREME WEATHER CONDITIONS

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

LIABILITY

Certain types of American and foreign-made cars (especially those with fibre-glass bodies) and vehicles with owner-made modifications are difficult to tow without causing damage. In such cases, or when lockout services are rendered, you may be asked to sign a release assuming responsibility for any damage that may occur.

The club does not have supervision or control over the operation or management of an official contract facility. In the event of a dispute between the official service contractor for Roadside Assistance and/or charges by the contractor, the club may appoint an arbitrator whose ruling shall be final and binding on both parties.

Any damages resulting from the delivery of service by a CAA contracted provider must be reported to the contractor within 24 hours of the incident and prior to any repairs being rendered. Claims for any damage are between you and the service provider. CAA will assist in settling damage claims disputes.

ROAD TRIP ACCIDENT PROTECTION

If your automobile is disabled as a result of a collision more than 160 kilometres from home, and you are delayed more than 24 hours, reimbursement may be available for meals and commercial lodgings while the vehicle is being repaired OR alternative commercial transportation to continue the trip. Please submit original receipts for eligible expenses and a photocopy of the repair bill and police report to support your claim. Claims must be filed within 60 days of the accident. Allow 30 days for processing. Premier Members may be reimbursed up to \$2,000 CAD. Coverage does not include mechanical breakdown or delays in receiving Roadside Assistance. Please call 1.800.561.8807 for information on filing a claim.

QUALITY OF SERVICE

Our top priority is always to satisfy your needs. If you feel service has been less than satisfactory, please contact

CAA Member Services Department
by calling 1.800.471.1611

ADDITIONAL ASSISTANCE IS RIGHT AT YOUR FINGERTIPS

As a CAA Premier member, you'll enjoy even more benefits on the road:

TWO-DAY COMPLIMENTARY RENTAL CAR IN CONJUNCTION WITH A TOW

If your vehicle is towed by CAA and you are stranded without transportation—just ask us for help! We'll arrange a midsize class rental car for two days at no charge from CAA's preferred rental car provider. Each Premier member (including associates) is entitled to **one complimentary consecutive two-day midsize class rental car per membership year when the associated tow is one of the five allowable Roadside Assistance calls.** This benefit is valid for Premier members who are within 160 km of their residence.

Service must be provided by the preferred rental car provider and arranged through CAA. The CAA Premier member has up to 48-hours from the time of the tow to request and begin the two-day complimentary rental car. CAA Premier members are responsible for subsequent days rental charges (at a reduced rate), upgrades, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes. Normal rental qualifications, including age restrictions, and other restrictions apply. The Premier member must have a valid credit card to rent a vehicle. If the preferred rental agency is not available, CAA provides a reimbursement allowance on a mid-size class rental to a maximum of 2 days. For more information on this service please contact The Roadside Assistance department at 1-866-773-6222.

RIDE ASSIST

If you are involved in an accident or a breakdown, a CAA representative will help you make rental car and other transportation reservations.

ACCIDENT ASSIST

At the time of an accident or breakdown, when you call for Roadside Assistance, a CAA representative will help you contact family members, locate restaurants and find hotel accommodations if you are out of town.

ROADSIDE ASSISTANCE LIMITATIONS

In fairness to all CAA members, CAA reserves the right to refuse service, impose a charge, or cancel the membership of a member who has used road service to excess. All members, including all associates, may receive up to 5 Roadside Assistance calls per membership year.

For this reason, CAA does not provide:

- Service to a vehicle already in place of repair
- Service to vehicles used in competition at races or drag races
- Service to loaded or altered vehicles where the provision of the service cannot be performed safely and may jeopardize the load or damage the vehicle
- Maintenance and repairs to vehicles
- Service to unattended vehicles unless pre-authorized by CAA
- Service by appointment; service is rendered on a first-come, first-served basis
- Delivery service – CAA does not provide you with taxi service. However, at your request and approval of any additional cost, CAA will arrange for you to be transported to or from the disabled vehicle
- Accident towing, where the policy of an insurance company preempts CAA service
- When service is rendered at an accident scene, you may be asked to sign a release assuming responsibility for any further damages to the vehicle
- Towing service to a salvage yard
- Service to a vehicle which has a failed or expired safety inspection
- The service and costs associated with legal infractions
- Unlicensed, unregistered and uninsured vehicles
- Second or additional trips or from one facility to another on one call
- Service to vehicles in an area not normally travelled, i.e. open fields, beaches, private logging roads, river banks, floodway, mud – or “plowed in” or “snowbound” streets, filled driveways or alleys (service persons 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.

- Service is limited to cars, unloaded pick-up trucks and motorcycles (Motorcycles are covered by Plus, Plus RV, Premier and Premier RV. Recreational vehicles and trailers are covered under Plus RV and Prem RV only)
- Taxis, limousines, hearses, school buses, off road vehicles, cube vans, box trucks and flatbeds are not included
- Pick-up trucks equipped with a plow and/or broadcaster may not be eligible for service

NON CAA CONTRACTOR SERVICES

If you have followed the procedure outlined to obtain Roadside Assistance and CAA service is not available, you may obtain your own service, pay for it and submit the original receipt to your club within 30 days. Reimbursement will be based on the prevailing commercial rate for the region where the vehicle was disabled.

If the CAA service was available but not used, reimbursement will be made at the local contract station rate, subject to approval by CAA. CAA will reimburse you for any service normally provided under your CAA membership. In instances where the CAA contractor access is legally restricted (toll roads, limited-access highways), full reimbursement will be provided for towing back to the service facility or the nearest exit.

Reimbursement will be processed after submission of an original, official, itemized invoice for services rendered by a qualified, registered, auto service or towing facility. CAA Premier enables you to be reimbursed for CAA Premier services obtained at prevailing commercial rates from the facility nearest the breakdown location.

Submit the original copy of your receipt, (photocopies not accepted) within 30 days for reimbursement consideration to:

CAA - Member Services Department

P.O. Box 310

Saint John, N.B. E2L 3Y2

REMEMBER: If CAA service is available but not used, reimbursement will be made at the CAA Contractor rate, so remember to always call CAA first!

**For 24-Hour Roadside Assistance
anywhere in Canada or the USA,
1.800.222.4357
atlantic.caa.ca/roadside**

ROAD TRIP INTERRUPTION PROTECTION

CAA Premier members will have **higher level coverage** when travelling by auto more than 160 km from home. **If the member's trip is interrupted due to an accident, fire, car theft, or mechanical breakdown, the member can be reimbursed up to \$2,000 CAD for covered out-of-pocket expenses, while if interrupted as a result of mechanical breakdown, the member can be reimbursed up to \$600 CAD, including meals and accommodations while waiting for the vehicle to be repaired OR for substitute transportation to continue the trip.**

The combined annual limit payable when auto breakdown is a result of accident, fire or car theft is up to \$2,000 CAD. In the case of auto breakdown as a result of mechanical failure, combined annual limit payable is up to \$600 CAD.

Only one claim may be submitted per vehicle per incident. Only eligible expenses with original receipts for the first 72 hours from the time of the incident will be reimbursed. A per diem allowance will not be issued. Contact your local CAA office for additional details.

The Vehicle Return benefit will reimburse eligible members up to \$500 CAD for transportation of the vehicle back to the Premier member's primary residence when an unexpected illness or injury+ prevents the completion of the covered travel. Only one claim may be submitted per vehicle per incident. Transportation must be provided by an accredited professional transport company. Contact your local CAA office for additional details.

WHAT IS NOT COVERED

Reimbursement will only be considered if the incident took place more than 160km from home while travelling by auto. The following will not be covered under this benefit:

1. Eligible expenses will not be paid if CAA was able to get the Premier member from the scene of the incident to their primary residence.
2. No allowance will be made on behalf of any person who was not a Premier member at the time of the incident.
3. Cost of repairs to the vehicle.
4. Cost of fuel expenses including fuel purchased as per car rental agreement.
5. Reimbursement for rental car covers the daily rental charges only. Extra insurance and drop off charges are not reimbursed.
6. Costs for overnight lodging will be limited to the cost of one room per night.

7. Allowances will not be made for local and/or long distance telephone calls, laundry services, movies and other expenses of a personal nature.
8. Transportation or lodging costs provided through friends or relatives of the CAA Member. No per diem allowance will be issued.
9. Cost of meals, accommodations and substitute transportation resulting from delays caused by routine maintenance or minor vehicle repairs to the vehicle.
10. Tire trouble.
11. Bridge and highway tolls.
12. Personal property that is damaged, destroyed or stolen.
13. Intentionally self-inflicted harm, including suicide.
14. Normal pregnancy or childbirth.
15. Mental or nervous health disorders.
16. Alcohol or substance abuse, or related illness.
17. An accident occurring when the vehicle is being driven by an unlicensed driver.
18. Any liability for injuries or property damage.
19. The commission or attempted commission of an illegal act.
20. Delays when travelling by air, coach, rail and/or sea.
(Trip must be by auto)
21. Carrier-caused delays.
22. Participation in professional athletic events or motor competition.
23. War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind.
24. Extreme weather conditions like snow, ice storms, floods, etc.

SUBMITTING A CLAIM

If the claimant has applied for and received reimbursement and/or compensation for this incident with another provider, CAA will not provide additional or duplicate compensation. To claim for reimbursement, send all original receipts and supporting documentation to:

CAA - Corporate Office Administration
PO Box 310
Saint John, NB, E2L 3Y2

Claims must be filed within 60 days of the incident.
Please allow 30 days for processing.

For full Terms & Conditions, visit atlantic.caa.ca/terms-conditions-membership

INSURANCE

HOME & AUTO INSURANCE

Many CAA members are already enjoying superior coverage at lower rates with **CAA Insurance**. Why not see if you qualify to save money on your home and auto insurance coverage? In addition to great rates you will receive superior service and fast, efficient claims assistance, 24 hours a day, 7 days a week.

We Offer:

- Member-exclusive discounts on home and auto insurance¹.
- Multi-line discounts on your auto and property when both are insured with CAA
- Accident Forgiveness plans to protect your low rate and good driving record in the event of your first at-fault accident
- Exceptional 24/7 claims service

Coverage Available For Your:

- Car
- Cottage
- Home
- Recreational vehicle
- Pet
- Property
- Watercraft
- Motorhome and trailer

¹ Discounts vary by region.



**Visit atlantic.caa.ca/insurance, or
for NB, NS, and PEI please call 1.800.552.5333**

**For coverage options in NL, provided by
Munn Insurance, please call 1.844.554.0525**

TRAVEL INSURANCE

Don't let unexpected medical expenses ruin your international or out-of-province travel plans. Protect yourself with a comprehensive Travel Medical Insurance Plan. Our expert advisors will evaluate your requirements and suggest the ideal coverage for your journey. Stay worry-free and enjoy your trip without the fear of excessive healthcare costs.

CAA Premier members save 15%* on Travel Insurance.

**Please call 1.800.561.8807 or visit
atlantic.caa.ca/insurance for more information.**

*CAA Travel Insurance is underwritten by Orion Travel Insurance Company, a CAA Company. Certain exclusions, limitations and restrictions apply. A medical questionnaire is required if you are 60 years of age and older. Quotes are valid for 30 days. *Applies to CAA members in good standing. Fifteen percent (15%) savings applies to the total premium excluding applicable taxes for Premier Members. Excludes web purchases. Excludes Visitors to Canada Insurance.

PERSONAL ACCIDENT INSURANCE

CAA Personal Accident Insurance provides you insurance coverage in case of loss of life, limb(s), sight, or hearing resulting from an accident with a passenger vehicle (airplane, automobile, boat and motorcycle) – private or public, regardless of whether you are the vehicle's operator, passenger – or even a pedestrian. As a CAA member, you are entitled to exclusive CAA rates on Personal Accident Insurance. For more information visit atlantic.caa.ca/insurance, call 1.800.561.8807, or drop by your nearest CAA Member Service Centre.

LIFE & HEALTH ADVISORY SERVICE

Experience life's journeys with confidence, knowing that CAA is with you every step of the way. We learn what's most important to you, your family and your life so we can design a solution that's made to fit. Connect with one of our Licensed Life Insurance Advisors today to get the right solution at a competitive price. Visit caaatlanticforlife.ca for more information.

TERM LIFE INSURANCE

CAA Term Life Insurance, provided by Securian Canada, offers flexible and affordable coverage to meet you and your family's needs. Term life insurance is a type of life insurance that provides coverage for a set period of time, usually 10 to 30 years. It provides financial protection for your loved ones for a temporary period, known as the "term", when you might have increased financial responsibilities. **Enjoy exclusive member pricing, save 10% off your rates!**

CRITICAL ILLNESS INSURANCE

CAA Critical Illness Insurance, provided by Securian Canada, is amongst the most comprehensive coverage in Canada. Critical illness insurance can provide peace of mind and financial support for Canadians diagnosed with severe health conditions like heart attacks, strokes, or cancer.

HEALTH & DENTAL INSURANCE

CAA Health & Dental Plans, provided by Securian Canada, deliver comprehensive coverage for a range of health needs. Whether your employer group health insurance coverage is about to end or you need additional coverage to protect your family's needs, a health and dental insurance plan helps bridge the gap. Enjoy peace of mind knowing you have comprehensive access to prescription drugs, vision care, dental care, mental health coverage, and more. To learn more, visit atlantic.caa.ca/insurance/securian

Coverage options are valid at time of printing and are subject to change without notice.



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.

PET HEALTH INSURANCE

Your four-legged friend holds a special place in your family. If your pet is injured in an accident or becomes ill, you'll want to get them the best care without worrying about the expense. **CAA Members receive an exclusive 13.5%* discounted rate on Pets Plus Us Insurance.**

Visit atlantic.caa.ca/insurance/pet or call 1.833.323.2457 for more information or to get a quote.

*CAA Members receive a discount of 13.5% off. Non-members receive a discount of 9% off, and available exclusive offers. The information herein is summarized. All Pet Insurance plans have limitations and exclusions. Specific products, features, rates, and discounts may vary by province, eligibility, and are subject to change. For all terms and conditions visit: <https://www.petsplusus.com/service-claims/brochures-guides>

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