



MEMBER GUIDE

Rewards. Insurance. Travel. Roadside.





Roadside 1.800.222.4357
atlantic.caa.ca/roadside

Other Member Services 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
dartmouthbranch@atlantic.caa.ca

HALIFAX

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

CHARLOTTETOWN

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

ST. JOHN'S

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

All terms & conditions of membership are available online at atlantic.caa.ca/terms-conditions-membership. 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.



Table of Contents

Membership	4
Savings & Benefits	6
Automotive & Information Services	7
Travel	8
Roadside Assistance	9
Insurance	16

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

® CAA, CAA Emblem, CAA Plus, ERS, AARS logo, CAA Dollars trade-marks are the property of, and use is granted by, the Canadian Automobile Association.

® AAA, TourBook, TripTik trade-marks are owned by, and use is granted by, the American Automobile Association.

MEMBERSHIP

MEMBERSHIP COVERAGE

CAA's peace of mind protection covers you wherever you go, whether you're driving or a passenger*! From Roadside Assistance to Insurance, Travel and Savings & Benefits, your membership is all about YOU**.

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

PRIMARY MEMBER

A **Primary member** is the first person in your house to join CAA.

ASSOCIATE MEMBER

Associate members get the same fantastic coverage as the Primary member. The Associate member live in the same household as the Primary member and have the same membership status as the Primary member for Classic and Plus coverage. i.e., Plus Primary may only have Plus Associates and Classic Primary may only have Classic Associates. If the Primary member has Plus RV coverage, all Associates must have at least Plus coverage.

Sign up your loved ones today as an Associate member and keep everyone protected on the road.

CAA PLUS®

Our Plus Membership has everything you get with a Classic Membership, PLUS even more sweet perks like extended towing, lock-out service, accident insurance and so much more.

If you want to step up your game and get even more value and protection, become a Plus member today!

CAA PLUS RV®

Includes all the benefits of a CAA Plus Membership plus Roadside Assistance for your recreational vehicle or trailer.

*Refer to Vehicle Eligibility Pg. 10

** Service 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.

CAA PREMIER OUR HIGHEST LEVEL OF COVERAGE

CAA Premier has everything you get with a Plus membership but is the ultimate level-up for even more great services from CAA.

With extended benefits, you'll get all the assistance you need across Canada and beyond. And don't forget about the CAA Premier RV option - it's perfect for road trippers!

To sign up for CAA Premier, go to atlantic.caa.ca, call us at 1.800.561.8807, or drop by your local CAA Atlantic branch.

MEMBERSHIP RENEWAL

Your CAA membership will renew automatically unless you tell us otherwise before your annual renewal date. That way, you won't miss out on any of the sweet coverage and savings that come with your membership!

Depending on your payment plan, we'll either charge your credit card or bank account monthly or annually. We'll email you an annual statement every year so you can make changes to your coverage before your renewal.

If you choose to pay your dues in 12 equal automated payments, there's a \$12 surcharge. And if your payment declines, don't worry - we'll reach out to you as soon as possible by email and phone to get things sorted and reactivate your account. After three declines in a year, you'll have to pay off the remaining balance for your membership year.

MOVING OUT OF PROVINCE

Be sure to notify us of any change of address. Notify us at 1.800.561.8807 or drop into your local CAA Atlantic branch.

MEMBERSHIP REFUNDS

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

CAA PRIVACY POLICY

All information you provide to us is for your CAA club use only. By joining CAA, you express an interest in receiving information about the products and services CAA Atlantic, 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, please visit atlantic.caa.ca/privacy-policy.

SAVINGS & BENEFITS

Save big on everything from automotive services, retail shopping, dining, to travel, insurance and more. Hundreds of merchants and retailers across Canada and the US offer immediate savings or the chance to earn CAA Dollars® at the time of purchase, whether in-person or on-line at atlantic.caa.ca/OnlineShopping.

The best part? Every CAA Dollar® you earn equals one Canadian dollar to redeem towards your next membership renewal or pay for things like vacations, luggage, membership upgrades and more!

Don't wait - start saving on your purchases and collecting CAA Dollars® today to get the most out of your membership!

CAA MEMBERS SAVE AT SHELL

CAA members save 3¢/L[†] on fuel at participating Shell locations. Just swipe your CAA membership card or load it into the Shell app and pay using Shell EasyPay™ to get savings on every trip. Conditions apply. Visit atlantic.caa.ca/Shell for more details.

[†]Conditions apply. Offer valid at participating Shell locations.

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 listing of all CAA savings & benefits, please visit atlantic.caa.ca/savings



AUTOMOTIVE & INFORMATION SERVICES

APPROVED AUTO REPAIR

Thanks to CAA's Approved Auto Repair network, you have access to 2,000 of the best auto repair facilities across Canada. Every shop has been appraised, approved and is reviewed annually by CAA, so you know you're getting quality workmanship you can count on.



When you see the Approved Auto Repair sign, that facility has also agreed to accept CAA as an independent and final authority in the event of any disputes over repairs. But wait, there's more!

All Approved Auto Repair facilities warranty their work for 12 months or 20,000 km (whichever happens first) under normal conditions. And this special CAA member warranty is honoured at all 2,000 facilities across the country.

Next time you need repairs, look for the Approved Auto Repair sign and let them know you're a CAA member.

For a full listing of repair facilities, 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

Not only can you get free road maps and Digital Tourbooks, but we can also hook you up with a TripTik® for any destination in North America. TripTiks® are customized tour map made just for you. Plus, our travel advisors are pros at booking hotels. (There's a service fee, but it's totally worth it).

For more information, visit atlantic.caa.ca/maps



TRAVEL AGENCY

We have the widest range of products and services in the business, so you know you're getting the best of the best. And since you're a CAA member, you've got even more to gain by traveling with us.

Pack your bags and get ready for the adventure of a lifetime - and our experience Travel Advisors will take care of the rest!

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

- Cruise and tour bookings
- Hotel, air and car reservations
- Attraction and event tickets
- Travel insurance
- Roadtrips
- Tours - escorted and independent
- CAA/AAA maps and CAA/AAA TripTik® routings
- Digital Tourbook
- In-branch Passport photos
- Member discounts at merchants around the world
- Savings on travel agency fees

For more information visit travelwithcaa.ca

ROADSIDE ASSISTANCE

CAA Roadside Assistance is available 24/7, everywhere in Canada and the USA. Whether you're stuck at home or on a road trip, we'll be there. We aim to get your vehicle running on the spot, but if that fails, we'll tow it to the shop.

SERVICE ELIGIBILITY

You get up to 5 Roadside Assistance calls per year - and that's not just for you, but for every Associate listed on your membership, too! If you need more than 5 calls in a year, no sweat, just cover the extra services at the regular CAA contractor rates for your area.

REQUESTING SERVICE

You can request service at atlantic.caa.ca/roadside or by calling 1.800.222.4357 from anywhere in Canada or the US. This information is also on your membership card.

If you can, contact a repair shop for an appointment before you call us to ensure the vehicle can be accepted for repairs. If not, we'll help you find a CAA-approved one.

SERVICES PROVIDED

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

Have the following details ready when calling for service:

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

Stay close to your vehicle to get service and have your membership card ready. If the issue's fixed before we arrive, tell CAA as soon as possible to cancel the call - each call counts against your record, even if not completed.

VEHICLE ELIGIBILITY

The differences in coverage between **CAA Classic**, **CAA Plus** and **CAA Plus RV** are explained here by eligible vehicle, and throughout the following section by type of Roadside Assistance provided.

CAA Classic: Provides service to licensed four-wheel motor driven vehicles of the passenger, pleasure or recreation type (vans, pick-up trucks, recreation vehicles and four-wheel motorhomes included) if service can be safely delivered and limited service to dual wheel pick-up trucks and recreation vehicles.

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

Note:

- Motorcycles (with or without sidecar) qualify for all services. In Canada, motorcycle service within the scope of these CAA PLUS benefits will be provided without cost. Motorcycle service obtained within the United States must be paid for by the member and refund claimed from the member's home club

CAA Plus 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.

Note:

- CAA Classic and CAA Plus memberships exclude tire service to dual wheel vehicles (refer to CAA Plus RV coverage). Boosting, fuel delivery and lockout services are provided to all classes of membership. If you are CAA Classic or CAA Plus member towing a light duty trailer, additional charges for recovering it will be your responsibility.
- Rented passenger vehicles are also eligible for service with the exception of taxis, limousines, school buses and off-road vehicles.
- Coverage for horse, snowmobile, utility and boat trailer in Canada are within the scope of CAA Plus 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.

BATTERY BOOSTING

Our first priority is to try and start the car so you can get back on the road. But if we can't get it started within a reasonable amount of time (within a few tries), then we'll move on to Plan B: towing your vehicle to the shop.

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. 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.

CAA Classic: One operator and truck will provide service. If special equipment, or more than one truck or person is required, the associated cost will be at your expense.

CAA Plus and CAA Plus RV: The above-mentioned service is extended to include a second truck and operator if required, for up to one hour at the scene.

FLAT TIRE SERVICE

CAA Classic and CAA Plus: 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 Plus coverage provides towing services for motorcycles.

CAA Plus 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 Classic: 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. **The cost of the fuel is at your expense.**

CAA Plus and CAA Plus RV: The above mentioned service is extended to include the emergency supply of fuel, **free of charge.**

CAA MEMBERSHIP BENEFITS

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

All terms & conditions of membership are available online at atlantic.caa.ca/terms-conditions-membership.

*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.

**Service available in select cities. For CAA Authorized Battery Service call 1.800.222.4357

[†] 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 Complimentary car rental applies when service call is within 160 km of home and in conjunction with a tow resulting from a breakdown.

³ Benefits apply to leisure trips 160 km or more from home. Some conditions and exclusions apply. The reimbursement for both Road Trip Interruption Protection and Road Trip Accident Protection is not on a per case basis but a combined annual limit.

⁴ Motorcycles (with or without sidecar) qualify for all services. In Canada, motorcycle service within the scope of these CAA PLUS benefits will be provided without cost. Motorcycle service obtained within the United States must be paid for by the member and refund claimed from the member's home club.

⁵ One free passport photo per member, per year, taken at a CAA branch. Conditions/restrictions apply.

LOCKOUT SERVICE

CAA Classic: Keys get lost or broken or locked in your car? We'll help. Get up to \$50 of locksmith services (or up to \$50 of locksmith service reimbursement).

And if we can't get you and your car on your way, don't worry - we'll tow it for you.

CAA Plus and CAA Plus RV: Lose or break your keys, or lock them in your car or RV? Get up to \$100 of locksmith service (or up to \$100 reimbursement of locksmith service).

MECHANICAL FIRST AID

With CAA Classic, CAA Plus, and CAA Plus RV, we'll make minor or emergency repairs, not requiring parts or supplies, to get your vehicle running safely. If it's still not safe to drive, we'll tow it.

BIKE ASSIST*

CAA Bike Assist is Roadside Assistance for your bicycle. If you run into an issue that can't be fixed on the spot, no problem. As long as you're in an accessible area (not deep in the woods or on a bike trail), we'll pick up you and your bike, and get you both where you need to be.

TOWING SERVICE

Towing will be provided if your vehicle can't be driven safely. Flatbeds or dollies will be provided when required by your vehicle service manual or CAA Towing Manual at no charge.

CAA Classic: Tows are free from the breakdown location to the service facility or any point on the same route, or any place within 10km in any other direction. Extra mileage over 10km will incur a charge.

CAA Plus and CAA Plus RV: Free towing from the breakdown spot to the service facility or along the same route or anywhere within 160km. Extra mileage over 160km will be charged. CAA Plus Roadside Assistance is valid after a 48-hour waiting period from registration.

EXTREME WEATHER CONDITIONS

In extreme weather, CAA prioritizes calls where vehicles block roads or pose safety risks. CAA reserves the right to suspend service to members whose vehicles are in a place of safety during severe conditions. We appreciate your patience and understanding under these circumstances.

* 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

LIABILITY

Certain types of American and foreign-made cars (especially those with fiberglass bodies) and vehicles with owner-made modifications are difficult to tow without causing damage. You may be asked to sign a release assuming responsibility for any potential damage during such towing or lockout services

The club doesn't oversee Roadside Assistance contractors. In case of disputes over service or charges, the club may assign an arbitrator with a binding final ruling.

Report any service-related damages from a CAA contractor within 24 hours and before repairs. Damage claims are between you and the service provider, with CAA available to help resolve disputes

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**. In many cases a simple phone call may solve the problem.

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
- 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 CAA isn't available for Roadside Assistance, you can use another service provider and pay for it. Keep the receipt to submit to CAA within 30 days for reimbursement. The refund depends on your region's standard rate. If stuck on a toll road or limited-access highway inaccessible to our contractors, we'll cover towing to the nearest exit or service facility. Reimbursement only applies to services covered under your CAA membership. Make sure to submit the original receipt for reimbursement. Send it to us at:

CAA - Member Services Department

P.O. Box 310

Saint John, N.B. E2L 3Y2

REMEMBER: If CAA was available but not used, we'll reimburse at the local contractor rate so remember to always call CAA first!

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

All terms & conditions of membership are available online at atlantic.caa.ca/terms-conditions-membership. This guide is intended to provide you with an overview of services and benefits. 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 may change without notice. Revisions to this guide will be updated annually.

INSURANCE

HOME & AUTO INSURANCE

Protection you can count on at rates you can afford... 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 | • Pet |
| • Cottage | • Property |
| • Home | • Watercraft |
| • Recreational vehicle | • 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 members save up to 15%* on Travel Insurance.
Please call 1.800.561.8807 or visit
atlantic.caa.ca/insurance for more information**

¹ Auto and Property Insurance are underwritten by CAA Insurance Company. To qualify for the discount you must be a current CAA member in good standing (CAA membership dues paid in full by membership expiry date). Certain conditions, limitations and underwriting guidelines apply.

*CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Terms and conditions 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. Ten percent (10%) savings applies to the total premium excluding applicable taxes for Classic and Plus Members. 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.

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.

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 or to book a virtual appointment.

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. 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: petsplusus.com/service-claims/brochures-guides

© 2025 All rights reserved. Pets Plus Us Pet Insurance policies are underwritten by Northbridge Insurance, distributed by PTZ Insurance Services Ltd. & Société d'Assurances Collectives (Sodaco) Inc. in Quebec. Pets Plus Us Pet Insurance is available in all provinces and territories.





A DEAL THAT'S TOO GOOD NOT TO SHARE!

GIVE \$30 GET \$30



CAA's Give to Get lets you refer up to 10 people to CAA Atlantic, and each time someone you refer joins you get \$30 cash back* in CAA Dollars®. PLUS, the person you refer gets \$30 off the price of their membership. It's a win-win.

Think about it: If just three of your referrals join CAA, your next Classic renewal is nearly free**!

How it works:

- Provide your 16-digit membership number and the promo code **GTG** to as many people as you would like. Send an email, write it on a piece of paper, post it to social media - share it however you wish.
- Have them visit atlantic.caa.ca/give-to-get, call 1.800.561.8807 or visit us in-store, and simply provide your membership number and the promo code.



The Refer a Friend offer is applicable to new memberships only and can be extended to your friends and family that are not currently CAA members. This offer cannot be combined with other offers, gifts, or additions of associate members. The person you are referring must reside in Atlantic Canada. A maximum of 10 referrals per membership per year. Everyday coverage level members do not qualify for the Give to Get offer. Give to Get promotion is not applicable to Everyday level of coverage.

*Cash back paid as CAA Dollars will be added to your membership account for future use on CAA products and service, such as gift cards, membership, merchandise, travel and more. To qualify, gift cards must be purchased in-store at a CAA Atlantic branch.

**Based on the price of a single classic membership. Three referrals would total \$90.



**REWARDS.
INSURANCE.
TRAVEL.
ROADSIDE.**

**atlantic.caa.ca
1.800.561.8807**



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