



Auto Club Membership Handbook

Ensuring you and your family peace of mind in Canada and the Continental United States

Auto Club service is provided by: Dominion automobile Association (2004) Limited ("DAA"), an independent third-party service provider who has agreed to provide the benefits listed in this Handbook.

Welcome to the *Auto Club*, a feature of your CIBC Adapta™ Mastercard® or CIBC Adapta™ World Mastercard®

Your *Auto Club* membership includes coverage for CIBC Adapta Mastercard or CIBC Adapta World Mastercard Primary Cardholder, when driving any car, anywhere in Canada and the Continental United States. Your coverage will be activated within three business days after you make your first purchase with the card.

From towing to battery jump starts to lockout services, you now have 24/7 access to comprehensive Emergency Roadside and Towing Services.

With the *Auto Club*, help is only a phone call away. The 24-hour, toll-free telephone number will give you access to help as indicated in this Handbook. Please take a few moments to read this Handbook to understand how to take full advantage of your roadside assistance services.

Requesting Roadside Assistance

For emergency assistance, 24 hours a day,
365 days a year in Canada and the Continental United States, call:

1 855 203-1841

Please have the following information available when you call:

1. Your primary telephone number and mailing address.
2. The exact location of your vehicle.
3. The year make, color and license plate number of your vehicle.

Emergency towing and roadside services

You can count on the *Auto Club* when you need emergency roadside assistance. As an *Auto Club* member, you will be eligible to receive 3 of the following services per year:

- Mechanical Breakdown Towing
 - Towing to the nearest repair facility within 5 kilometers, or up to maximum of 15 kilometers if no repair facility is located within the initial radius.
 - You may choose to go to a different repair facility within the initial 5 kilometers.
 - Should you choose to go to different repair facility outside of the initial 5 kilometers, additional fees will apply.

- Other Services
 - Battery Jump Start
 - Flat Tire Change – If a safe and inflated spare is available.
 - Fuel Delivery – Cost of fuel paid by customer.
 - Lockout Assistance – To gain entry to the vehicle, cost of making or replacing keys will be at the customers expense.
 - Winching – Winching from mud ditch or snow. Must be within 30 meters of a maintained road. Maximum of one hour of service, any excess to be paid by customer.

The Other Services are covered up to a maximum benefit limit of \$100 per service.

For the purpose of this Handbook, a “year” is the 12-month period immediately preceding the date of each request for service. You may not receive more than 3 services within any such rolling 12-month period. Unused services within the past 12 months do not accumulate or carry over.

Customer Reimbursement

Customer Reimbursement will only be available in the event Dominion Automobile Association is unable to secure service at the time service is requested or in the event you are located on a restricted highway and are required to pay the towing company directly. Customers must contact the **Auto Club** at the time service is needed to be eligible to submit their claim. All claims will be reimbursed up to any applicable customers benefit limit as outlined in this Handbook.

The claim must be accompanied by applicable receipts and include your full name, phone number, and address and should be mailed to 400-343 Dundas St, London, ON, N6B 1V5 or emailed to Claims@daa.ca.

TrxNow

Roadside events rarely occur at a time that is convenient, and nothing is more frustrating than not knowing when help will arrive. TrxNow technology offers Customers real-time visibility to all aspects of the service call including provider status, expected time of arrival and service call updates. With your satisfaction as our highest priority, TrxNow gets you and your vehicle off the road faster and safer than ever before.

TrxNow is a web-based application with no download required. Simply call [1 855 203-1841](tel:18552031841) and follow the prompts to receive a text message with a link that that will allow you start the process.

Membership agreement and general conditions

Membership agreement

Auto Club is provided by Dominion Automobile Association (2004) Limited ("DAA"), which has agreed to provide the Emergency Roadside and Towing, listed in this Handbook to members of the **Auto Club** ("members"), subject to this Membership Agreement as set out here in this Handbook. Account administration and support are also provided by DAA. Canadian Imperial Bank of Commerce and its affiliates are not liable for these services.

Your **Auto Club** membership is not transferable and is limited to personal use only.

General conditions

Definitions

For the purposes of this Handbook:

“Vehicle” shall mean any motor car, truck, bus, motor home, recreational vehicle or motorcycle with a G.V.W. of less than 8,000 lb / 3,600 kg, but shall not include any snowmobile, farm tractor, farm or construction machine or any other vehicle not normally intended to be driven on public roads or highways. All vehicles must

be plated with current registration and vehicle insurance. Any vehicles used for business or commercial purposes, any vehicles displaying a dealer plate, and any vehicles for hire such as taxis, limousines or buses, are not vehicles for the purposes of this Handbook.

Exclusions

Benefits as described in this Handbook will not be provided:

- a) Traffic accidents.
- b) Events where there is any indication at the time of consumption of alcoholic beverages or narcotics or where you are not in possession of a valid license to operate a vehicle, or when your license is under suspension.
- c) While a vehicle is not plated, not currently registered or not covered by Public Liability and Property Damage automobile insurance.
- d) When your claim arises out of an incident which occurred while your membership with this **Auto Club** is not in force, or you did not incur any expenses.

Members' responsibilities and coverage

It is the member's responsibility to keep their vehicle(s) in roadworthy condition. It's important that you understand your coverage. You should be aware that your coverage does not apply to:

- a) Cost of parts, repairs, labor, additional servicing equipment, storage or impound towing.
- b) Towing from one repair facility to another, or towing to any residential location.
- c) A second tow or a repeat call for the same mechanical problems.
- d) Costs which are covered by your vehicle insurance provider.
- e) Vehicles driven into an area not regularly travelled.
- f) Unauthorized individuals driving your vehicle.
- g) Service to vehicles unattended by you.

The **Auto Club** reserves the right to decline any claim presented for payment more than 30 days from the date the service was performed, or any claim not in conformity with the requirements set out in this Handbook.

The services contracted for in relation to the Benefits shall not cover emergency claims caused directly or indirectly, wholly or partly by war, riot, floods, invasion, insurrection, civil commotion or while the vehicle you are driving is being used in the military or police service

Membership termination / suspension

The **Auto Club** may terminate or suspend your membership at any time without notice, for any reason, including:

- a) If your Credit Card Account associated with **Auto Club** is no longer in good standing or is closed or cancelled by you;
- b) if the **Auto Club** determines, in its sole discretion, that you have made excessive use of or have abused or misused your membership; or
- c) if any attempt has been made to use the **Auto Club** for business or commercial vehicles or purposes.

Liability statement

All service providers providing service benefits to members are independent contractors and are not employees of DAA or the **Auto Club**. Therefore, DAA and the **Auto Club** cannot and do not assume any liability or responsibility for any loss or damage to a member's vehicle or personal property resulting from the rendering of such service.

Any loss or damage is the sole responsibility of the servicing facility and should be reported to the proprietor of the facility and your own insurance company within 24 hours of its occurrence and prior to any repairs being carried out.

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