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365



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MILLION
MEMBERS

FALL/WINTER 2022 bcaa.com

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On the cover: BCAA partnered with acclaimed BC illustrator Chairman Ting to create this emblem celebrating one million BCAA Members.



Helping Ukrainian Arrivals in BC

The war in Ukraine has left many displaced from their homes and looking for a safe place to shelter, including here in BC. At BCAA, we believe in the power of community, so we have taken steps to ensure eligible home insurance policyholders have the coverage they need for additional guests, at no extra charge. If you're interested in providing accommodations for arriving Ukrainians, learn more or sign up for an information session about the hosting process at bcaa.com/ukraine. Together we can support Ukrainians who need a secure place to stay.

Do Business with BCAA However and Whenever You Want

Did you know you can use BCAA's website to save time and money – and get things done around the clock? At bcaa.com you can:

- Buy or renew BCAA Membership and Insurance policies, including ICBC policies (use the Online Renewal Eligibility tool at bcaa.com/carrenew to avoid lengthy wait times when calling).
- Start a claim for home, car, travel or small business insurance

- Request Roadside Assistance
- Get answers to frequently asked questions (bcaa.com/FAQ)

You can also sign in to your account to find saved quotes, view policy documents, manage your BCAA Membership and more.

To access *My Account*, you need your email address, BCAA Membership number, the year you became a Member and your postal code. Get started here: bcaa.com/login

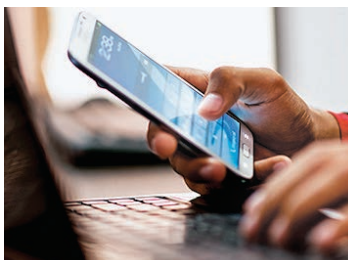
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WRITE US



BCAA
4567 Canada Way
Burnaby, BC
V5G 4T1

Email: bcaamagazine@bcaa.com

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BCAA

EDITOR KIRSTEN RODENHIZER

SENIOR ART DIRECTOR SCOTT LAURIE

PRODUCTION/STUDIO MANAGER LONDON SPENRATH

PRODUCTION SUPPORT TECHNICIAN INA BOWERBANK

BCAA MAGAZINE MARKETING

MANAGER CREATIVE SERVICES ERIN TARAMPI

DIRECTOR BRAND EXPERIENCE

& MEMBERSHIP MARKETING JAMES McDERMOTT

SENIOR VICE PRESIDENT & CMO BRENT CUTHBERTSON

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CHAIRMAN, CEO PETER LEGGE, O.B.C., LL.D (HON)

PRESIDENT SAMANTHA LEGGE, MBA

VICE PRESIDENT/HR AND ADMIN JOY GINETE-COCKLE

VICE PRESIDENT/FINANCE SONIA ROXBURGH, CGA, CPA

EXECUTIVE CREATIVE DIRECTOR RICK THIBERT

DIRECTOR/CIRCULATION TRACY MCRTICHE, BBA

SALES MANAGER ANNA LEE

ERP SYSTEMS ANALYST EILEEN GAJOWSKI

ACCOUNTING TERRI MASON

CIRCULATION KELLY KALIRAI

OFFICE MANAGER/SALES COORDINATOR LORI NORTH

EXECUTIVE ASSISTANT TO THE CEO CHARIE GINETE-LON

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BCAA acknowledges that we operate and support Members and customers on traditional and contemporary territories of First Nations across what is known today as BC. BCAA is headquartered on the lands of the hanq̓m̓ihem and Skw̓w̓m̓esh speaking peoples, known today as the City of Burnaby.





BCAA Senior Vice President and Chief Mobility Officer Grant Stockwell hops in an Evo; (below) Stockwell and his 16-year-old son Eton.

Electrifying the Road Ahead

The other day my 16-year-old son, who is starting to get interested in cars, saw an electric Evo Car Share vehicle “in the wild” on a highway near Vancouver. He thought it was pretty cool and asked me if we could book it the next time we took an Evo.

We love our electric Evos – five Kia Niros that joined the fleet last year – and so do Evo Members. I’m not surprised that seeing one, with its distinct thunderbolt on the grill, was a memorable moment for my son.

Research shows that British Columbians are among the county’s most enthusiastic about owning an electric car. But right now, there are a few things needed for EVs to gain more traction in BC. We’re keeping the closest eye on government incentives, which make the cost of an EV more affordable, as well as charging infrastructure. We’re also watching for solutions to pent-up demand, and supply issues that have led to waiting lists for new EVs.

As an organization with roots in automotive mobility, we are excited about what’s coming as we move toward more electrification on BC roads. As a purpose-led organization, we’re on a mission to offer British Columbians more climate-friendly ways to get around.

Our roadside technicians are training in EV technology, and soon we will start to introduce EVs into the BCAA Roadside Assistance Fleet – starting with Ford F-150 Lightning trucks. Plus, next year, we’ll be equipping our

fleet with remote chargers, for helping EV drivers at the roadside. To help British Columbians navigate the world of EVs, we’ve started adding resources and information to our website, including a new EV Buyer’s Guide (bcaa.com/automotive/electric-vehicles). This fall, BCAA will also conduct research to better understand what British Columbians think and wonder about electric vehicles – to see how we can help.

We know the cost of EVs is a barrier for some. The overall cost of driving these days is a hardship for many British Columbians, too. One of our most popular Membership benefits right now is a three-cent discount per litre on gas at Shell – and we hope that helps just a little!

Everyone has different needs, including those who don’t have a car at all and want to move and connect using eco-friendly methods. Our goal is to someday have an entire fleet of electric Evos and Road Assist service vehicles to keep

you moving however you choose.

In the meantime, we continue to support Members who drive electric, hybrid and conventional vehicles, helping ensure we’re all safe together on the road.

When my son gets his “N” sticker (at two years of driving experience), I know he’ll be keen to get behind the wheel of an electric Evo and enjoy the thrill of the ride.



Grant Stockwell

BCAA Senior Vice President
& Chief Mobility Officer

Seasonal Savings

BCAA MEMBER
DEALS & MORE

A Day of Savings in Vancouver

BC's largest city is gorgeous in the fall and mild in winter – perfect for an in-province getaway or staycation! And BCAA Members save on all kinds of family activities, sights and dining. This is how we'd grab as many rewards as possible with a BCAA Membership – whether you're in town for the day or staying longer. Find more deals in Vancouver and beyond by visiting: bcaa.com/rewards

MORNING: DOWNTOWN



Tuck into brunch at **Original Joe's**
(try the chipotle and chorizo eggs benedict!) **10% off**



Get inspired at the **Vancouver Art Gallery**.
Must-see: the new show by Haida artist
Guud sans glans Robert Davidson.
\$2 off admission

AFTERNOON: ENGLISH BAY & SEAWALL



Lunch at **Freshslice Pizza**
on Davie St. and Denman
before strolling the Seawall
to Stanley Park.
**Medium thin crust pizza
& a pop for \$8**



Treat break!
Go for cones at
**Marble Slab
Creamery**
on Denman St.
15% off



Family fun at **Science World**

Watch out for the T. rex: Ultimate Predator exhibition! **15% off**

WHEELS FOR THE DAY: EVO CAR SHARE

Getting around Vancouver has never been easier! Just hop in an **Evo Car Share** vehicle – conveniently parked all around Vancouver – whenever you need a scene change.



BCAA Members get: FREE Evo Car Share
Membership + 10% off every trip
+ 60 free driving minutes

PLUS!

Power up your Evo Membership with Evo Extras – special deals at local businesses like:

Flourist

flour, grains & baked goods
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EVENING: GAME ON AT ROGERS ARENA



Go Canucks, go! Pull on your jersey, grab your foam finger and find your seat! **Up to 30% off single-game tickets**

More Than a Million Strong

BCAA is saying “thanks a million” to British Columbians and Members in all corners of the province

As if being nearly 120 years old isn’t enough of an achievement, BCAA recently hit a major milestone. A humble club that started in Victoria with 11 automobile enthusiasts has swelled to a province-wide movement of more than a million strong.

It’s a mark of profound trust that so many British Columbians have joined this movement, says BCAA President and CEO Eric Hopkins. “We’ve become part of the fabric of the province over the last 117 years, and that’s reflected in how much British Columbians rely on us to move them forward; to stay connected and protected,” says Hopkins. “It’s a tremendous honour to reach a million Members.”



One million is more than a big number, too. It’s made up of countless experiences, memorable moments and stories over the years. From the handful of auto enthusiasts who formed BC’s first auto club in 1906 to BCAA’s current investment in new mobility options, such as Evo Car Share. And so much in between. Like the calm, helpful BCAA Auto Service Technician who helped frantic parents rescue their teenager whose car had broken down on a busy bridge. And the BCAA Home Insurance claims advisor who delivered claim cheques by boat during a wildfire – yep, that happened! Plus, giving back in so many ways that support all British Columbians, whether helping in



BCAA emblems that have adorned Member vehicles over the years – along with a new design created by local illustrator Chariman Ting to celebrate BCAA reaching a million Members.

SAFETY, PREPAREDNESS AND CONNECTION

BCAA'S \$1,000,000 ANNUAL COMMITMENT

When you become a BCAA Member, you become part of something bigger than yourself. And with BCAA's recent growth in Membership – that "something" is getting bigger, too. "Our guiding purpose is not just to empower BCAA Members to move forward; it's empowering all British Columbians to move forward," says BCAA Director of Community Engagement Shawn Pettipas. With this in mind, BCAA recently overhauled its community strategy, committing to invest at least \$1 million every year in three areas:

SAFETY: This encompasses BCAA's traditional domain of road-safety education – think speeding, distracted and impaired driving, emergency-vehicle "slow down" campaigns, car seats, school zones and more. In short: everything we do to keep British Columbians safe at home and on the road.

PREPAREDNESS: As the climate crisis deepens, BCAA is partnering with organizations like Fire Smart, the BC Earthquake Alliance and others to help BC residents prepare and protect themselves for natural disasters. "This is one area where BCAA is really contributing to the province's future resiliency," says Pettipas.

CONNECTION: Under the connection umbrella, BCAA has expanded its charitable work. For instance: helping displaced Ukrainians find housing in partnership with United Way of British Columbia. And lending Mobile Community Response Unit tents to create rural vaccination clinics during the early phases of the pandemic. BCAA is also empowering its employees to give to causes they're passionate about – matching donations to more than 211 charities and non-profits in summer 2022.

the early stages of the pandemic by lending Evo Car Share vehicles to healthcare workers or advocating for road safety throughout BC. Membership enables all of this and more.

From momentum to movement

Why did Membership grow so much in the last couple of years? Probably a few reasons, says Hopkins. For starters, a trusted, purpose-driven brand is a comfort in tough times. "I think people look for that in times of uncertainty," he adds. Plus, Membership helps British Columbians get more out of BC in all kinds of ways, including discounts – a big help with inflation on the rise. BCAA Members can

MORE THAN A MILLION

One in a Million



Cassandra Skaland-Kolotylo joined BCAA in summer 2022, right before setting off on three epic BC road trips to Salmo, Cluxewe and Chase. With so many long drives on deck in her 1992 Toyota 4Runner, the Nanaimo resident got herself a Plus Membership – which comes with up to 160 km of towing. “I knew I was going to be out in the middle of nowhere, so I’d need it,” she says. Luckily all of her trips were smooth and tow-free – but she’s glad she had the backup.

One in a Million



Blair DeVore, BCAA Road Assist Driver, moved to Kelowna to take a job with BCAA five years ago. Membership had always run in the family, though. Between restoring vintage cars and building hot rods, he and his father had sometimes needed to call BCAA for a tow or boost over the years. Today, his favourite part of the job is helping other people get moving. “People may not remember me – but it’s always good to know that I got them on their way again.”

One in a Million



Nomin Forslund learned about BCAA little by little. The Maple Ridge resident had seen BCAA tow trucks on the road. She’d even leafed through *BCAA Magazine*. But she’d never decided to become a Member herself – until she got a new vehicle this past summer. “I decided to go research everything about BCAA,” she recalls. With what she learned, it was a no-brainer to sign up. “It’s very affordable for the peace of mind,” she says.

One in a Million



Joel Lopez, BCAA Insurance Coordinator, started with BCAA in 2019, in the New Westminster Service Location. Since then, he’s moved into product development at the Burnaby head office. Like most BCAA employees, he’s celebrating the million-Member milestone. But he isn’t very surprised by it, either. “The way we have been focused with such positivity on the community, it felt like a given,” he says. “It’s a big number, and it makes us excited to see how we’ll evolve.”



save up to 30 per cent on hundreds of their favourite brands, including insurance, shopping, entertainment, hotels, dining and more. The included towing services don’t hurt either, for peace of mind on local adventures. “A BCAA Membership helps you unlock a bit more of everything that makes life in BC so great,” says Hopkins.

This customer focus means BCAA is evolving and changing, too. And whether it’s creating Evo Car Share, founding the new Evolve E-Bike Share or investing in disaster prevention and preparedness – the old mantle of “automobile association” doesn’t seem to fit as well as it once did. The driving roots and services remain, of course. BCAA will always be there to help Members who need help by the side of the road.

But to Hopkins, the BCAA of the future is something much bigger: a province-wide movement of people who care about their community, and want to get more out of life in BC and beyond. “At BCAA, we don’t generate profits that are distributed to

Digital art to mark the milestone: BCAA partnered with BC illustrator Chairman Ting and Tangible to create a collection of digital art pieces using non-fungible tokens (NFTs). The collection, titled "BCAA BC Buns" is a spin on Ting's signature "Billion Buns" project, and features bunny characters that represent the diversity of British Columbia. The collection celebrates the recent landmark, plus BCAA's future-forward outlook.



owners or shareholders," says Hopkins. "Instead, we redistribute profits to serve British Columbians, by expanding the reach of our products and services, or investing back in the communities we serve. So, the more Members there are, the more good BCAA can do." (See p. 9 for more on how and why.)

It's all about you

To all BCAA Members, new and longstanding, Hopkins sends his thanks: "We exist because of you, and we challenge ourselves every day to do better in your eyes, and deliver more to you, your family, your friends and your community."

And to anyone thinking of becoming a Member: there's no reason to wait. "Not only is BCAA making British Columbia better, and moving all British Columbians forward, but we're going to be doing even more in the future," says Hopkins. "Together, we are more than one million strong, moving our province forward – and yet it feels like we're just getting started." ►

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BCAA'S LONGEST-TERM MEMBERS SHARE THEIR MEMORIES

To celebrate our million-Member milestone, we tracked down our longest-standing Members. Meet Eraine Horak of Victoria and Esther Roed from Abbotsford – who both came aboard more than seven decades ago!

Planning perfect trips: Esther & Peter Roed

It was Esther's father, a minister, who made sure she had a Membership from an early age. That was 74 years ago, and Esther has been a Member ever since. The 86-year-old Esther and her husband Peter – whom she convinced to purchase his own Membership shortly after they got married –



are retired Salvation Army officers, having served in BC, Newfoundland and everywhere in between. Driving a reliable Toyota Corolla for many years, Esther hasn't needed to take advantage of her coverage too often.

However, one benefit she uses to this day is BCAA's TripTik travel planner. "Back then, we'd go into a service location. They would give us advice on places to stay with special Member rates and attractions to stop at, and make a customized little booklet for us at the end," says Esther. Now the TripTik service is online, and she hopes to use it for post-pandemic travels.

Caring for our car and our dogs: Eraine Horak

Eraine has been a loyal BCAA Member for 75 years. She was just 16 when her mother made her an Associate Member in the mid-1940s. She says that back then, everybody was joining because "if you got stuck there'd be someone to help you out." She recalls a fateful road trip with her mother. They were headed to Jasper, but the car had other ideas and died. Luckily a phone was available nearby to make a call. "We were able to contact BCAA to come and help us out. And then the friendly staff even suggested to us which pet-friendly hotel to stay at because we'd brought two dogs along. They were always very helpful." ■

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TRAVEL

Budget-Friendly Trips for All Seasons

Travel has roared back post-pandemic, but an unwelcome companion – inflation – has come along for the ride, making that long-awaited trip a trickier proposition.

But not to worry: a bit of sleuthing uncovers budget trips that don't skimp on the "wow," in any season. ►

By Neal McLennan and Amanda Ross

Taking a plunge at Alta Garrotxa, a free-to-visit protected natural area west of Figueres, Spain.



Skip pricey Barcelona and head to Girona instead – where most attractions, like the Jewish Quarter (left), are affordable and walkable, and Catalan delicacies, like gambas à la plancha (below) are just as plentiful.



FALL: Escape to Catalonia, Spain

Barcelona's powerful pull on world travellers means that even the city's off-season is spendy. Instead, head north and inland from the Catalan capital and you'll find all the hallmarks of the region – striking physical beauty, deep history and culture – in spades, but in a smaller, more affordable format. First stop is Girona, a millennia-old town lined with ancient buildings and charming cobblestone streets. It's the perfect size for exploring on foot, from the Jewish Quarter and Eiffel Bridge to attractions like the oldest Romanesque baths in the world, modestly priced at just €3. Next, take a train north to Figueres for €7.40, and soon you're nestled along the French border in the birthplace of famed surrealist artist Salvador Dali. This small town embraces its favourite son: the excellent museum dedicated to him is the second-most visited in Spain after the Prado. You can also visit his house, another museum focused on his jewellery and yet another on his transformation of a medieval castle. But even without Dali, the town has its rambling charms – a dash of Spain, a dash of France, a lot of Catalonia – to draw you in.

Top tip: Avoid Barcelona and fly direct to Girona. You'll skip the expense and hassle of the larger city's bustling airport.

MEMBERS SAVE

BCAA Members save 10% on travel insurance and kids are covered free on Family Plans. bcaa.com/travel

WINTER: Carving BC's Northern Powder Highway

Remember when skiing used to be about skiing, and not which hot spot you'd hit for an overpriced lunch? And remember when going with your entire family didn't require the equivalent of a small-business loan? Well, in Northern BC, they never lost those grassroots connections to the sport, and a trio of family- and community-owned ski resorts – Powder King outside Prince George, Hudson Bay Mountain near Smithers and Shames Mountain in Terrace – offer a compelling mix of epic snow dumps and old-school value.

All charge just double digits for daily lift tickets. And that's just the start of the savings. Shames, for example, lets kids in Grade 5 pick up a season's pass for only \$20. At Hudson Bay, you can book a one-on-one lesson for just \$70. Powder King charges beginners \$60 for a lift ticket, but that includes rentals and lessons. On-hill dining skews toward hearty and economical (Powder King still has a cafeteria). And at the end of the day, there's no sticker shock when it comes to accommodation, with rates in the adjacent small towns sitting at just a fraction of what they are in southern ski-resort towns.

Top tip: Make sure your legs are in shape! Line-ups at all three resorts are almost non-existent, even on the weekends, so you'll be doing more runs.



Runs for days: Powder King Mountain Resort, Prince George.

SPRING: Costa Rica in the Glow of Luxury

Costa Rica has been on budget-travellers' radar for the past decade or so. Few countries offer such a tantalizing mix of beaches, jungles, surfing and hiking within a small geographic area (the entire country is smaller than Nova Scotia). High-end

resorts have taken notice too, though, and it seems a season doesn't go by without some bold-name property setting up shop, charging astronomical prices. But there are still affordable stays to be found, many boasting the same stunning settings and views as their luxury counterparts for a fraction of the cost. Take swank eco-resort Nayara Springs, which

Budget stays abound in Costa Rica's jungle-circled Arenal Volcano region.



MEMBERS SAVE

Before you go, plan to pack these Member savings on travel:

- **Save up to 25%** at Park YVR and Park'N Fly, Vancouver.
- Evo Car Share is a hassle-free way to get to YVR airport (and park free by dropping your car at Park'N Fly). BCAA Members sign up free and **save 10%** on driving rates, plus get **60 free driving minutes**.
- **Save 10%** on flights with Pacific Coastal Airlines.
- **Save up to 15%** at Best Western, Hilton, Marriott, Fairmont and more.
- **Save up to 20%** and earn CAA Dollars® on rentals from Alamo, Enterprise, National and CanaDream.

For great Member savings on travel and more, visit: bcaa.com/rewards

swooped into the central Arenal Volcano region not long ago, lured by the plethora of trails, waterfalls and natural hot springs – and charging \$1,000-plus nightly. The Hotel Arenal Paraíso is right next door and enjoys the same lush rainforest setting and stunning volcano views, for one-tenth the price. The luxury Cielo Lodge in the country's southwest helped put the Golfito region on the map (along with epic surfing, bordered by pristine national parks). But just down the hill sits the Fish Hook Marina and Lodge, perched over the waters of crystal-clear Golfito Bay for another one-tenth the cost.

Top tip: Target late spring.

Costa Rica's low season starts in mid-April, so if you can hold off until then, expect prices to dip further.

5 WAYS TO STRETCH YOUR TRAVEL BUDGET

Costs are on the rise for pretty much everything – gas, food, housing – and travel, too! Here are five ways for savvy trip planners to save:

1. Go where the deals are

Instead of picking your destination first, find a cheap airfare or stay, and then plan your travel. You can save by flying against the pack. Plus, booking directly with hotels and airlines may offer slightly better rates, perks or special BCAA Member discounts.

2. Time your travel – and your search

The best window to find flight deals is one to three months before. You'll also get a better deal on early-week departures versus Friday night or Saturday morning. Also: the time of searching matters! You'll usually find the best deals when searching on a weekend, especially Sunday (10–25% off, according to experts).

3. Take advantage of free stopovers

A layover can give you two trips for the price of one. Many airlines, including Air Canada, offer free stopovers, and stopover discounts.

4. Look at hotel alternatives

There are so many kinds of budget-friendly stays now, from yurts, RV parks and farms to dorms, boats and capsule hotels. Not to mention house- or pet-sitting with House Sitters Canada, or home swaps via Home Exchange. Booking a place with cooking facilities really helps with dining costs, too.

5. Bundle your travel insurance

Are you planning multiple trips next year? Look into multi-trip emergency medical insurance. When you buy BCAA Annual Multi-Trip emergency medical insurance, you're covered for as many trips outside Canada as you like, up to the maximum trip length you select, all year long.

TIP!

Wherever your budget adventures take you, stay safe! Check travel advisories for the region before you visit.
travel.gc.ca

SUMMER: Croatia Beyond Dubrovnik

With its starring turn in *Game of Thrones*, Dubrovnik now rivals Venice as Europe's most overrun city, while the well-publicized islands of Hvar and Brač are not far behind as official stops on the new jet-set tour. But if you're looking for what Croatia used to be like, before it was "discovered" by the world at large, you only have to make the short jump to Solta. A throwback gem of an island that's much less touristy and exponentially less pricey than its glam neighbours, it's just a short ferry ride from Split, Croatia's second-largest city. If you want Roman ruins and cobblestone streets, opt for a stay in the village of Grohote. If beaches are more your style, then the wide bay and pebbly waterfront of Necujam suits perfectly. But as the entire island is only 19 km long and 5 km wide, you're never far from anything (and there's a local bus that circles the island). There's really only one hotel on the island – the pricey Martinis Marchi – but there are

The sleepy island of Solta, Croatia, is a budget traveller's paradise compared to tourist-packed Dubrovnik.



plenty of Airbnbs and VRBOs for around \$125/night, even in high season. With your own kitchen, you can stroll to the harbour to pick out the fish you'll cook for dinner, along with a \$6 bottle of Dalmatian wine.

Top tip: Fly from within Europe.

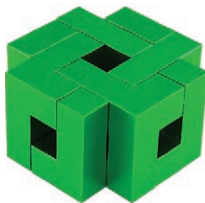
Croatia's new popularity means there are direct flights to Split from all over Europe, with prices typically under \$100 return from London. From Split, it's only a short ferry ride to Solta. ■

TRAVELLING SOON? PACK THESE ESSENTIAL STRESS SAVERS

With delays and lost baggage still plaguing airports and airlines worldwide, international travellers should be prepared for extra hassle. Here are a few packable stress savers to help along the way:

Boredom buster:
Magnetic travel games for kids, Puzzle Master

BCAA Members earn 10% in CAA Dollars® online.



Outlet-free charging:
Caseco 8000mAh Wireless Charging Power Bank, The Bay

BCAA Members earn 5% in CAA Dollars online.

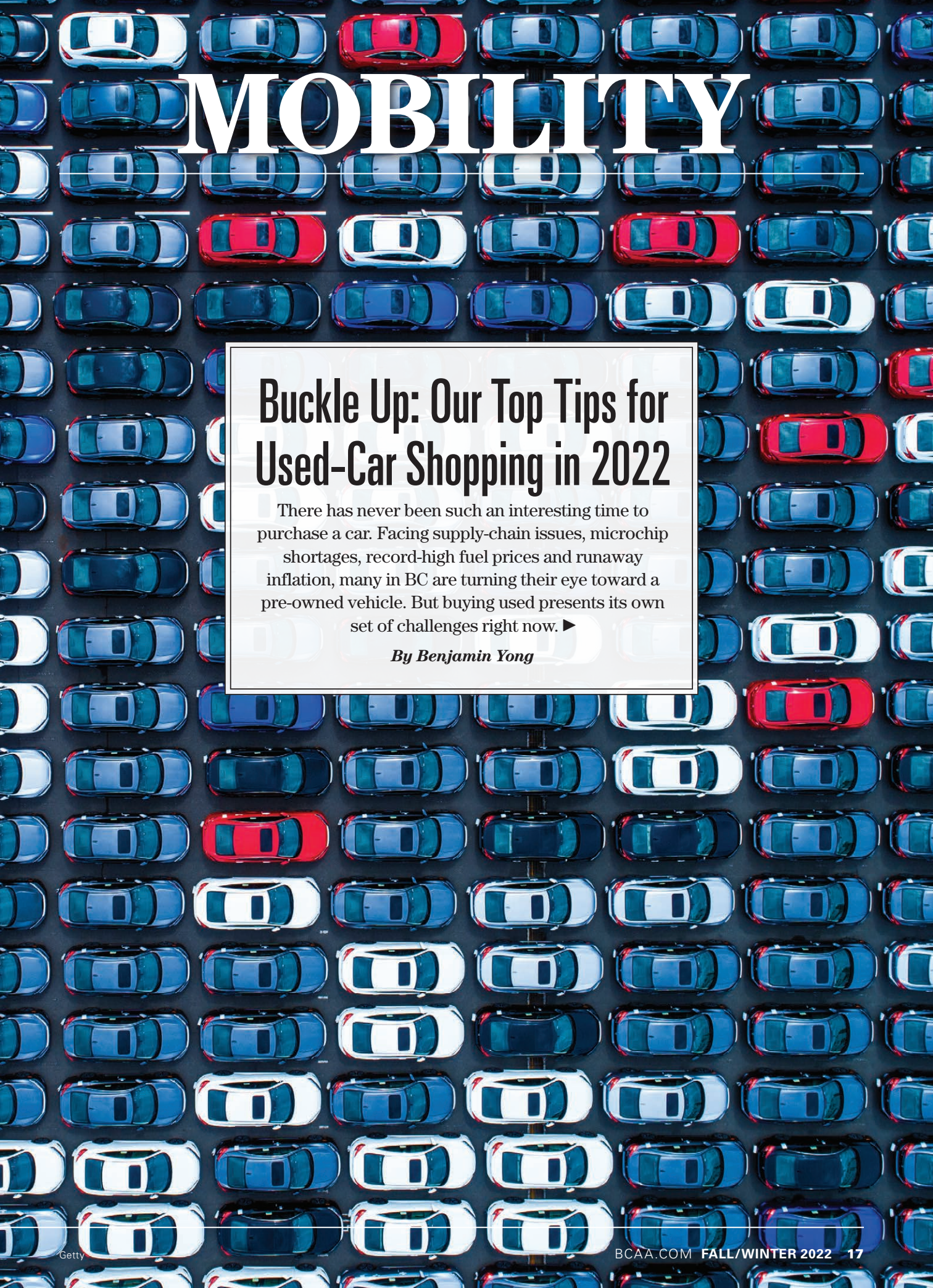
Lost-bag tracker:
Tile Slim, The Source

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Noise-drowners:
Beats Studio Buds True Wireless Noise Cancelling Earbuds, The Source.

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MOBILITY

Buckle Up: Our Top Tips for Used-Car Shopping in 2022

There has never been such an interesting time to purchase a car. Facing supply-chain issues, microchip shortages, record-high fuel prices and runaway inflation, many in BC are turning their eye toward a pre-owned vehicle. But buying used presents its own set of challenges right now. ►

By Benjamin Yong

After new-car scarcity spiked demand for used vehicles last year, the market is still feeling the pressure, with average BC used-vehicle prices sitting around 27 per cent higher than 2021. Experts predict prices will stabilize as supply gets back on track. But the pre-owned market is still hotter than normal – so it's more important than ever to shop wisely. Here's how.

Find your match

Start with online research. The best resources for used-car browsing are classifieds; think big players like Craigslist, Kijiji Autos and AutoTrader; used by private sellers and retailers alike. All of these sites allow users to set up saved searches and email alerts. The more specific your search terms, the more relevant the hits you'll receive.

When narrowing your choice of vehicle, remember not all brands will cost you the same in the long run, cautions BCAA Auto Service Manager Adrian Lissimore.

"Used vehicles are going to need repairs and have breakdowns, and certain European makes can be quite a bit costlier than, say, Japanese or domestic-built ones," he says.



RETAINS ITS VALUE

The Canadian Black Book recently named the Honda Civic a best bet for holding value long-term.

As always, watch the odometer count on prospective vehicles: "The average consumer does about 20,000 kilometres a year, so do the math based on the age of what you're looking at and try not to exceed it by too much," says Lissimore. An unusually low asking price could indicate high kilometres, a major-crash history or expensive upcoming maintenance. All are issues that could negate upfront savings down the road.

Red flags and deal-breakers

When you view the vehicle in person, one big red flag is rust. If the vehicle is under 10 years old and there are significant signs of corroded metal – walk away. Rust, musty odours, mud and discoloured or mismatched upholstery could also indicate water damage – something affecting a lot of cars caught in the 2021 Fraser Valley floods.

Look out for leaking oil, too. Lissimore says this could lead to a big-ticket repair if the vehicle's transmission is the source.

Of course, no used vehicle is going to be perfect. Standard wear-and-tear items such as brake pads and tires shouldn't scare you away and are relatively easy to fix (though factor them into your offer price).



FUTURE-PROOF PURCHASE

The Dodge 2500 is among 2022-released models likely to retain the most value in future resale, according to Canadian Black Book.

MEMBERS SAVE

BCAA Members save up to 20% on BCAA Optional Car Insurance. Plus, save \$40 when you bundle BCAA Home and Optional Car Insurance, and enjoy multi-vehicle discounts of 10% off each vehicle – and more!
[bcaa.com/optionalcar](https://www.bcaa.com/optionalcar)

Run a background check

Always do a lien check to make sure no financial institution has legal claim on the vehicle (otherwise the burden of payment could pass to you). Also look over the history reports to see whether the car has been rebuilt or experienced previous damage, which can lead to long-term issues. A CARFAX Canada report (\$60.95) should reveal all of the above.

Consider a pre-purchase inspection

For ultimate peace of mind, ask the seller if the vehicle has undergone a pre-purchase inspection by a certified (third-party) mechanic. If such an inspection isn't available to review, you can ask to have one performed. This kind of bumper-to-bumper exam will cover everything from engine health to steering response, giving a snapshot of the car's overall condition. The mechanic will report any issues and if further investigation is needed.

Going hybrid or electric?

Hybrid vehicles and EVs are exploding in popularity due to the pain at the pump.



HOT ON THE RESALE MARKET

Hyundai's Ioniq 5 EV released in 2022 and sold out fast. It's now going for more than new in some used markets.

The average price of a used EV jumped more than 57 per cent in the last year alone, while used hybrids jumped 30.5 per cent on average.

The good news is, EVs possess fewer moving parts than their internal combustion counterparts, which means they're less likely to have major maintenance issues. You'll want a

qualified mechanic to check out the suspension, brakes and tires – which may wear out faster due to the weight of the battery and the torque-forward nature of electric motors.

A trip to the dealership may be needed to confirm battery health, since most mechanics don't have the tools to perform this assessment (yet). Most EV

SELLER'S CORNER: TIPS FOR THE FLIP SIDE

Thinking about putting a car up for sale and wondering how to get top dollar, safely? Here are a few pointers.

Know when it's time. It can be hard to admit if you have a long history with your car. But when repairs start to become a constant occurrence, it's usually time to part ways. You want to let go before a major issue takes a chunk out of the resale value.

Make minor repairs. Consider putting in a small investment to make your car more attractive to prospective buyers. Recharge the air conditioning system and refresh the brakes and tires, for instance. Consider getting a 199-Point Pre-Purchase Inspection at a BCAA Auto Service Centre to share with prospective buyers, too.

Appearance matters. Think of it like staging a home. Have your vehicle professionally detailed inside and out,

and replace any burnt-out lightbulbs or worn windshield wipers. Paintless dent removal (where a mechanic smooths out a dent without heavy body work) is fairly inexpensive, often mobile, and does wonders for a car's appearance.

Get paperwork in order. Be ready to show all service records to prospective buyers. Also, to complete the sale, and transfer registration and insurance to the new owner, you'll need a BC Transfer/Tax Form (APV9T) from ICBC (icbc.com). Don't forget to remove licence plates post-sale.

Conduct showings safely. Arrange to meet in a public spot in the daytime, like a mall parking lot or outside a restaurant, where there's foot traffic. Ask a friend or family member to tag along if it makes you feel more comfortable, and don't divulge too much personal information prior to the appointment.

Protect all that hard-earned hustle insurance.



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TIP!

EV & hybrid buyers save an extra 5% on BCAA Optional Car Insurance. bcaa.com/optionalcar



BCAA Auto Service Centres offer a 199-Point Pre-Purchase Inspection for used vehicles – great before buying or selling.

and hybrid batteries are warrantied for eight years, but last longer. Some capacity – and range – loss is normal over time; studies estimate an average of about 2.3 per cent a year.

Test-drive wisely

Never buy a car without taking it for at least one drive, of at least 30 minutes. Choose a familiar route, preferably both in traffic and on a backroad where you can cruise at a sustained speed.

Things to be mindful of during the test run: how does it handle? Is the vehicle responsive as you're accelerating and braking? Do you feel any abnormal vibrations

MEMBERS SAVE

Keep your new-to-you ride in top shape! BCAA Members save 10% on labour at BCAA Auto Service Centres for wheel alignments, as well as braking, fluid, steering, chassis and suspension services.

bcaa.com/autoservice



or hear any unexpected sounds? Be sure to test any automated features such as parking assist, as well as wipers, headlights and the stereo system, and run the heater and air conditioning.

Come to the table prepared

Before sitting down to talk dollars, research what similar offerings are fetching in the classifieds. The Canadian Black Book (bcaa.com/blackbook) is also a useful resource. With demand still outstripping supply, however, haggling may prove challenging. Use any flaws or parts that need replacing as leverage to bring the price down. Newbies might want to bring a gearhead friend or family member along to help.

Protect your new investment

To keep the value high on your new ride, maintain it in tiptop shape. Schedule regular maintenance and file all receipts, and documentation of work to share with a future buyer. ■

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179-22



How We Roll

From EVs to E-bikes and car sharing, here are the latest ways BCAA is evolving to help British Columbians get around

BCAA may have automobiles at the heart of our history, and deep in our DNA, but the road ahead is branching! Here are a few of the ways we've evolved our mobility mission lately.

Evo Victoria expands

When Evo Car Share landed in Victoria in summer 2021, it was an overnight success. Calls for extra zone coverage and more cars started coming in almost immediately. And on the one-year anniversary of the launch, August 1, Members got their wish: Evo Victoria added 45 more Toyota Priuses to its fleet, for a grand total of 125. The Home Zone grew, as well, expanding north to loop in Camosun College and the University of Victoria.

"We've been so thrilled with the reception in Victoria," says Evo Car Share Director Amitis Khorsandi. "Over the last year, thousands of Victorians have joined us. And even with the expanded fleet, all of our vehicles are doing multiple trips a day."

Evo Return arrives in Surrey

Evo is making waves on the Mainland, too, with the launch of Evo Return. These hubs, located in areas outside the Evo Home Zone, allow Evo Members to pick up vehicles and return them to the same spot. Kicking it off are two stations in Surrey: Surrey Central and King George, each with five vehicles.

"This allows us to reach British Columbians who aren't in Vancouver," says Khorsandi. The minimum booking is one hour, and Members can reserve up to one month in advance.

Electric cars join the Evo fleet

Though most of Evo's 1,750-car Lower Mainland fleet consists of Toyota Prius hybrids, the service added five all-electric Kia Niro in late 2021. The plan is to add more down the line. "From the minute we launched them, it's been nearly impossible to find one, because they're the most sought-after vehicles in our fleet," says Khorsandi.

Evolve E-bikes roll out

In the Spring/Summer issue of *BCAA Magazine*, we covered the groundbreaking launch of Evolve E-Bike Share as a private pilot with the Vancouver office of Deloitte. A public pilot just wrapped up in Whistler, with more than 8,000 km ridden in total. "With such a small fleet of bikes, that total is incredibly impressive," says Khorsandi. The ultimate goal is for Evolve to go live publicly alongside Evo across the Lower Mainland Home Zone, she adds.



BCAA launches an online EV hub

If it's not already crystal-clear: BCAA is serious about electrification! This summer marked the launch of a new online information portal for all things EV – models, technology, costs, incentives, charging and more.

"Our advocacy and commitment to electrification isn't just Evo- or BCAA-related," says Khorsandi. "It's BC-wide. We really want to help people understand the options, and make those decisions to go electric." ■

Check out BCAA's EV portal:
bcaa.com/automotive/electric-vehicles

MEMBERS SAVE

BCAA Members get free Evo registration, 10% off every trip and 60 free driving minutes. evo.ca

HOME

When a Claim Goes Right



Homeowner George Bryce says he was happy with how BCAA handled his Home Insurance claim after a burst pipe damaged his Vancouver condo.

This BCAA Home Insurance good-news story is no exception – the vast majority of claims are covered without a hitch

BY JANET GYENES

Imagine finding out your condo has flooded while you're hundreds of kilometres – and a ferry ride – away from home. That's what happened to George and Elizabeth Bryce last June, while they were away from their Vancouver condo at their second home on the Island.

During the height of BC's 2021 heat dome, a pipe that feeds their building's fire-suppression sprinkler on the sixth floor burst. Water flowed down the fire escape and into the bedroom of the couple's first-floor apartment, damaging walls and buckling their bedroom's engineered wood flooring. Their strata caretaker called to share the

soggy story. The couple's daughter, who lives in Vancouver, went over to check out the damage first-hand.

"We wanted eyes on it because we didn't experience it directly," says George. "And then it took us a couple of days to wrap up what we were doing on the Island before we could come back."

The coverage-denial myth

When the worst happens at home – flood, fire, theft – it's a stressful situation. And it can feel even more fraught if you're uncertain whether your insurance claim will be fully covered. ►

We seem to hear anecdotes about denied coverage time and again. But they simply aren't the norm. For instance, between 2019 and 2020, BCAA Home Insurance paid out on an average 95 per cent of claims related to fire, water, weather and theft.*

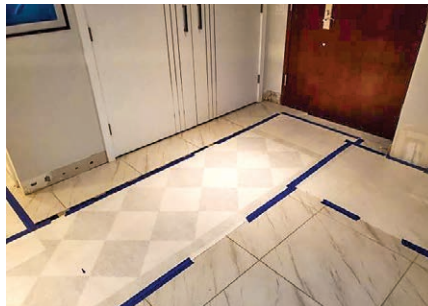
So, where does this “claim gone wrong” myth come from?

“People tend to talk about the negative experiences more than they talk about the positive ones, because of the heavy financial impact, and the disappointment of being caught in that situation,” says BCAA Claims Director Shana Johnston. “At BCAA, we look at every claim individually and address it on its own merits to see what can be covered. We are in the business to pay claims, so we start off from a place of, what’s being presented to us? And what can we cover?”

A “claim gone right” often comes down to having the right coverage and understanding what is covered in your policy, she adds. “At BCAA, we pride ourselves in having simple, straightforward packages that are easy to understand for our customers.”

Managing the moving pieces

Claims can be more complicated when a strata council is involved, as in the Bryces’ situation, where the pipe rupture affected the whole building. George had called BCAA Insurance right away. A BCAA adjuster then coordinated with the condo’s



During BC's 2021 heat dome, water from a burst sprinkler pipe damaged George and Elizabeth Bryce's Vancouver condo, soaking the bedroom wall and buckling wood flooring.



insurance company. “I think it really helps to have somebody at the other end of the line when you call in distress, who is calm, knows what they’re doing, and gives you good advice at the front end,” he says.

The couple, who have been BCAA Home Insurance policyholders for 29 years, had gone through another

condo flood just 10 months prior, so they knew to take swift action.

“We were lucky because parts of our apartment have a raised tile floor. So that basically created a barrier to the water getting any farther into the apartment,” says George. “There was nothing in the ceiling, thank goodness.”

*Past performance is not a guarantee of future results.

TIMELINE OF A BCAA HOME-INSURANCE CLAIM

Whether it’s a pipe burst, a collapsed roof or a dryer fire, every home-insurance claim is unique. But if everything goes well, the claims process typically takes about 60 days on average, from start to finish, says BCAA Claims Director Shana Johnston. “It can go much more quickly than that, however, and it can take longer, depending on the situation.” This is a typical course of events for a BCAA Home Insurance claim:

IMMEDIATELY

- Call BCAA
- Review your home insurance policy

THE FIRST 24–48 HOURS

- An adjuster assesses the damage and discusses needed repairs and coverage

They returned from the Island and quickly began moving their furniture and other “worldly belongings” out of the bedroom. “I just didn’t want to wait for somebody to come in to do it,” he says.

From there, the remediation team opened up the affected walls and removed the damaged bedroom floor to begin the drying process. “They really want to dry it out to avoid black mould,” he adds.

Water had also seeped into the condo’s bathroom. Baseboards had to be pulled off in both rooms, as well as the couple’s walk-in closets. “I was absolutely thrilled that the folks hired to replace the floor could find the same batch at a warehouse in Coquitlam,” says George. The baseboards, which had to be special-ordered, caused an unexpected delay, which the Bryces took in stride, moving back into the condo during the final phase of repairs (they had decamped to their Vancouver Island property for the majority).

“Knowing about the status of the repairs and being given an explanation for any delays allowed us to make timely adjustments to our own plans, and reduced our stress and anxiety about getting back into our apartment,” he says.

Managing the moving pieces: a good home-insurance agent is on call to help with your claim and answer questions as needed.



When homeowners understand the scope of work, it’s easier for them to make informed decisions and keep the momentum going, adds

Johnston. “We’re not doing anything inside someone’s home without their permission, so we need homeowners to be partners in the process,” she says.

However, be sure to keep in touch with your adjuster from the claim’s outset to conclusion, she says – even when repair work is underway with the contractor. And if things do veer off course, escalate the issue with BCAA: “It’s a problem we want to solve.” ■

MEMBER BENEFITS

Rest assured you’re insured with BC’s most trusted home-insurance brand! BCAA, in association with CAA, was ranked No. 1 Most Trusted Insurance Brand in Canada by the 2022 Gustavson Brand Trust Index. And BCAA Members save up to 20% on policies. bcaa.com/home

1–3 WEEKS

- Once coverage is confirmed, BCAA pays for packing, storage and reasonable hotel costs (or a stipend if staying with family or friends), depending on the situation
- If there is water damage, high-powered fans are used for drying

2–8 WEEKS (OR LONGER)

- Restoration contractors selected by the homeowner (though BCAA can supply recommendations) gather estimates for the repair, including replacement value of any lost property

- Repairs get underway
- BCAA confirms repairs are completed

Towed in and Charged Up

When an EV-driving Member needed help – twice – BCAA was there

BY PAULA PICK, BCAA MEMBER SINCE 2009



BCAA Member Paula Pick juices up her Audi e-tron at BC Hydro's Britton Creek charging station.

I bought an electric car in fall 2019. The dealership was great – however, they also didn't explain the details of how and where to charge. At that time, local charging infrastructure was thin at best. I live in the Interior, and the Coquihalla is quite a challenge for an electric car. You lose a tremendous amount of charge going up the steep grades.

The first time I drove my car home, I stopped in Hope to charge, but the sole charger there wasn't working. I thought I'd continue to Britton Creek, where there is a public BC Hydro charging station. But by the time I got to the Box Canyon pull-out – 21 km short – I realized that was not going to happen. I really didn't want to get stuck on the steep hill between there and the station, so I phoned BCAA and got a tow to Britton Creek. There, the BCAA driver helped me hook up for my first charge, and stayed until everything was OK. I was so grateful.

Almost two months later, also on the Coq, I arrived

at Britton Creek to charge – and guess what? There was no power. A truck had smashed into a power pole coming into the rest area and shut everything down. I had to phone BCAA again and get towed to Merritt, where I charged up.

As a new EV owner, I was nervous and a bit afraid, but the BCAA towing crew did a great job both times, relieving my stress and getting me on the road again. Since then, I haven't had any problems. There are many more charging stations nowadays. But I keep my Membership active, because I have complete confidence in BCAA. ■

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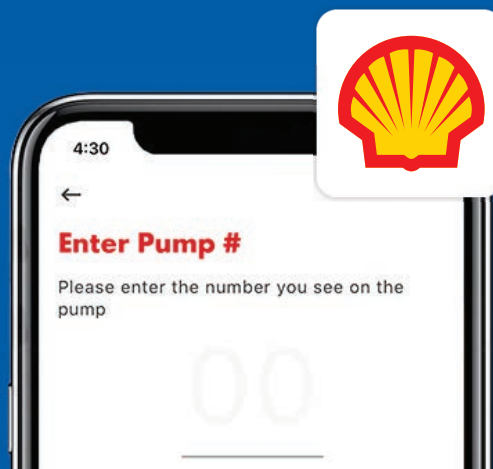
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