



## Roadside Assistance Terms and Conditions

# Roadside Assistance

Wherever you're heading, it's reassuring to know CarInsurance.com.au Roadside Assistance is there for you.

From breakdowns to flat batteries, flat tyres to keys locked-in, we'll be there within an average time of 30 minutes\*.

Whether you drive every day or take the odd road trip and want the simple assurance that you'll never be stranded, take a look at CarInsurance.com.au Roadside Assistance.

\* We endeavour to provide Roadside Assistance as soon as possible. Response time is not guaranteed and may vary depending on the Vehicle's location and the general demand at the time your request is received, particularly in Country and Remote Areas.

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# When You Need Us

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## CHECK THE FOLLOWING STEPS

1. Have your vehicle registration number ready.
2. Make a note of your whereabouts:
  - Suburb
  - Street
  - Cross street
  - Landmarks
  - Direction you were going.
3. Call 1300 387 592 anywhere in Australia 24/7.

## ENSURE YOU ARE SAFE

After requesting assistance, stay with your car until we arrive. If you've broken down, switch your hazard lights on and ensure you're safe. If your car's on the side of a dangerous road, stay put and keep your seatbelt on (people are sometimes injured standing on the side of the road waiting for assistance).

Keep this guide at hand in your glove box, and if you need assistance follow steps 1 to 3.

When requesting Roadside Assistance, you will need to provide details validating your Membership. If we cannot confirm a current paid Subscription, an "On-Road" fee will be charged for providing Roadside Assistance.

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# Services Included

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## YOUR ROADSIDE ASSISTANCE COVER INCLUDES

- Four callouts per annum
- Australia-wide, 24/7 cover
- Repairs on the spot or tow to nearest recognised repairer
- 50kms of free towing
- Help if your keys are locked in
- Help if you run out of fuel
- Flat tyres changed on the spot
- Flat batteries jump started or we'll arrange replacement

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# Things you should know

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## 1. REQUIRING ASSISTANCE

If you breakdown, call 1300 387 592 from anywhere in Australia for Roadside Assistance.

All entitlements must first be authorised and arranged by us. Only your nominated vehicle will be covered by our roadside service.

To speak with us about your Membership, call 1300 387 592. Membership information is also provided on our website [CarInsurance.com.au](http://CarInsurance.com.au)

## 2. AREAS COVERED

We provide Roadside Assistance anywhere in Australia including country and remote areas.

## 3. MECHANICAL BREAKDOWN

When providing Roadside Assistance we carry out temporary repairs and not regular maintenance or permanent repairs, normally carried out in licensed repair workshops. You are responsible for having your Vehicle repaired permanently at your own expense.

If your Vehicle has a Mechanical Breakdown which cannot be fixed, we will arrange towing to the nearest recognised repairer. The first 50kms in any direction from the point of Breakdown is free-of-charge. Any tow beyond 50kms will be charged at commercial rates charged by the Tow Operator and are payable on your credit card.

Vehicles are not eligible for Vehicle transport if they are greater than:

3.5 tonnes Laden Mass;

5.5 metres in length;

2.5 metres in width;

2.6 metres in height.

Towing will be provided using the most appropriate equipment available as determined by us (such as lift-tow, flat-top truck or trailer) provided the Tow can be made with Standard Towing Equipment and such equipment is available. In Country and Remote Areas, limited types of tow trucks may be available. Should Special Towing Equipment be required (such as power winches, extended cables or a 4WD towing vehicle) you must pay Commercial Rates to the Towing provider at time of service.

Once a Tow has been provided for a Breakdown, you must pay for any subsequent tows for the same Breakdown at Commercial Rates at the time of service. This includes towing for a Vehicle that has been Towed after hours to the Member's Home, a holding yard or other place of safety and then needs further towing for the same Breakdown.

If your Vehicle is eligible for Towing, you can request we arrange a taxi to transport you and your passengers, so you may continue your journey while your Vehicle's being towed. All taxi costs will be at your expense. We will attempt to transport all passengers traveling with the Vehicle, provided each person can be safely and legally transported in a taxi. You must tell us at the time of making the callout if you have any special requirements affecting your ability to be transported in a taxi. Although we make every effort to arrange a taxi, providing this service will depend on the availability, particularly in Country Areas and Remote Areas.

Should your vehicle break down in a country area and the repairs will take longer than 24 hours, we can arrange accommodation at a cost payable by you. Accommodation can be arranged while the Vehicle is being repaired only if you choose to stay in the area of the Breakdown or the area where the Vehicle is being repaired.

## 4. RESCUE AND REPAIR

In the event your Vehicle needs Towing, you can choose to have your Vehicle towed to a Repairer of your choice. Towing allowances as described above will apply.

In the event that the Repairer is closed, we'll arrange for your vehicle to be stored and (as soon as is practicable) for a subsequent tow for your Vehicle to the nominated Repairer.

We do not guarantee the Repairer assigned to repair your Vehicle will be able to repair and mobilise your Vehicle.

We will not cover the cost of repairs for your Vehicle, and accept no liability for any loss or damage (including, without limitation, consequential loss or damage) however caused, which is suffered by you as a result of the provision of a Repairer to repair your Vehicle.

## 5. EMERGENCY FUEL

If a Vehicle runs out of fuel, we will supply 5 litres of fuel for you to drive your Vehicle to the nearest refueling station where you can purchase fuel during normal business hours. If we're unable to provide fuel or if your Vehicle uses LP Gas, we will provide Towing to the nearest refueling station (subject to your Towing entitlements) where you can purchase fuel during normal business hours.

## 6. LOCKOUT

We will attempt to open a Vehicle if the keys have been lost or are locked in the Vehicle. We accept no liability for any loss or damage (including without limitation consequential loss or damage) however caused, which is suffered by You as a result of the attempt by us to unlock your Vehicle. If we cannot open the Vehicle we can arrange for a professional locksmith to attend the Vehicle. Locksmith services are at your own expense and will require payment via credit card.

The provision of a locksmith to attend your Vehicle may not be possible in some areas including, but not limited to, Remote and Country Areas.

We do not guarantee that the locksmith dispatched to attend your Vehicle will be able to assist You, gain access to your Vehicle, or mobilise your Vehicle.

We accept no liability for any loss or damage (including without limitation consequential loss or damage) however caused, which is suffered by You as a result of the provision of locksmith services to your Vehicle.

Repairs or replacement of key and/or ignition barrels for your Vehicle will be at your own expense.

## 7. WHEEL CHANGING

We will change a wheel with a flat tyre provided you have a roadworthy spare available and your Vehicle is under 2.5 tonnes Laden Mass. We will also try to assist Vehicles over 2.5 tonnes Laden Mass, provided you have an appropriate manufacturer's jack available for your Vehicle. If a roadworthy spare is not available or if your Vehicle was not provided with a spare by your manufacturer we will Tow the Vehicle as per the towing provisions to a suitable Repairer. Motoring Assistance will not be provided for damaged wheels or fitting of a wheel to a rim.

## 8. SUPPLY OF MATERIALS AND SPARE PARTS

Roadside Assistance does not include the cost or supply of materials or spare parts, which must be paid for by you at the time of service. Spare parts will not be picked up, delivered or fitted (unless carried in the Response vehicle).

## 9. UN-LOCATED OR UNATTENDED VEHICLES

In the case of a Breakdown, you must be able to provide us with the correct location of your Vehicle. Incorrect or incomplete information may cause a delay in the provision of service. You, being a licensed driver, or an authorised representative who is a licensed driver, must be present with the Vehicle or at an agreed meeting place when we arrive. If the Vehicle is not attended when we arrive, service cannot be provided and one callout will be debited from your Membership benefits. Further callouts relating to the same Breakdown will be considered an additional, separate callout. If the Vehicle is unattended when a tow truck arrives the tow truck may leave the scene. If this happens, you may have to pay for the tow service to return to the point of Breakdown and tow the Vehicle.

## 10. RESPONSE TIME

We endeavour to provide Roadside Assistance as soon as possible. Response time is not guaranteed and may vary depending on the Vehicle's location and the general demand at the time your request is received, particularly in Country Areas and Remote Areas.

## 11. EXCLUSIONS AND LIMITS

Roadside Assistance benefits do not cover:

- A Vehicle that's considered by us to be un-roadworthy or in a state of disrepair;
- A Vehicle on which repairs have been attempted by anyone (including a licensed motor vehicle repairer), or that is partly or fully dismantled;
- A Vehicle that has suffered damage as a result of a Flood, theft, Fire, malicious damage or an Accident;
- A Vehicle that has, in our reasonable opinion, suffered Water Damage;
- A Vehicle which has been driven or transported to any licensed motor vehicle repairer including a Country Service Centre;
- Any parts, labour or other costs associated with the repair of a Vehicle;
- Any financial loss or liability in any way connected with a Breakdown;
- Freight costs or costs for any sea crossings;
- Transportation (by a vehicle other than a tow truck) of a damaged Vehicle;
- Any responsibility or costs incurred in making arrangements for pets and animals;
- A Vehicle if the Member continues driving against our advice or the advice of a licensed repairer;
- A Vehicle that has been transported to a wharf, transport depot, rail head or other similar holding or shipment facility;
- A Vehicle that has been used in a car rally or motor race;
- A Vehicle that is being driven or attended to by a driver that does not have a valid driver's licence.

You must tell us if You or the Vehicle fall under any of these exclusions.

Roadside Assistance benefits do not apply:

- When in the reasonable opinion of our Response Person, a Breakdown is deemed unsafe to attempt, or continue attempting, to mobilise a Vehicle;
- To a re-occurring Breakdown deemed to be the result of a failure to repair the cause of the fault to your Vehicle which caused the initial Breakdown.

In all the above situations we will assist in arranging an alternative service or tow at your expense, payable at the time of service.

## 12. EXCESSIVE USERS

If you exceed the limit of four callouts per annum, any callout above the allocated four will be charged at a rate of \$160+GST, payable at the time the service is requested.

**carinsurance** .com.au

Call us - 1300 387 592

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