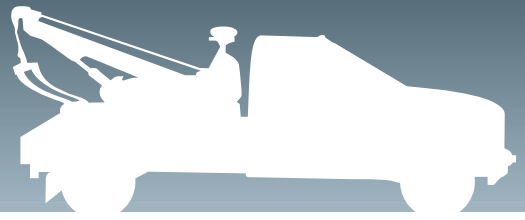


Member Handbook



Roadside Assistance Coverage

This Member Handbook describes the range of services and coverage available to you as a Canadian Tire Roadside Assistance® member. Coverage is subject to the terms, conditions and restrictions outlined in this Member Handbook. Please retain a copy for your records as it forms part of your contract.

Canadian Tire Roadside Assistance coverage begins 24 hours after you activate your membership and is valid for one (1) year thereafter unless the membership is cancelled in accordance with the terms of this Member Handbook. Members receive a limited number of service calls per year (please see below). Vehicles must be licenced and insured to be eligible for coverage. If at any time you have changes to your vehicle and/or licence plate information, please contact us at 1-888-7ASSIST to update your records.

GOLD PLAN MEMBERS

Service begins 24 hours after activation, and members will receive ALL Silver Plan coverage for the first 72 hours. Immediate service is available as part of your Gold Plan's annual allowance of 5 service calls, unless being towed to a Canadian Tire Store which offers automotive repair services (a "Canadian Tire Service Centre").

SILVER PLAN MEMBERS

Service begins 24 hours after activation. Immediate service is available as part of your Silver Plan's annual allowance of 3 service calls, unless being towed to a Canadian Tire Service Centre.

PURCHASING AND ACTIVATION OPTIONS ARE AS FOLLOWS

1. Call 1-888-7ASSIST to purchase a new membership. The plan will be activated once all necessary personal and vehicle information has been submitted and the payment transaction is successfully completed and confirmed by a Customer Service Representative.
2. Purchase a Canadian Tire Roadside Assistance membership at any Canadian Tire store and call 1-800-249-7171 to activate your card.

TOWING SERVICE

Canadian Tire Roadside Assistance will work with our network of Service Providers (as defined on reverse) to arrange towing service. The Service Provider will tow your vehicle to any destination of your choice, or to a Canadian Tire Service Centre, within the distance limits established in the plan you selected. Gold Plan coverage, up to 250 kilometres per service call, includes the use of flat bed car carriers and dolly wheels, when deemed necessary by the Service Provider. Please note: for new customer enrolments, the towing distance for the first 72 hours after activation under the Gold Plan is up to 10 kilometres per service call and does not include the use of specialty equipment. Silver Plan coverage is up to 10 kilometres per service call and does not include the use of specialty equipment (i.e., flat bed car carriers and dolly wheels).

ACCIDENT TOWING

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange accident towing service. The Service Provider will tow your vehicle from the accident scene to the location of your choice, within the distance limits established in the plan you selected. Note that coverage does not include costs associated with clean up, waiting time and/or storage fees. All other conditions, restrictions and limitations on service set out in this Member Handbook also apply to this service.

BATTERY BOOST SERVICE

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange battery boost service. The Service Provider will attempt to re-start your vehicle by boosting the vehicle battery. If the vehicle will not start, a tow can be provided.

FUEL DELIVERY SERVICE

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange delivery of an emergency supply of fuel. Gold Plan coverage includes delivery and the cost of fuel up to \$5.00. Silver Plan coverage includes delivery but the cost of fuel is extra. For safety reasons, we are unable to deliver propane. Should you require diesel fuel, we will either provide diesel or tow you to the nearest diesel service station within the distance limits established in the plan you selected.

LOCK-OUT SERVICE

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange lock-out service. The Service Provider will attempt to open your vehicle through the passenger compartment door only, using lock-out servicing equipment. Members are solely responsible for any damage resulting from this entry attempt. If there is no access to the passenger compartment, a tow will be provided to a service

facility within the distance limits established in the plan you selected. If keys are locked in the trunk and there is access to the trunk from the passenger compartment through a trunk release or fold-down seats, the Service Provider will unlock the doors using lock-out servicing equipment. If there is no access to the trunk from the passenger compartment, a tow will be provided to a service facility within the distance limits established in the plan you selected. If you prefer, you may call a local locksmith and submit your original itemized bill for consideration following our reimbursement guidelines. Reimbursement consideration will be given to lock-outs attempted from the passenger compartment only. Keep a copy of your receipt for your records.

FLAT TIRE CHANGE

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange a flat tire change. The Service Provider will attempt to remove your flat tire and install your spare tire, provided the spare is in safe operating condition. A tow can be provided for eligible vehicles within the distance limits established in the plan you selected only if your spare is not safely operable. The mounting or dismounting of chains is not covered under this program. If a flat tire change is required while the vehicle is disabled on a busy highway and/or intersection, the vehicle will first be towed to a safer location and the flat tire will then be changed.

EXTRICATION/WINCHING SERVICE

Canadian Tire Roadside Assistance will work with our network of Service Providers to arrange an extrication/winch service. The Service Provider will attempt to extricate vehicles covered under your plan from any ditch, mud, sand or snow, provided it has become stuck in an area immediately adjacent to a regularly traveled road and can be safely reached with standard automobile servicing equipment. The Gold Plan provides up to two tow trucks and two Service Providers for a maximum of one hour concurrently at the scene of your emergency. The Silver Plan provides for one tow truck and one Service Provider for twenty minutes.

CONFERENCE CALL AHEAD SERVICE

Conference call-ahead service is supplied by a Canadian Tire Roadside Assistance representative when you call for roadside assistance. A conference call will be placed to whomever you wish to let them know you will be delayed because of vehicle problems.

TRIP ACCIDENT ASSISTANCE

Trip accident assistance is a valuable benefit available to Canadian Tire Roadside Assistance members. We will reimburse a portion of your expenses, up to a combined maximum of \$200.00 if your vehicle becomes disabled as a result of a legally reportable motor vehicle accident that takes place more than 100 kilometres from your home. Eligible expenses must be incurred within the first 72 hours from the time of the accident and can include accommodation, meals, car rental or commercial transportation. Canadian Tire Roadside Assistance will also reimburse you up to a maximum of \$100.00 for the cost of commercial transportation when you return to pick up your vehicle after it has been repaired. This benefit covers any vehicle registered to your membership, regardless of who is driving. Please note that out-of-pocket expenses related to your vehicle's breakdown caused by mechanical failure are not eligible for reimbursement under this benefit. All payments to be made in Canadian funds, no reimbursement made for taxes incurred.

Any request for reimbursement must be postmarked within 30 days of the accident. Send the following with your request for trip accident assistance expense reimbursement consideration:

1. A copy of the police department Motor Vehicle Accident Report.
2. A statement from your insurance company or a copy of the receipt for payment of the repairs to your vehicle, stamped or imprinted with the repair firm's business name, address and phone number.
3. Originals of all receipts for accommodation, meals, car rentals and commercial transportation, itemized and clearly dated. Keep a copy of these receipts for your records.
4. Your name, address, phone number and licence plate number.

MAIL WITHIN 30 DAYS OF INCIDENT TO:

Canadian Tire Roadside Assistance
Roadside Service Claims Department
P.O. Box 2000, Welland, ON L3B 5S3

Travel Benefits

TRIP PLANNING GUIDES AND MAP

Trip planning guides and maps are offered exclusively

Roadside Assistance 1-888-7ASSIST or 1-888-727-7478

How to Contact Us

Canadian Tire Roadside Assistance
P.O. Box 2000
Welland, ON L3B 5S3
Tel: 1-888-727-7478 (1-888-7ASSIST)
Email: customerservice@canadiantire.ca
Web: canadiantire.ca/roadside

Canadian Tire Roadside Assistance Plan Gives You:

- 24/7 roadside assistance across Canada & the U.S.A.
- Towing, battery boosts, fuel delivery, lock-out service and flat tire change
- Accident towing and trip accident assistance

to our members. Call us two weeks prior to your departure and we will provide customized maps for your trip anywhere in Canada or the U.S.A. highlighting the route to your destination. Call our toll-free Customer Service number, 1-888-7ASSIST, for this service.

Exclusive Canadian Tire Benefits

UNLIMITED NUMBER OF TOWS TO CANADIAN TIRE SERVICE CENTRES

An unlimited number of tows to Canadian Tire Service Centres are supplied by a Service Provider within the distance limits established in the plan you selected. If you choose to be towed to a Canadian Tire Service Centre, the tow does not count against your limit of service calls (that's 5 calls per 12 month period with the Gold Plan and 3 calls per 12 month period with the Silver Plan). With the Gold Plan, you may be towed to the Canadian Tire Service Centre of your choice within 250 kilometres (per service call). With the Silver Plan, you may be towed to the Canadian Tire Service Centre of your choice within 10 kilometres (per service call). Please note that this service is limited to one tow per breakdown.

Reimbursement Policy

In the event that you call us and there is no Canadian Tire Roadside Assistance Service Provider available near the location where your vehicle has become disabled, these are the steps to follow:

1. You may be provided with a pre-service Reference Number.
2. Pay the Service Provider directly and obtain an original itemized receipt issued in your name, clearly indicating the make, year, model and licence plate number of the vehicle serviced, as well as a breakdown of the various charges, such as type of service, mileage, specialty equipment, etc. The receipt must be stamped or imprinted with the Service Provider's business name, address and phone number. Please keep a copy for your records.
3. Submit the original receipt within 30 days, along with the pre-service Reference Number you were given (if provided) and your name, address, phone number and licence plate number to:

Canadian Tire Roadside Assistance
Roadside Service Claims Department
P.O. Box 2000, Welland, ON L3B 5S3

We realize that there could be a time when you can't reach us, so provisions are made for claims without a pre-service Reference Number such as when the vehicle has become disabled in a remote, open highway area with no access to a telephone. The maximum reimbursement available



depends on your plan:
Silver: Up to \$45.00 per incident
Gold: Up to \$250.00 per incident

Reimbursement is limited to:

1. Towing your vehicle (one tow per breakdown) to a Canadian Tire Service Centre or to any destination of your choice.
2. Road service includes: changing flat tire with spare, battery boost, lock-out service, extrication/winch and fuel delivery.

All payments are to be made in Canadian funds. Please refer to the Roadside Assistance Coverage section of this Member Handbook for plan limitation details.

Cancellation Policy

SILVER/GOLD PLAN

Your membership will be automatically cancelled without notice if you do not pay your membership fees on time or if there is fraudulent or unauthorized use of the services. There is a 30-day money back guarantee from the time of activating your Canadian Tire Roadside Assistance membership. If you cancel within 30 days of your activation, a refund will be issued less, to the extent permitted by law, any: discounts, gift cards, vouchers, coupons or claims you have made within the first 30 days of your membership. Your membership is valid for a one year term.

If cancelled any time after the expiry of the 30-day money back guarantee period, no refund will be issued. Canadian Tire Roadside Assistance reserves the right to cancel a membership in which case no portion of the membership fee is refundable.

Methods of Payment

The annual membership fee is payable by credit card or cheque.

Services Not Covered

WE DO NOT:

- Tow your vehicle from a repair facility because you did not approve of the quoted cost of repairs.
- Provide a second or additional tow by a Canadian Tire Roadside Assistance Service Provider on the same breakdown. For example, we do not tow your vehicle from one repair facility to another, or tow your vehicle home, then tow it to a repair facility at a later date.
- Provide towing or roadside assistance services where prohibited
- Shovel snow to free or gain access to a snowed-in vehicle.
- Pay for the cost of a new tire or installation of a new tire or wheel, or install or remove snow tires, chains, etc.
- Pay for the cost of any installed parts, labour, supplies or materials.
- Transport you to your disabled vehicle or any destination after emergency service has been provided.
- Pay for the cost of any incidental expenses such as accommodation, meals, vehicles, rentals, etc. as a result of your vehicle's breakdown.
- Provide service to motorcycles, motor scooters, any vehicles in excess of 3600 kg (8000 lbs), all terrain vehicles, snowmobiles, dune buggies, trailers, tractors, limousines, boats, dual-wheeled vehicles, vehicles used for competition, unlicensed vehicles, taxi cabs, vehicles used for commercial purposes and impounded or theft-recovered vehicles.
- Tow a vehicle to or from a scrap yard.
- Services to a vehicle that has been driven into an area that is inaccessible to the service vehicle- or is not a regularly travelled and maintained public road (such as beaches, recreational areas, construction sites, logging areas, oil fields, open fields, parks, campgrounds, hunting & fishing camps, private roads, cottage roads and seasonal roads i.e. ice/winter road); any form of off-road use is not covered.
- Provide towing or road services applicable to insurance claims (i.e. vandalism, fire, comprehensive claims, etc.).
- Pay for the cost of bridge tolls, ferries or express/toll highways.
- Provide repeated service calls for a vehicle that, in the opinion of Canadian Tire Roadside Assistance, needs routine maintenance or repairs.
- Provide service to unattended vehicles. A licenced driver must be present when service is being rendered.
- Provide a slow battery charging at roadside, or cover the cost later, of slow battery charging.
- Cover the cost of locksmith services for key cutting, lost and/or broken keys or unlocking the vehicle trunk.
- Cover the cost of additional towing mileage, storage/impound fees, medium/heavy duty towing equipment and any other incidental charges which are over and above the limitations established in the plan you selected.

Amendments and Term

The terms, conditions, services, benefits, prices, policies and procedures of your Canadian Tire Roadside Assistance plan are subject to change at any time. You will be given at least 30 days advance notice of any changes. Your Canadian Tire Roadside Assistance plan expires one year after the date you activate, and will be renewed annually on notice to you (subject to payment of membership fees and any activation procedures). If after receiving notice of any change to the renewal of your membership, you do not accept the new terms or do not wish to renew your membership, you may terminate your membership as of the date the change takes effect or the renewal date.

SERVICE UNDER SEVERE WEATHER CONDITIONS

When severe weather conditions prevail, service may be delayed because of heavy demand for roadside assistance. Under these conditions, towing service may be limited to the nearest repair facility at the discretion of Canadian Tire Roadside Assistance. In addition, members calling from an exposed or unsheltered area will be given priority over members requesting service from the safety of a home or office.

General Information

LIMITATION OF LIABILITY

Canadian Tire Roadside Assistance strives to provide the finest emergency roadside assistance through an independent service provider network (the "Service Provider") across Canada and the U.S.A. However, since these Service Providers are independently owned and operated, Canadian Tire Roadside Assistance cannot assume liability for any loss or damage to a member's vehicle or personal property, for loss of time or inconvenience, for rental or replacement of vehicle, for personal injury or any other special, incidental, consequential, or punitive damages, howsoever caused. In some cases (i.e. requiring the use of specialty equipment or service to a damaged vehicle resulting from an accident), the Service Provider may ask the Canadian Tire Roadside Assistance member to sign a waiver prior to providing service. The Service Provider may refuse service if the waiver is not signed. If any damage has occurred to your vehicle, please contact the Service Provider directly to solve the problem most quickly. Any such loss or damage should be reported immediately to the proprietor of the facility that rendered the service and/or to your insurance company before any necessary repairs are carried out. After speaking with the Service Provider, if you require further assistance, please call Customer Service at 1-888-7ASSIST. Canadian Tire Roadside

Assistance assumes no liability for fraudulent or unauthorized use of your membership.

ASSIGNMENT

Canadian Tire Roadside Assistance is brought to you by Canadian Tire Services Limited. Canadian Tire Services Limited reserves the right to assign this agreement in whole or in part to an affiliate or other third party without your consent or prior notice to you.

PRIVACY AND YOUR PERSONAL INFORMATION

You agree that Canadian Tire Roadside Assistance may collect, use and disclose personal information about you in accordance with the Canadian Tire Privacy Charter (Privacy Charter) including, in particular to (a) administer your membership; (b) process, service, analyze and audit your relationship with us; (c) determine your interest and eligibility for, and where appropriate provide you with products, services, rewards and programs; (d) comply with applicable legal, regulatory and self-regulatory requirements; and (e) better understand your product and services needs and to offer relevant information, products, service and rewards to meet those needs.

As described in the Privacy Charter, Personal Information may be shared with other parties who administer accounts and services and with other members of the Canadian Tire family of companies to develop surveys, contests, individual and direct marketing programs and may be used to market and sell other products and services to you including by way of postal mail, e-mail, facsimile, telephone, text message, or other form of electronic message. If you decide that you do not want to receive marketing offers for products and services, you may always withdraw or refuse your consent by clicking on the unsubscribe link in our email communications or by contacting us at 1-866-846-5841. Your request will be promptly processed but may not be in time to remove you from promotions already in progress. Please note that even if you have opted out of receiving marketing communications, we may still contact you for purposes of administering your account and sending you transactional or operational messages. The Privacy Charter is updated from time to time. You may obtain the most current version of the Privacy Charter online at www.ctfs.com or by calling us at the number on the front of this Member Handbook. When your personal information is transferred to a Service Provider, we require them to protect the information in a manner that is consistent with our Privacy Charter. Our service providers may be located outside Canada and may be required to disclose your personal information under the laws of their jurisdictions.

Your Gold plan gives you:		Your Silver plan gives you:	
Coverage	Gold Plan	Coverage	Silver Plan
Primary Vehicle	Unlimited Drivers	Primary Vehicle	Unlimited Drivers
Additional Vehicle	Unlimited Drivers	Additional Vehicle	Unlimited Drivers
Service Calls per 12 Month Period, per Vehicle	5	Service Calls per 12 Month Period, per Vehicle	3
Towing Service	Up to 250km per service call	Towing Service	Up to 10km per service call
Tows to Canadian Tire Service Centres	Unlimited	Tows to Canadian Tire Service Centres	Unlimited
Battery Boost Service	Covered	Battery Boost Service	Covered
Emergency Fuel Delivery	Free delivery plus up to \$5.00 of Fuel	Emergency Fuel Delivery	Free delivery (Fuel Extra)
Lock-out Service	Covered	Lock-out Service	Covered
Flat Tire Change	Covered	Flat Tire Change	Covered
Extrication/Winching Service	Covered	Extrication/Winching Service	Covered

Tows to Canadian Tire Service Centres do not count against your service call limit.

ADD A VEHICLE: Need to cover additional vehicles? Call 1-888-7ASSIST or 1-888-727-7478 and add up to 3 additional vehicles. Please refer to the table below for applicable additional vehicle fees. Additional vehicles must be registered within the same household as the primary vehicle.

Coverage	Gold Plan	Coverage	Silver Plan
Primary Vehicle	\$99.95*	Primary Vehicle	\$69.95*
Activation Fee	\$0.00	Activation Fee	\$0.00
Additional Vehicle Fee	\$69.95/vehicle*	Additional Vehicle Fee	\$37.95/vehicle*
Cost for: unlimited number of drivers		Cost for: unlimited number of drivers	
1 Vehicle	\$99.95*	1 Vehicle	\$69.95*
2 Vehicles	\$169.90*	2 Vehicles	\$107.90*

* Plus applicable taxes. All prices are quoted in Canadian dollars.

Federal and Provincial Tax Rates may be subject to change.

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For roadside assistance, call: 1-888-7ASSIST or 1-888-727-7478