

BMO Roadside Assistance (Enhanced Coverage) Terms and Conditions

The following terms and conditions describe the BMO Roadside Assistance Program (Enhanced Coverage) [the “**Program**”], which is operated and administered by DAA.

Defined Terms

As used in these terms and conditions, the following words are defined as follows:

Account means any BMO credit Card;

BMO means Bank of Montreal;

Cardholder means the primary cardholder and each additional cardholder (as each such term is defined in the CHA) on the Account provide that such cardholder holds a valid drivers license in Canada or the United States to operate a passenger vehicle;

CHA means the BMO Mastercard Cardholder Agreement between the Cardholder and Bank of Montreal;

DAA means Dominion Automobile Association (2004) Limited;

Good Standing means compliance with the terms and conditions of the CHA;

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.

Member means a Cardholder eligible for coverage under the Program and for greater certainty excludes any Cardholder on an Account that is not in Good Standing or is otherwise closed.

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 gas), flat tire change if a safe and inflated spare tire is available, lockout services, winch from mud/ditch/snow and tow in the event of a mechanical breakdown to the nearest qualified repair facility within 250 km from 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 FOR THE CORRESPONDING TERMS AND CONDITIONS.

1. Coverage

- General:** Subject to the following terms and conditions, each Member is covered 24 hours per day, 7 days per week, in Canada and mainland United States (including Alaska but for greater certainty excluding Hawaii and Puerto Rico), for the services noted in section 3a) below, provided that the vehicle is not located in an Excluded Service Area.
- Restrictions:** Subject to section 5(f), a Member will not qualify for any services under the Program in the following situations:
 - when alcohol and/or drugs are a contributing factor to the immobilization of the vehicle;
 - if the vehicle is not covered by public liability or property damage insurance;
 - if the vehicle was immobilized while the Member was committing or attempting to commit a criminal offence;
 - if the vehicle was immobilized while the Member was wilfully violating any traffic law;
 - the vehicle was immobilized in an Excluded Service Area;
 - service will be denied for the balance of any calendar year in which a Member (or any other Member on the Account) has, on more than two (2) occasions in such calendar year, requested services under the Program using false or misleading information, and DAA reasonably concludes that the Member knew or ought to have known that the service request was not in compliance with the terms and conditions of the Program and that the Member is abusing or attempting to abuse the Program; and
 - the Account is not in Good Standing.

2. Vehicle Coverage

- Included Vehicles:** Subject to the terms and conditions set out herein, the Program covers any passenger vehicle (up to 6,000 lbs or 2,721 kg) that is driven legally by the Member for personal use and which can be serviced with one standard duty passenger vehicle tow truck.

- b. **Excluded Vehicles:** All other vehicles may be deemed to be excluded vehicles by DAA, in its sole discretion. Without limiting the scope of the forgoing, 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. Please call BMO Roadside Assistance at 1-866-731-4999 to confirm if your vehicle is covered.

3. Program Services

a. **Included Services:**

- i. battery boost;
- ii. 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 is required to pay for the gasoline delivered), subject to the following terms and conditions: for safety reasons, diesel and other fuels will not be delivered, and 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 from where the vehicle ran out of gasoline;
- iii. changing of a flat tire provided that a safe and inflated spare tire is available;
- iv. lockout service;
- v. up to one (1) hour of winch service from a single tow truck if the vehicle is immobilized in mud, a ditch, or the snow; and
- vi. tow services in the event of a mechanical breakdown to the nearest qualified repair facility within 250 km from the breakdown.



BMO Roadside Assistance (Enhanced Coverage)

Keep this card in your wallet or program the number below into your phone. For help 24 hours from anywhere in Canada and mainland U.S.

Call toll Free: 1-866-731-4999

- b. **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 as 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.
- c. **Excluded Services:** any included service over the time or distance specified in section 3(a) above, or any service to be performed on a vehicle that is deemed by the tow truck operator not 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.
- d. **Additional Terms and Conditions:**
- i. apart from the included services specified in section 5(a), repairs will not be performed at the site where the vehicle was immobilized; and
 - ii. only one included service is covered within a 24 hour period.

4. Number of Services per Year

Unlimited service calls per year per Member

5. Cancellation of Your Optional Service

To cancel BMO Roadside Assistance, please call 1-800-263-2263 (or TTY at 1-866-859-2089). You will receive a full refund if you contact us within thirty (30) 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.



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.

Call toll Free: 1-866-731-4999

6. Cancellation of Membership

- a. BMO reserves the right at any time and without advance notice to Members to amend these terms and conditions or cancel the Program.
- b. BMO reserves the right to cancel coverage to all Members associated with an Account for any reason stipulated in section 1(b).
- c. In the sole discretion of DAA or BMO, BMO and/or DAA reserve the right to cancel a membership if the service is being misused by a member, including, without limitation, the servicing of vehicles which are not driven by the member for personal use. Upon BMO and/or DAA's discretion pro-rated membership will be credited to the members BMO Mastercard account.

7. Other Terms

- a. DAA is solely responsible for the administration and operation of the Program. A Member shall not have recourse to Bank of Montreal for any matter arising under the Program.
- b. DAA does not assume any liability or responsibility for any loss or damage to the Member's vehicle or any other personal property resulting from the rendering of a service under the Program. A Member is responsible for promptly reporting any loss or damage to the Member's insurance company.
- c. By accepting coverage under the Program, each Member authorizes Bank of Montreal to provide such information reasonably required by DAA to confirm coverage under the Program.
- d. The Member is solely responsible for the cost of all parts and labour required to repair the Member's vehicle.

8. Applicable Taxes

This service will be subject to QST/GST/HST where applicable.
BMO Bank of Montreal GST/HST Number: R100390095,
QST Number: 1000042494.

Please retain this Agreement.



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