

# roadcare

## membership handbook

Welcome to **roadcare**...

We know that keeping your family's driving and traveling experiences safe and trouble-free is important. You can enjoy peace of mind with your roadcare personal or family membership that offers emergency assistance 24 hours a day, 365 days a year, anywhere in Canada or the continental USA. This membership handbook fully outlines all the services and benefits available to you as a member of either the Basic or Deluxe roadcare program. Please read it carefully.

### CONTACT US

Phone: **1 844 953-3219**  
Email: [calon-roadcare@sykes.com](mailto:calon-roadcare@sykes.com)  
Mail: roadcare, PO Box 5845,  
London, ON N6A 4T4

## GENERAL INFORMATION

**roadcare** is a personal plan which covers you in any qualifying vehicle provided that you are driving at the time that service is requested. If you have a family membership, coverage is extended to include your spouse and any licensed children under the age of twenty-five (25) and still living at home. The maximum limit for the number of services per year is six (6) plus an additional four (4) for a family membership.

Your **roadcare** membership renews automatically until cancelled and a replacement membership card will be mailed each year, for as long as you remain a member. The program can be cancelled at any time and may be refunded less usage and time pro rata. The program covers any standard passenger vehicles not exceeding a Gross Vehicle Weight of 8,000lbs or 3,600kg.

Approved towing companies who provide service to **roadcare** members are independent contractors and are not employees of **roadcare**. Any loss or damage resulting from **roadcare** dispatched services are the sole responsibility of the towing company and should be reported to the proprietor and your own insurance company **within 24 hours** and before any repairs are completed.

## CHANGE OF ADDRESS

Please notify us immediately by contacting us at **1-844-953-3219**.

## HOW TO OBTAIN SERVICE

Contact us from anywhere in Canada or the continental United States at **1-844-953-3219**. 24 hours a day, 7 days a week, 365 days a year.

## ROADSIDE SERVICES

Approved towing companies are contracted to provide services according to program coverage and within specified areas. If the service requested is outside the provided coverage or if a towing company is required to go out of their specified area, additional charges may apply. **To obtain service, you must remain with your vehicle.**

### Mechanical Breakdown Towing

*Dispatch/reimbursement limit:*  
*Basic, 20k/\$50; Deluxe, 200k/\$200.*

Should your vehicle experience a mechanical breakdown which prevents it from proceeding under its own power, **roadcare** will help cover the cost of towing the vehicle from the location of the mechanical breakdown to the nearest garage to the limit of your membership.

### Emergency Road Services

*Dispatch/reimbursement limit:*  
*Basic, 20k/\$30; Deluxe, 200k/\$100.*

Should your vehicle require assistance, **roadcare** will provide the following services to the limit of your membership to help get you back on the road:

- Boost
- Tire change
- Gas delivery\*
- Lockout service

\* Gasoline is not included with Basic membership. 5L is included with a Deluxe membership

### Winching

*Dispatch/reimbursement limit:*  
*Basic, 20k/\$50; Deluxe, 200k/\$200.*

**roadcare** will help cover the cost of winching should your vehicle require extrication from a ditch, snow, or mud. Your vehicle must be accessible and located on or adjacent to a regularly travelled road and able to proceed under its own power once recovered. Driveways and parking lots must be cleared and plowed before service will be dispatched.

### Bicycle Breakdown Transportation

*Dispatch/reimbursement limit:*  
*Basic, 20k/\$0; Deluxe, 200k/\$0.*

If you encounter a problem while riding your bicycle (including tandems, recumbents, tricycles, and electric bikes), **roadcare** will arrange to have it transported, within the limits of your membership, from the problem site to your residence.

## USING A NON-APPROVED TOWING COMPANY

In the event you are not able to contact **roadcare** directly or if **roadcare** is unable to provide service due to extenuating circumstances, you may contract service privately and submit a detailed receipt for reimbursement consideration – see 'HOW TO CLAIM (roadside)' for complete instructions.

## TRAFFIC ACCIDENT EMERGENCY SERVICES

A traffic accident can be a very frightening and unpleasant experience. **roadcare** will be there to help by reimbursing you for the expenses incurred as outlined below. To qualify for reimbursement you must have reported the accident to the police and not be covered by regular vehicle insurance. Please be sure to contact your insurance company immediately following any traffic accident.

### Accident Towing

*Reimbursement limit: Basic, \$50; Deluxe, \$100.*

**roadcare** provides reimbursement for costs associated with towing your vehicle from the scene of a traffic accident to a garage designated by you if not covered by regular vehicle insurance.

### Ambulance Services

*Reimbursement limit: Basic, \$50; Deluxe, \$100.*

**roadcare** provides reimbursement for costs associated with transporting you and/or your passengers to the nearest hospital via ambulance as a result of an accident and when not covered by a provincial health plan.

### Vehicle Rental (<80k from home)

*Reimbursement limit: Basic, \$100; Deluxe, \$200.*

**roadcare** provides reimbursement for costs associated with a vehicle rental from a recognized rental agency while your vehicle is being repaired as a result of a local traffic accident. Coverage includes the basic daily rental rate and taxes only and activates only when not covered by regular vehicle insurance

### Emergency Transportation / Accommodation / Meals / Personal Necessities (>80k from home)

*Reimbursement limit: Basic, \$300; Deluxe, \$500.*

**roadcare** provides reimbursement for costs associated with the transportation of you and your passengers from the scene of a traffic

accident to your destination or home, via commercial transportation (taxi, bus, plane, train) OR;

For accommodation and meals in the vicinity of the traffic accident while waiting for repairs to the vehicle. The cost of basic personal necessities is also included and extended to both you and your passengers.

### Special Return of Passengers

*Reimbursement limit: Basic, \$100; Deluxe, \$200.*

**roadcare** will reimburse costs associated with commercial transportation and accommodation in returning your passengers to their residence if you are involved in a traffic accident which requires immediate hospitalization.

### Return to Location of Repair Site

*Reimbursement limit: Basic, \$100; Deluxe, \$200.*

**roadcare** will reimburse costs associated with for commercial transportation from your home or destination back to the location of the repaired vehicle.

### Family Member Transportation

*Reimbursement limit: Basic, \$100; Deluxe, \$200.*

**roadcare** provides reimbursement for commercial transportation to have an immediate family member travel to visit you in the hospital should you sustain injuries as a result of a traffic accident.

*Note: Traffic accident emergency services are payable when the vehicle you are driving is immobilized by a traffic accident that has been duly reported to the police.*

*We will also reimburse any fee charged by the police to obtain a copy of the police report. We will reimburse one tow per accident and it will only apply to services engaged within seventy-two (72) hours of the accident. Any expenses which are covered by your insurance policy are not eligible for reimbursement.*

## MOTORIST LEGAL SERVICES

### Legal Advice

*Reimbursement limit: Basic, \$50; Deluxe, \$50.*

Sometimes you just want a lawyer's opinion on how or whether to proceed with an issue concerning a motor vehicle. **roadcare** will assist you by providing reimbursement for costs associated with retaining a lawyer for the following matters:

1. A preliminary legal opinion on any matter arising as a direct result of your operation of the vehicle.
2. An interpretation of the Highway Traffic Act or similar statute.
3. Assistance in negotiating the settlement of a claim made against you as a result of a traffic accident arising out of your operation of the vehicle.
4. Legal advice on any matter arising as a result of your travelling on a common carrier licensed to carry fare paying passengers.
5. Legal advice on any matter arising from your private sale or purchase of a vehicle.

### Legal Defense

When matters are more serious and you have been charged with an offence while operating a vehicle, **roadcare** will assist you by providing reimbursement for costs associated with the following legal services according to a schedule of fees as set by **roadcare**:

1. In defence of 'moving violation' charges laid against you under Municipal By-Laws, the Highway Traffic Act or the Criminal Code of Canada.
2. When you are sued in a Civil Court for damages arising out of your operation of an insured vehicle.
3. In defence of 'negligence' charges or for causing death by criminal negligence.
4. If you are injured as a pedestrian or bicyclist in a collision with any motor vehicle or common carrier, **roadcare** will reimburse you for legal fees incurred to collect compensation for such injuries from the party responsible.

Legal Appeals

If, in the opinion of your legal counsel and **roadcare**, an appeal against a conviction on any charge covered under legal defence is justified, **roadcare** will assist with the cost of further legal services when legal appeal benefit limits are reimbursable according to a schedule of fees as set by **roadcare**.

Representation at Inquest

*Reimbursement limit: Basic, \$100; Deluxe, \$300*  
**roadcare** will reimburse costs associated with retaining a lawyer should you require legal representation at an inquest where the death of any other person has been caused by your operation of a vehicle.

Disclaimer: Payment of counsel fees is limited to the payment of fees only and does not include payment for the costs of investigation, witness fees, court costs, judgments, fines, penalties, damages or costs awarded against you or any liability assumed by you.

Auto/Travel Action Service

*Reimbursement limit: Basic, \$50; Deluxe, \$50.*  
**roadcare** will reimburse costs associated with consulting a lawyer should you experience difficulty gaining satisfaction from auto manufacturers, dealers, mechanical repair shops, travel agents, travel couriers, airlines or should you encounter a similar auto or travel related problem.

HOW TO CLAIM (legal)

1. To qualify for Motorist Legal Services, you are required to contact **roadcare** immediately upon receiving a summons (if applicable) and prior to engaging a lawyer. Reimbursement for the offences covered in the legal defence benefit vary according to the charge. You will be made aware of the reimbursement amount you are entitled to upon contacting **roadcare**.
2. After trial resolution, send in a detailed legal account, including procedures taken and the result of the trial. Please include your membership number with your name and address (email or mail).

*Note: Motorist Legal Services are not provided for alcohol- and/or drug-related charges and are also not provided when alcohol and/or drugs are a contributing factor to any other legal situation. If more than one offence is involved, defence arising from the more serious offence will be eligible for reimbursement.*

PERSONALIZED AUTO TRIP PLANNING

**roadcare**’s travel planning specialists can help make your next motoring vacation more enjoyable than ever. We will provide free of charge, a personal, computerized itinerary with recommended routing including highlighted maps, accommodations and campsite information.

Please make all travel requests at least three (3) weeks in advance of your departure date to ensure that you receive this valuable information in time to review it before your trip. Our travel planning specialists are available to accept travel requests between 9:00am and 5:00pm (EST), Monday to Friday.

ADDITIONAL BENEFITS FOR DELUXE MEMBERS

- As a Deluxe member of **roadcare** you also receive the following enhanced benefits:
- Around home services
  - Trip interruption services
  - Hazardous weather services
  - Additional emergency services

Around Home Services (<80k from home)

*Reimbursement limit: Deluxe, \$100.*  
**roadcare** provides reimbursement for costs of a vehicle rental provided through a recognized rental agency while your vehicle is being repaired as a result of a mechanical breakdown. Coverage includes the basic daily rental rate and taxes only.

TRIP INTERRUPTION SERVICES

In the event of a mechanical breakdown, **roadcare** will reimburse you for the emergency expenses outlined below if the vehicle you are driving breaks down more than 80 kilometers from home, was unable to proceed under its own power, and was towed from the site of the breakdown to the nearest repair facility.

Trip interruption services must be engaged within seventy-two (72) hours of the breakdown in order to be eligible for reimbursement.

Emergency Transportation / Accommodation / Meals

*Reimbursement limit: Deluxe, \$250.*  
**roadcare** provides reimbursement for transportation for you and your passengers from the location of the breakdown to your destination or home via commercial transportation (taxi, bus, plane, train)  
OR;  
For accommodation and meals in the vicinity of the breakdown while waiting for repairs to be completed on your vehicle. The cost of basic personal necessities is also included and is extended to you and your passengers.

HAZARDOUS WEATHER SERVICES

If you are stranded more than 80 kilometers from home and unable to continue due to hazardous weather conditions, **roadcare** will reimburse you for the following expenses when not covered by any other plan or policy.

Hazardous weather conditions are defined as: snow, hail, ice, fog, flooding, forest fire, avalanche, tornado, hurricane, landslide, or any other natural condition which causes the closing of a public thoroughfare.

Reimbursement will only be provided for those expenses incurred within 24 hours of your encounter with the hazardous weather conditions. Validation of weather conditions will be required in the form of a police report, news outlet or the description from a government weather service.

Emergency Accommodation / Meals

*Reimbursement limit: Deluxe, \$200.*  
**roadcare** will consider your claim for the cost of accommodations and meals for you and your passengers should hazardous driving conditions leave you stranded and unable to continue the journey.

Emergency Communication

*Reimbursement limit: Deluxe, \$50.*  
**roadcare** will consider your claim for one phone call to a family member to advise them of your situation should the call be made from your hotel and included on your bill.

Personal Necessities

*Reimbursement limit: Deluxe, \$50.*  
**roadcare** will consider your claim for personal necessities purchased for you and your passengers while stranded and staying at a motel/hotel in the vicinity of a breakdown.

ADDITIONAL EMERGENCY SERVICES

Extra Non-Medical Expenses While Hospitalized

*Reimbursement limit: Deluxe, \$150.*  
Should you be hospitalized for at least two nights immediately following a qualifying traffic accident, **roadcare** will consider your claim for extra non-medical expenses such as taxi fees for family members, child care costs and extra recuperation expenses.

Personal Rescue

*Reimbursement limit: Deluxe, \$400.*  
**roadcare** will consider your claim for the cost of a rescue service should you and your passengers be stranded away from a place of safety and require the service of an emergency rescue operation. This benefit applies to you and your passengers and not to the vehicle being driven at the time you are stranded.

HOW TO CLAIM (roadside)

1. Email or mail all information to **roadcare** within thirty (30) days of the date of the incident.
2. Enclose a detailed summary of the breakdown or accident event. Ensure your full name, address, and membership number are clearly printed.
3. Enclose all required documentation;
  - Detailed receipts being claimed (i.e.)
    - Roadside service
    - Lodging
    - Meals
    - Personal necessities
    - Commercial transportation
  - Detailed repair invoice if claiming for a tow.
  - Police report if claiming for accident reimbursements.
  - Insurance company letter confirming expenses not covered if claiming for accident reimbursements.
  - Valid documentation of weather conditions in the form of a police report, news outlet or government weather service description if claiming for hazardous weather conditions.
4. Upon receipt and validation of the claim, **roadcare** will send a cheque for approved amounts up to the limits of your coverage. All reimbursements will be in Canadian funds.

Be sure to keep a copy of all receipts for your records if mailing originals. **roadcare** reserves the right to decline any claim presented for payment later than thirty (30) days from the date service was performed, or any claim not in conformity with the conditions of this membership as stated.

**roadcare** will 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 military or police service. **roadcare** reserves the right to decline payment for services and/or terminate membership when, in **roadcare**’s opinion, there is deemed to be misuse, abuse or excessive use of the services.

BENEFITS WILL NOT BE PROVIDED:

- where at the time of a traffic accident or incident, there is any indication of your 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.
- while a vehicle is not registered or not covered by public liability property damage automobile insurance.
- in the event that charges are attributed to a traffic accident or incident that occurred while you were committing or attempting to commit a criminal offence.

COVERAGE DOES NOT APPLY TO:

- cost of parts, repairs, labour, storage or impound;
- unplated or uninsured vehicles;
- a second tow or repeat service calls for the same problem;
- vehicles driven into an area that is not paved, regularly traveled and maintained;
- service to cross-country, logging, forestry, and seasonal roads;
- non-members driving your vehicle.

All services for the **roadcare** roadside assistance program are provided by:

Assistance Services Group,  
London, Ontario.

**CONTACT US**

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