

BMO® Roadside Assistance Program

(Enhanced Coverage)

The BMO Roadside Assistance Program (Enhanced Coverage) is offered as an optional feature to BMO MasterCard customers. The program benefits are provided by Dominion Automobile Association (DAA).

BMO Roadside Assistance

- **Safe.** Pre-qualified towing professionals
- **Fast.** Priority service when you need help
- **Convenient.** Just one number to call, Tel 1-866-731-4999, 24 hours/day, from anywhere in Canada and Mainland U.S.
- **Complete.** Covers each cardholder while driving in almost any passenger vehicle, whether the vehicle is owned, borrowed or rented for an unlimited number of services per year (excluding Trip Accident Assistance benefits)
- **Coverage.** Battery Boost, emergency gas delivery (cardholder pays for the gas), flat tire change if a safe and inflated spare tire is available, lockout service, winch from mud/ditch/snow and tow in the event of a mechanical breakdown to the nearest qualified repair facility within 250 km from the breakdown
- **Trip Accident Assistance.** Up to \$1,000 per incident (\$2,000 year max) including car rental/taxi, accommodations and battery replacement. Certain limitations apply. Please refer to the Terms and Conditions on the back of this certificate
- **Road Maps.** You may order free provincial / state road maps and driving trip planners for Canada and Mainland United States

Your membership card is inside. Cut it out and put it in your wallet today.

SEE THE FOLLOWING PAGES FOR THE CORRESPONDING TERMS AND CONDITIONS.

BMO Mastercard

BMO Roadside Assistance (Enhanced Coverage)

Terms and Conditions

The following terms and conditions describe the BMO Roadside Assistance Program (Enhanced Coverage), which is provided by DOMINION AUTOMOBILE ASSOCIATION (2004) LIMITED, a corporation incorporated under the laws of Canada with its head office in London, Ontario, ("DAA"). DAA requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.

- 1. Who Is Covered:** Each cardholder on a BMO MasterCard account (a "Member") who holds a valid license to drive a passenger vehicle in Canada and the United States.
- 2. In What Vehicle:** Any vehicle (up to 6,000 lbs or 2,721 Kg) that is driven legally by the Member, for personal use that can be serviced with one standard duty passenger vehicle tow truck. Excluded vehicles are all other vehicles that are deemed to be excluded vehicles by DAA, in its sole discretion. The following types of vehicles are excluded from coverage under the Program: any vehicle that is loaded or altered in such a manner that the tow truck operator, in its sole discretion, deems that it cannot be serviced in its current state, all recreational vehicles of any kind, motorcycles, off-road vehicles, all commercial vehicles of any kind including but not limited to taxis and limousines, unattended or unlicensed vehicles, any type of vehicle located in an Excluded Service Area and any vehicle which has received service for the same mechanical issue three (3) times in any calendar year and the service request pertains to the same mechanical issue in the same calendar year. As used in these terms and conditions, "Excluded Service Area" means any area which is not designated for routine travel by passenger vehicles including but not limited to the following areas: roadways that are not assumed by the applicable level of government, vacant lots, open fields, private or impassable roads, mud trails and other off-roading areas, and construction sites. Please call BMO Roadside Assistance at 1-866-731-4999 to confirm if your vehicle is covered.
- 3. Coverage Area:** Canada and the mainland United States (including Alaska, but excluding Hawaii or Puerto Rico) and excluding any vehicles immobilized in an Excluded Service Area.
- 4. Coverage Period:** 24 hours/day, every day of the year.
- 5. Number of Services Per Year:** unlimited service calls per year per Member.
- 6. What Type of Services are Covered:** Battery boost; delivery of emergency gasoline which is sufficient to drive the vehicle to the nearest gas station up to approximately 10 litres of gasoline (the Member pays for the gasoline delivered). For

safety reasons diesel and other fuels will not be delivered in this program. If transportation of fuel is prohibited in the location where the vehicle required service, the vehicle will be towed to the nearest gas station within 10 km where the vehicle ran out of gasoline; changing of a flat tire provided that a safe and inflated spare tire is available; lockout service; up to one hour of winch from a single tow truck if the vehicle is immobilized in mud, a ditch, or the snow; tow services in the event of a mechanical breakdown to the nearest qualified repair facility within 250 km from the breakdown. Apart from the included services specified, repairs will not be performed at the site where the vehicle was immobilized. Only one included service is covered within a 24-hour period.

7. **Trip Accident Assistance:** If the member's vehicle becomes inoperable due to a mechanical breakdown or accident more than 80 km from home, DAA will reimburse a combined total of up to \$2,000 (per membership year) for each of the following out-of-pocket expenses incurred within 72 hours of the breakdown. All amounts stated below are per incident: Accommodation up to \$200; car rental or taxi fare up to \$250; towing up to \$500; battery replacement up to \$50. To claim reimbursement benefits the member must mail a claim to DAA within 30 days of the incident. The claim must be accompanied by applicable original receipts and well as a copy of the police accident report (in the case of a traffic accident). For more information on submitting a claim please call DAA at 1-866-731-4999.
8. **Services Excluded:** Any included service over the time or distance specified in section 6 above, or any service to be performed on a vehicle that is deemed by the tow truck operator not to be road worthy or is otherwise unsafe, provided that service may be provided to the Member outside the Program at DAA's discretion and at the Member's sole expense.
9. **Program Restrictions:** Benefits, as described in this certificate are not provided: (a) when alcohol and/or drugs are a contributing factor in the need for service; while a vehicle is not covered by Public Liability or Property Damage Insurance; if charges attributed to a motoring accident occurred while the member was committing, or attempting to commit, a criminal offense; for wilful violation of any traffic laws; and (b) vehicles immobilized in an Excluded Service Area.

BMO



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Keep this card in your wallet or program the dedicated phone number below into your phone.

For help 24 hours from anywhere in Canada and mainland U.S.

Toll Free: 1-866-731-4999

10. **Other Terms:** DAA is solely responsible for the administration and operation of the Program. A member shall not have recourse to BMO Bank of Montreal for any matter arising under the Program. DAA does not assume any liability or responsibility for any loss or damage to the Member's vehicle or personal property resulting from the rendering of a service under the Program. A Member is responsible for promptly reporting of any loss or damage to the Member's insurance company. The Member is solely responsible for the cost of all parts and labour required to repair the Member's vehicle. BMO reserves the right to cancel coverage to all Members associated with an account for any reason stipulated in Section 8. There is no refund available in the event of cancellation.
11. **Cancellation of Your Optional Service:** To cancel BMO Roadside Assistance, please call 1-800-263-2263. For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS). You will receive a full refund if you contact us within ten (10) days of the date that BMO Roadside Assistance was added or thirty (30) days from the date the enhancement renewal annual fee was charged on your statement.
12. **Applicable Taxes:** This service will be subject to QST/GST/HST where applicable. BMO Bank of Montreal GST/HST Number: R100390095, QST Number: 1000042494.
13. **Amendment and Cancellation:** We have the right at any time and without advance notice to you or any Cardholder, to amend these terms and conditions or cancel the BMO Roadside Assistance Program.

Please retain this Agreement.

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Keep this card in your wallet or program the dedicated phone number below into your phone.

Would you like, at no cost, an additional membership card for each of the cardholders on your account? Simply call the number below and make your request. We'd be pleased to help.

1-866-731-4999