



Insurance for 4X4 enthusiasts

Roadside Assistance

On a sealed road - Terms and Conditions.

This brochure explains the terms and conditions of your roadside assistance cover.

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Roadside Assistance on a Sealed Road

Terms and Conditions

This brochure explains the terms and conditions of your roadside assistance benefits, which is available for purchase as an optional extra when you acquire a Club 4X4 Comprehensive Motor Insurance policy for 4WD (“Club 4X4 4WD Insurance”). This information supplements the outline provided in the relevant Club 4X4 Insurance Product Disclosure Statements (PDS) under “Optional extras”.

Unless otherwise specified, a term defined in the PDS has the same meaning as the PDS.

There are two different types of Roadside assistance on a sealed road optional benefits:

- Club 4X4 Roadside Assistance; and
- Club 4X4 Roadside Plus.

You are no longer able to add Club 4X4 Roadside Assistance product to a Club 4X4 4WD Insurance policy, although the insureds who already have this benefit listed on their Certificate of Insurance as covered will continue to receive the benefit until they renew their policy. The benefit will not be provided at the renewal and if you wish to have a Roadside assistance on a sealed road optional benefit, you will need to choose to upgrade to the new Roadside Plus benefit offered under this document.

Club 4X4 Roadside Assistance

(No longer offered if you do not currently have this benefit)

Weight Limits

Club 4X4 Roadside Assistance covers vehicles up to 3.5T GVM and 6m total in length.

Areas Covered

Club 4X4 Roadside Assistance covers your vehicle insured under the Club 4x4 4WD Insurance on sealed roads Australia Wide, 24 hours per day, 365 days per year. The relevant Club 4WD PDS defines a sealed road as a tarred, publicly accessible road.

Benefits Available

Flat Battery Jump Start – Assistance to come out and jump start your vehicle to get you on your way again. We do not cover the cost of a replacement battery.

Flat Tyre change – Assistance to fit your roadworthy spare wheel that you own.

Locked/Lost Keys – A contribution of up to \$77.00 for the cost of unlocking your vehicle if you lock your keys in the car or lose them (but not stolen). Excludes key cutting or replacement services.

Out of fuel – Collection and delivery of fuel to you if you run out of fuel (up to 5L supplied at the driver's cost) to allow you to reach the nearest petrol station.

Towing – Up to 50km towing free of charge in the case of a breakdown which can't be rectified on the side of the road. Towing is to the nearest service centre or mechanical repair facility and additional kms over the free allowance will be charged at industry rates.

Roadside Assistance Exclusions and Limitations

Service can be refused, or excess charges may apply in the following situations:

- Unregistered vehicles, trucks, buses, vehicles used for hire or reward including, but not limited to taxis, limousines, chauffeured vehicles and rental/loan cars.
- Vehicles that require specialist or heavy equipment for removal, extraction from multi-storey or underground car parks, are bogged or are not within easy reach of a public road.
- Vehicles which have been involved in an accident/collision or have sustained damage due to impact, malicious or criminal damage (vehicles involved in a claimable event) under other covers of the Club 4x4 4WD insurance.
- Vehicles that are already at a service centre or repair facility.
- Heavy vehicles, trucks and equipment over 3.5t gross weight and 6m in total length.
- Ferry/barge costs, freight costs, including tolls and sea crossings.
- Australia Wide Assist will not be liable for increased/additional costs and expenses because of a breakdown in a remote location.
- Service may be refused for unregistered vehicles and vehicles that are not roadworthy or that have been modified from manufacturers specifications i.e. excessively lowered and modified for racing.
- Repeated/excessive call outs due to driver related faults, vehicle neglect or abuse, as reasonably determined by AWA or its contractor, including pre-existing faults and faults/breakdowns caused by a non-authorized repairer.
- Australia Wide Assist at its discretion may refuse service or suspend/cancel a driver's membership if they are deemed abusive, threatening or violent towards Australia Wide Assist staff or its contractors or attempts to receive service by deception.
- In the event that a driver requests their vehicle be broken into, whether to recover keys/belongings, Australia Wide Assist or its contractors will not accept responsibility or liability for damage that may occur as a result.
- There may be instances, in remote/rural areas, where a provider is not available to assist with a breakdown or roadside assist request. In these rare instances the driver will be required to arrange their own rescue at their own cost.

Club 4X4 Roadside Plus

Areas Covered

Club 4X4 Roadside Plus covers your vehicle on gazetted roads accessible by a 2WD recovery vehicle anywhere in Mainland Australia, Tasmania, Phillip Island and any other island that is accessible by a 2WD vehicular bridge (excludes islands requiring ferries).

Weight Limits

Club 4X4 Roadside Plus covers vehicles up to 4.5T in GVM. In the event of the vehicle requiring assistance, this policy will also provide the towing benefit to a trailer or caravan up to 4T ATM, provided that we are advised of the trailer or caravan at the initial call (so that an appropriate tow vehicle can be dispatched).

Benefits Available

Roadside Assistance – assistance to inflate a flat tyre or replace it with the vehicle's serviceable spare that you own. Jump starting of a flat battery. This also includes minor breakdown related repairs where possible.

Technical Advice – Telephone based technical assistance in diagnosing issues with vehicle operation, safety or warning lights, and mechanical information regarding the vehicle.

Battery and Parts Replacement – we'll cover the labour component of labour used to facilitate minor repairs, including the replacement of the battery if required. You will be responsible for the cost of any battery supplied.

Emergency Fuel – We will either arrange for the supply of emergency fuel or transport your vehicle to the nearest fuelling station at our discretion (acting reasonably). Up to 10L of fuel is supplied free of charge, with you are responsible for the cost of any fuel delivered or provided in excess of 10L in provision of this service.

Key Replacement, Locksmith, or Courier service – Where the key has been lost or stolen, or locked inside the vehicle, we will arrange for your spare key to be delivered to you, arrange for you to retrieve the spare key, or arrange a locksmith to attend. You will be reimbursed for any costs up to \$250.00 in the provision of this service.

In the event you insist the vehicle be broken into to recover keys locked inside the vehicle, no responsibility will be accepted for any loss or damage that occurs to the vehicle as a result, nor for the cost of a replacement key if required. Due to contractor limitations, this service may not be available in all cases.

Towing – In the event the vehicle requires towing, we will cover the cost of transporting the vehicle to the nearest repairer. The maximum distance that will be covered free of charge, to the nearest repairer, is 150km. If you wish to have the vehicle towed further or somewhere else, additional charges may apply.

In the event your vehicle is transported after a breakdown, we will also transport your caravan or trailer up to 4T ATM to either a secure holding yard or the nearest repairer.

Parts and Service locator – We can assist with locating the closest appropriate repairer, service station, workshop, tyre or windscreen outlet anywhere in Australia.

Roadside Plus Limits and Exclusions

We shall not be held responsible for and are not required to provide any services where any of the following occur:

- a) Where the vehicle has been modified for racing, trials, or rallying or any accident or any claim for service has arisen in respect of such races, trails, rallies or participation in such activities.
- b) Where the vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturers specifications or arising from or connection with the improper, unauthorised, reckless or negligent operation of the vehicle or misuse of the vehicle.
- c) Loss or damage directly or indirectly occasioned by or happening or in consequence of war, invasion, act of God, act of foreign enemies, hostilities whether war be declared or not, civil war, rebellion, insurrection, terrorism, military and usurped power, riot, or civil commotion or sabotage or any other events (whether falling into the same genus, species, class or category as the foregoing or not) beyond the control of the customer or the person operating or having control of the vehicle at the time of the accident.
- d) Provision of services outside Australia.
- e) Any person drives the Vehicle who does not hold a valid licence issued by a competent authority.

- f) Mechanical breakdown due to a claimable event under your Club 4X4 4WD Insurance policy. In such cases, a claim will need to be lodged with our claims team.
- g) The vehicle has not been regularly serviced in accordance with the manufacturer's instructions, or has been subjected to misuse or driver related damage.
- h) We shall not be held responsible for any damage to or theft of objects and accessories which are left in or outside the vehicle. It is your/driver's responsibility to ensure these are secured appropriately.
- i) We will not be responsible for the cost of any breakdowns resulting from unauthorised repairs or from faulty workmanship.
- j) We cannot provide assistance under this benefit to vehicles not accessible by a two-wheel drive recovery vehicles.
- k) We are not required to provide the roadside assistance services and will not be responsible or liable for any costs and expenses (or any increased costs or expenses) incurred in connection with or as a result of:
- i) The vehicle being unregistered;
 - ii) The vehicle being outside the service area;
 - iii) The vehicle being unattended;
 - iv) The vehicle being not located on a gazetted road:
- l) Bogged vehicles are not covered. Should specialist equipment and/or towing become necessary the customer will be responsible for all costs. Drivers will be advised of this condition before the service is provided and provision of this service is at our reasonable discretion.
- m) Services provided are also subject to:
- i) Resources being reasonably available in the vicinity of the breakdown or problem such as:
 - any circumstance reasonably considered to be beyond our control (including but not limited to poor weather conditions such as heavy rain, cyclonic conditions, snow fall and flooding, as well as war, strikes, civil commotion, unexpected traffic conditions and telecommunication failures);
 - Vehicle accident or traffic congestion;
 - Restricted access area requirements.

- n) We have no obligation to pay for costs incurred in service calls where the vehicle is immobile in a workshop undergoing repairs, or undergoing mechanical or electrical repairs at your premises. We are not responsible or liable for any costs arising from work carried out by an approved repairer, and all repairs and costs for repairs undertaken by the repairer are your responsibility.

How do I know if I have this cover?

Club 4X4 Roadside Assistance is offered with Club 4X4 4WD Insurance policies as an optional extra. If you have chosen to take this option, it will be shown on your Certificate of Insurance. If you have any questions about whether you have Roadside Assistance, or would like to add it to your policy, you can call **1800 258 249**.

How to use the cover?

If you need help with one of the problems listed above, to get assistance, you'll need to call **1800 258 249**.

A roadside service technician will be dispatched and you will be given an estimate of how long it will take for assistance to reach your location. If the problem can't be solved, a tow truck will be arranged.

These terms and conditions are current as at 01 September 2021





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YOU CAN CONTACT US:

By phone: 1800 Club 4X4 (258 249)

By email: contactus@club4x4.com.au

By mail: PO Box 1118, Maroochydore, QLD 4558

Further information is available on our website: www.club4x4.com.au