



***Roadside Assistance
Policies & Procedures***

it's, what we do!!!

Notice

Towing is considered to be to the **nearest repair facility** within the limits/guidelines of the membership at the point of breakdown. A “repair facility” is defined as a garage equipped and staffed to provide general vehicle repair. If specialty repairs are required, ACCESS cannot guarantee they will be available at this repair facility. If a member chooses to have the vehicle towed to a location beyond these limits, additional costs are the member’s responsibility. ACCESS cannot guarantee the parts will be in stock or that repairs will be immediate. The cost of repairs is the member’s responsibility. Unless included under a specific membership **RECOVERY IS NOT INCLUDED**, additional costs are the member’s responsibility.

Introduction

This booklet sets out the benefits, services, limitations and responsibilities associated with your membership with Access Roadside Assistance (“Access”). Please keep this booklet as a reference and read it carefully.

Should you have any questions regarding your membership, please call Access at:

1-866-224-5989

Membership

Your membership with Access commences on the date you submit the required form and pay the yearly membership fee. Please note: upon notification of funds being received by Access or in turn by an Access vendor broker/partner. Basic services only will be completed. There is a 72 Hour approval period from the time the application is submitted either by telephone or online Monday through Thursday in order for full services to be available. When applying Friday, Saturday or Sunday your application may be approved on the following Monday (excluding holidays) or as described above. Coverage is valid for a one year term. For example, if your coverage commenced on October 11, 2011, it would be valid until midnight on October 10, 2012.

There is a 7-day money back guarantee from the time of activating or renewing your Access membership. If you cancel within 7 days of your activation or renewal date, a refund will be issued less: (a) any discounts, gift cards, vouchers, coupons or claims you have made within the first 7 days of your membership, and (b) a \$35.00 charge plus tax where applicable to cover administrative costs incurred by Access.

If your membership is cancelled by you at any time after the expiry of the 7-day money back guarantee period, no refund will be issued under any circumstances.

Your membership may be upgraded at any time or renewed, provided that the membership has not been used prior to the upgrade request. The member must pay the full difference between the initial membership fee and the upgraded membership fee.

Access may offer a renewal of your membership prior to your membership's expiry. The terms of the renewal shall be as set out in the renewal document sent to the address indicated in the contact information provided to Access.

Access reserves the right to cancel any membership for any reason, at anytime, whatsoever effective at the time of cancellation either by telephone or online. If Access elects to cancel a membership, Access will email/mail a cancellation notice to the address of the member as indicated on their membership form or such updated address as the member has provided to Access, along with a pro-rata refund of the membership fee, if applicable.

Benefits and Services

Outline of Benefits

Depending on the type of membership you have, you are entitled to different benefits. The benefits associated with the various memberships are set out in the table below. Further explanations of the benefits in the table are described in the “Definitions” portion of this Benefits and Services section. Please review the table to determine the benefits to which you are entitled.

Membership	Services Provided
<p>1. Basic</p> <p>Recovery not included. Flat bed towtruck or dollies not included under this membership.</p>	<ul style="list-style-type: none"> ➤ Coverage for Cars, Trucks (up to 1/2 ton payload capacity) ➤ Covers the membership holder ➤ 5 Roadside Assistance calls ➤ 2 tows to the closest garage from point of breakdown up to 7.5 km's/5 miles each ➤ Membership Covers*; battery boost, locksmith (up to \$50), unlock, flat tire, breakdown, fuel delivery (cost of fuel extra)
<p>2. Advantage</p> <p>Covers membership holder and their registered vehicles that they are the primary operator of. Recovery not included. 1 ton (payload capacity)</p>	<ul style="list-style-type: none"> ➤ Coverage for Cars, Trucks (up to 1 ton), Motorcycles ➤ 5 Roadside Assistance calls ➤ 2 tows to the closest garage from point of breakdown up to 140 km's/88 miles each or 1 tow up to 280 km's/175 miles to the closest garage (Highway mileage only) ➤ Membership Covers*; battery boost, locksmith (up to \$100), unlock, flat tire, breakdown, fuel delivery (up to \$15)
<p>3. Family</p> <p>Covers membership holder and their registered vehicles that they are the primary operator of. Recovery not included. 1 ton (payload capacity)</p>	<p>2 Memberships included, all members must reside at the same household</p> <ul style="list-style-type: none"> ➤ Coverage for Cars, Trucks (up to 1 ton), Motorcycles ➤ 5 Roadside Assistance calls ➤ 2 tows to the closest garage from point of breakdown up to 140 km's/88 miles each or 1 tow up to 280 km's/175 miles to the closest garage (Highway mileage only) ➤ Membership Covers*; battery boost, locksmith (up to \$100), unlock, flat tire ➤ Breakdown, fuel delivery (up to \$15)
<p>4. Premium</p> <p>Covers membership holder and their registered vehicles that they are the primary operator of. 1 ton (payload capacity)</p>	<ul style="list-style-type: none"> ➤ Coverage for Cars, Trucks (up to 1 ton), Motorcycles ➤ 6 Roadside Assistance calls ➤ 2 tows to the closest garage from point of breakdown up to 200 km's/125 miles each or 1 tow up to 400 km's/250 miles to the closest garage (Highway mileage only) ➤ Membership Covers*; battery boost, locksmith (up to \$200), unlock, flat tire, breakdown, fuel delivery (up to \$25), recovery (i.e. vehicle stuck in snow, mud, ditch - up to 1hr recovery included) ➤ Breakdown cab fare up to \$50

<p>5. Elite</p> <p>Covers membership holder and their registered vehicles that they are the primary operator of. 1 ton (payload capacity)</p>	<ul style="list-style-type: none"> ➔ Coverage for Cars, Trucks (up to 1 ton), Motorcycles ➔ 7 Roadside Assistance calls ➔ 3 tows to the closest garage from point of breakdown up to 200 km's/125 miles each or 1 tow up to 400 km's/250 miles to the closest garage (Highway mileage only) ➔ Membership Covers*; battery boost, locksmith (up to \$200), unlock, flat tire, breakdown, fuel delivery (up to \$50), recovery (i.e. vehicle stuck in snow, mud, ditch - up to 1hr recovery included) ➔ Breakdown cab fare up to \$150 ➔ Hotel Rental* to maximum 4 nights per stay, up to \$250 per night inclusive of taxes, max 2 stays annually ➔ Food Allowance* of \$100 per day ➔ Vehicle Rental* to a maximum 4 days at \$120 per day ➔ One-way Airline Ticket* to destination, max 2 flight annually up to \$500, inclusive of taxes and fees
<p>6. RV Coverage</p> <p>Recovery not included. 1 ton (payload capacity)</p>	<p>Can be added to the Advantage and Family memberships</p> <ul style="list-style-type: none"> ➔ Coverage for Trailers (Boats & Camper), 5th wheels and Class A, B, C Motorhomes ➔ Covers the RV Registered with Access ➔ 5 Roadside Assistance calls ➔ 2 tows to the closest garage from point of breakdown up to 140 km's/88 miles each or 1 tow up to 280 km's/175 miles to the closest garage (Highway mileage only) ➔ Membership Covers*; battery boost, locksmith (up to \$200), unlock, flat tire, fuel delivery (up to \$20 or closest gas station), breakdown ➔ Emergency Waste Tank Evacuation* - 1 per year (maximum travel of 50 km/31 miles & max \$150 including tax where applicable)
<p>7. RV Coverage</p> <p>1 ton (payload capacity)</p>	<p>Can be added to the Premium and Elite memberships</p> <ul style="list-style-type: none"> ➔ Coverage for Trailers (Boats & Camper), 5th wheels and Class A, B, C Motorhomes ➔ Covers the RV Registered with Access ➔ 6 Roadside Assistance calls ➔ 2 tows to the closest garage from point of breakdown up to 200 km's/125 miles each or 1 tow up to 400 km's/250 miles to the closest garage (Highway mileage only) ➔ Membership Covers*; battery boost, locksmith (up to \$400), unlock, flat tire, fuel delivery (up to \$80), breakdown ➔ Breakdown cab fare up to \$100, recover (up to 1hr of recovery included) ➔ Emergency Waste Tank Evacuation* - 2 per year (maximum travel of 150 km/94 miles & max \$200 including tax where applicable) ➔ Hotel Rental* to maximum 3 nights per stay, up to \$150 per night inclusive of taxes, max 2 stays ➔ Food Allowance* of \$100 per day ➔ Vehicle Rental* to a maximum 3 days per year at \$80 per day including taxes

<p>8. PLUS / Motorcycle / Scooter</p>	<ul style="list-style-type: none"> ➤ Coverage for Motorcycles & Scooters ➤ Covers members Motorcycle or Scooter only ➤ 4 Roadside Assistance calls ➤ Includes 2 tows to the closest garage from point of breakdown up to 25 miles/40 km's each. ➤ Member Covers*; Battery Service, Gas/Fluid Service (up to a maximum of \$10, where available), Lost key/lock service (up to \$50), extrication & winching (30 minutes maximum recovery & 1 truck)
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Membership pricing is for one year. Membership is fully earned at inception. *Some Conditions Apply, see membership policies and procedures for definitions and detailed descriptions.

Definitions

The terms as used above in the Outline of Benefits have the meaning as set out below.

General Breakdown Assistance: Access will work with our network of Service Providers to arrange an on-site “troubleshooting” of a mechanical breakdown of the vehicle. The Service Provider may not be a qualified mechanic. Access accepts no liability for the acts of the Service Provider in providing this assistance. This service is not meant to replace the service of a qualified mechanic, nor does it include the delivery or installation of any new parts.

Towing Service: Access will work with our network of Service Providers to arrange towing service. The Service Provider will tow your vehicle using standard towing equipment, within the distance limits established in the membership plan selected. Note that coverage does not include costs associated with accident clean up, waiting time and/or vehicle storage fees. All other conditions, restrictions and limitations on service set out in this Handbook also apply to this service. Regardless of anything to the contrary in this booklet, or in your benefits package, please note that **Access will cover up to a maximum of \$500 per occurrence for towing charges.**

Battery Boost Service: Access will work with our network of Service Providers to arrange battery boost service. The Service Provider will attempt to restart your vehicle by boosting the vehicle battery. If the vehicle will not start, a tow may be provided. **No more than one battery boost permitted every 21 days.**

Fuel Delivery Service: Access will work with our network of Service Providers to arrange fuel delivery service. The Service Provider will deliver an emergency supply of fuel. For safety reasons, we are unable to delivery propane. Should you require diesel fuel, we will either provide diesel or tow you to a diesel service station within the distance limits established in the membership you selected. Costs

for the fuel delivered differ depending on the type of membership selected. Fuel Delivery is based on availability as some Service Providers may not carry fuel due to insurance and safety regulations. If fuel is unavailable, a tow to the nearest gas station will be provided. Under the guidelines of the membership plan.

Lock-Out Service - Non-Locksmith: Access will work with our network of Service Providers to arrange lock-out service. The Service Provider will attempt to open your vehicle using standard, non-locksmith lock-out servicing equipment. **Members are solely responsible for any damage resulting from this entry attempt.** 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 service equipment. If there is no access to the trunk from the passenger compartment, a tow to the closest service facility will be covered. Under the guidelines of the membership plan.

Locksmith Service: Access will work with our network of Service Providers to arrange the services of an accredited locksmith in the event a member is locked out of their vehicle. Access shall not be responsible for any damage resulting from this entry attempt. 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. If there is no access to the trunk from the passenger compartment and the locksmith is unable to unlock the trunk on-site, a tow to a service facility will be covered. The maximum amount covered for the services of a locksmith vary from membership to membership. Please refer to your individual membership to determine the amount of coverage.

Flat Tire Change: Access 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 within the distance limits established in the membership you selected only if your spare is not safely operable. The mounting or dismounting of chains is not covered under this program. If 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 replaced. No on site tire changes will be provided for motorcycles, however Access will arrange for your motorcycle to be transported to the nearest service station equipped to change a motorcycle tire. Under the guidelines of the membership plan.

Recovery/Winch Service: Access will work with our network of Service Providers to arrange recovery/winch service. The Service Provider will attempt to recover

eligible vehicles from any ditch, mud, sand or snow, provided it has become stuck in an area immediately adjacent to a regularly maintained asphalt or gravel road (to a maximum of 11 feet) and can be safely reached with standard automobile servicing equipment. Coverage for this service varies for different memberships. Recovery of a vehicle with a 4x4 tow truck or similar equipment not included. Please refer to your membership coverage to determine the services offered. Some conditions apply.

Trip Accident Assistance: In the event of a breakdown, Access will provide certain travel expenses. Access may, at its sole discretion, require verification of the accident or breakdown incidence. The expenses covered vary from membership to membership. Please refer to your membership to determine what expenses may be covered. In the event there are multiple options for delivering the member to their eventual destination, the mode of transportation provided shall be at the sole discretion of Access. The services offered are:

Cab-Fare: Access will reimburse you for cab fare up to a maximum of the amount indicated in your membership plan. This service is provided once for each breakdown.
Applies to Premium and Elite members only.

Airfare: Access will arrange for airfare on the carrier of its choice, up to the maximum of the amount indicated in your membership plan, to the previously planned destination of the member.

Hotel: All hotel reservations must be arranged through an Access representative. Members are required to contact Access Roadside Assistance at the time the service is required. In the event that a hotel is not available, Access shall reimburse the member up to the maximum of the amount indicated in your membership plan.

Food: In the event that transportation is not available for the member, Access shall reimburse the member up to the maximum of the amount indicated in your membership plan. A minimum 12 hours stay is required for food cost reimbursement.

For the purposes of Trip Accident Assistance benefits under your membership, breakdown shall mean an event of mechanical failure of the eligible vehicle such that, in the opinion of a qualified mechanic, the vehicle cannot be driven safely, or without causing further substantive damage to the vehicle.

General Terms and Conditions of Benefits

Reimbursement where Coverage Unavailable

While Access strives to provide services across United States & Canada, there may be certain areas of United States & Canada where Access does not provide coverage or where coverage is unavailable. In the event a member has a breakdown in a region which is not covered by a Service Provider, Access shall reimburse the member for costs incurred in relation to such breakdown. Some conditions apply.

Terms for Reimbursement

In order to be reimbursed for any benefit under your membership, the member must first obtain a claim number from Access before incurring any costs for which the member is seeking reimbursement. The member must then provide to Access proof of payment of such expense in a form acceptable to Access within thirty (30) days such expense was incurred. Provided that the claimed expense complies with the requirements of your membership, Access shall mail a cheque to the member for the reimbursement amount within 60 days of receipt of the request for reimbursement.

Maximum Callouts Exceeded

In the event that a member exceeds the maximum number of callouts permitted for a particular membership plan, Access shall continue to provide service to the member on the express understanding that all costs associated with callouts over and above the maximum allowable number of callouts will be charged to the member.

Service Providers

The services provided under your membership are generally performed by our network of Service Providers. The Service Providers are independent contractors retained and paid by Access. Access takes steps to ensure that the Service Providers are qualified and provide proper service to Access members, but ultimately the Service Provider is responsible for the work performed.

Service during Severe Weather

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 Access. 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.

Limits of Policy

This membership is not to be used for the following purposes:

Provide towing or road services applicable to insurance claims or incidents for which the member has coverage regardless of whether the member claims it or not under their insurance policy (i.e. vandalism, fire, comprehensive claims, etc.). Does not cover any type of motor vehicle accident.

Tow your vehicle from a repair facility because you did not approve of the quoted cost of repairs.

Provide second or additional tows by an Access Service Provider on the same breakdown (for example: Access will 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.)

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 to any destination after emergency service has been provided, except as specified in the membership benefits.

Pay for the cost of any incidental expenses such as accommodation, meals, vehicles, rentals, etc. as a result of your vehicle's breakdown, except as specified in the membership benefits.

Provide service to any vehicles in excess of 3,600 kg (8,000 lbs.), all-terrain vehicles, snowmobiles, dune buggies, trailers of any description, taxicabs, tow trucks, snow plows, tractors, limousines, boats, and dual-wheeled vehicles, vehicles used for competition, unlicensed vehicles and impounded or theft-recovered vehicles, except as specifically permitted by your membership.

If towing is required within the first twenty one (21) days of purchase. Or a membership has been renewed after original expiry. Access will cover the Hookup/Load and or Deck/ Dollies charges only (all membership types included). The member is responsible for mileage to and from point of breakdown. NOTE: The 21 days starts after the 72 hour approval period has expired.

Tow a vehicle to or from a scrap yard, police impound or towing compound.

No services will be provided to vehicles which require assistance in logging camps, oil fields/ patches, gravel pits, beaches, hiking trails, mining camps and or the roads, trails, paths in or out.

Due to Insurance and Provincial/State laws Access cannot tow any vehicle that has a leaking or punctured fuel tank.

Provide repeated service calls for a vehicle that in the sole opinion of Access needs routine maintenance or repairs.

Provide service to unattended vehicles. A licensed driver must be present when service is being rendered.

Provide slow battery charging at roadside, or cover the cost of such charge at any time thereafter.

Cover the cost of locksmith services for key cutting, lost and/or broken keys or unlocking the vehicle trunk, except as specified in the membership benefits.

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 membership you selected.

Provide any towing in connection with the provision by a member of mechanic or similar services, whether for profit or not.

In the event a member uses, or attempts to use the services of Access for any purpose for which the membership is not intended, Access may:

1. Demand full reimbursement for such services provided, and the member hereby agrees to reimburse Access for all costs for services provided outside of the terms of their membership; and
2. Immediately cancel the membership, with no refund payable to the member.
3. **Notice - this membership is not intended for use as a maintenance or service program.**

The pro-rate amount of fees held after the membership is cancelled shall be deemed liquidated damages, but shall not preclude Access, in its sole discretion, from seeking further damages from the member if Access deems it to be appropriate in the circumstances.

Towing assistance will not be provided for vehicles disabled or stuck in a non-regularly traveled area; i.e.

Vacant lot, Open field, Beach, Private or Impassable road, Mud trail, gravel road, Construction site or non Government maintained road year round. Logging camps, Oil fields/Patches, Gravel pits, hiking trails, Mining camps and or the roads, trails, paths in or out.

Limit one service/tow call per 24 hour period.

Access Roadside Assistance doesn't provide services or towing to any vehicle model year 1995 or older.

Limitation of Liability

Access strives to be the finest emergency Service Provider network across United States & Canada. However, since the Service Providers are independently owned and operated, Access cannot assume liability for:

any loss or damage to a member's vehicle or personal property;

a loss of time or inconvenience;

rental or replacement of vehicle required as a result of the actions of a Service Provider; or

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 Access 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 as quickly as possible. 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 Access Customer Service at 1-866-224-5989.

Access assumes no liability for fraudulent use of your membership card in the event it is lost or stolen.

Amendments to Membership Terms and Benefits

Access reserves the right to amend the terms and conditions of the membership at any time. Access will provide thirty (30) days advance notice before any change to the membership which may materially affect the benefits and services provided in your membership. Upon receipt of the notice of change, the member may cancel their membership and receive a pro-rata refund of their yearly fees, minus a further \$35.00 plus applicable taxes charged to cover Access' administrative costs.

Website

www.accessroadsideassistance.com

Online Help/Support

support@accessroadsideassistance.com

Sales

Ph. 1-866-224-9861

Customer Service / Questions

Ph. 1-866-224-5989

Roadside Assistance / Dispatch

Ph. 1-866-227-2213 (24hr)

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