

Motor Insurance Policy - Roadside Assistance Extension

This cover is only applicable if specifically confirmed on the policy Schedule. This cover applies to the Eligible Vehicle while it is being driven by the Beneficiary within the geographical limits of Kingdom of Saudi Arabia and will only apply when using the Company's Service Provider.

ROADSIDE ASSISTANCE COVERAGE

If the immobilization occur to the Eligible Vehicle, during the course of a journey, the Beneficiary will be provided with the Roadside Assistance specified as under:

1. Accident Recovery

If the Eligible Vehicle is damaged and cannot be driven due to an accident, the Eligible Vehicle will be towed to the nearest Company's approved garage as per the instructions provided to the Service Provider.

The maximum amount payable is SAR 500/- in respect of towing.

2. Towing Service

In the event of a Breakdown of the Eligible Vehicle, the Service Provider will arrange to tow or transport the Eligible Vehicle to the nearest repairer.

The maximum amount payable is SAR 500/- in respect of this benefit. In the event that an expense was to occur in excess of the limit of this benefit, it would be on the account of the Beneficiary.

3. Battery Boost

If the battery is 'dead', the Eligible Vehicle will be jump-started to get it moving. If the Insured Vehicle still does not start, it will be towed to the nearest repairer. If the Eligible Vehicle does not start due to the battery being discharged, the Service Provider will take care of recharging it. The maximum amount payable is SAR 500/- in respect of towing.

4. Tyre Replacement

If the Eligible Vehicle has a punctured tire, the Service Provider will take care of replacing it for the spare. Neither the supply of parts or replacement elements, nor materials in general are included in this coverage. For this benefit, the spare tire, jack and necessary tools should be available and in good condition.

5. Fuel Delivery

If the Eligible Vehicle runs out of fuel, the Beneficiary may require the Service Provider to provide up to 5 liters. The Beneficiary has to bear the cost of the fuel. In any case, the Service Provider shall not carry more fuel than the amount permitted in the territory covered.

6. Locksmith Service

If the Beneficiary cannot access the Eligible Vehicle due to the keys being locked inside the Eligible Vehicle, the Service Provider will provide a locksmith to open the vehicle door, paying for the locksmith's labour charges.

For the purpose of this extension, the words defined in the main Policy will have the same meaning except the following:

- Breakdown means sudden and unforeseen electrical or mechanical failure, causing an Eligible Vehicle to be immobilized or unfit to drive.
- Eligible Vehicle means the Insured Motor Vehicle for which the provision of the "Roadside Assistance" cover is confirmed in this Policy and meets the following requirements:
 - The vehicle is less than 3,500 kgs.
 - The vehicle's height is less than 3 meters.
 - The vehicle's wheelbase length is less than 3.6 meters.
 - The vehicle should not have dual (tandem) wheels on the rear axle.
 - The vehicle is not under commercial hire (either with or without driver) for the transport of people or merchandise.
 - The vehicle should be 12 years old or less.
- Beneficiary in relation to an Eligible Vehicle shall mean the Insured or the Authorized Driver.
- Benefits shall mean the Roadside Assistance Services available to the Beneficiary.
- Service Provider shall mean an independent subcontractor to perform any roadside assistance services.

CONDITIONS AND EXCLUSIONS

At the moment of opting for the Roadside Assistance extension, the Eligible Vehicle must be fully operational and must not have sustained any damage that would prevent it from moving on its own.

The Roadside Assistance services shall contain the following conditions:

- In the event of any claim, the liability of the Company shall be conditional on the Beneficiary having complied with and continuing to comply with the terms of the main Policy.
- In the event of a roadside assistance request, the Beneficiary shall:
 - Take all reasonable precautions to minimize the loss.
 - As soon as possible, call the Service Provider to notify the claim stating the roadside assistance service required.

- Freely provide the Service Provider with all relevant information as may be required.
 - Make no admission of liability or offer promise of payment of any kind.
- Should there be another insurance in force covering the same Benefits at the time of claim, the other Insurer is liable to contribute its rateable proportion in respect of any Benefit which would otherwise be payable under this extension.

GENERAL EXCLUSIONS

Any and all damage to the Eligible Vehicle and/or cause of the incident not covered by the terms & conditions in the main Policy is excluded.

1. The Company will not be liable to provide any assistance which arises directly or indirectly from, and/or during:

- Fraudulent acts by any Beneficiary or any other person seeking to claim under roadside assistance extension
- Consequential loss of any kind.
- Extraordinary phenomena such as floods, earthquakes, volcanic eruptions, cyclonic storms, falling astral bodies or meteorites, sand and hail storm.
- Weather conditions are unfavourable and the streets are hard to access due to major floods, fog, landslide, snow or ice and the repair vehicles and tow trucks cannot move.
- Terrorism mutinies or riots or wars (of every kind of description).
- Actions by the armed forces or security forces or organizations.
- Nuclear radioactivity.
- The driver of the vehicle:
 - Being under the influence of drugs, toxic or narcotic substances.
 - Not having a driving license corresponding to the class of the vehicle.
 - The contravention of regulations relating to the carriage of persons animals or objects in the vehicle which were in whole or part a cause of the accident or event giving rise to the claim.
- Fuel mineral essences or other flammable explosive or toxic materials transported in the vehicle.
- The participation by any beneficiary in:
 - Competitions, rallies or trials
 - Sports
 - Criminal conduct
 - Wagers or challenges
- Fire, theft or off-road use.
- The deliberate act of the Beneficiary.

2. The Company will not be liable for the cost of:

- Any repairs to the vehicle or tires.
- Any assistance arranged by or on behalf of the Beneficiary without the prior authorization of the Service Provider.

3. The Company will not be liable to provide any assistance:

- The provision of which is impossible due to the circumstance applying when the assistance is required.
- The provision of which would endanger the lives of those persons intended to provide the assistance.

APPLYING FOR THE ROADSIDE ASSISTANCE SERVICES

After the occurrence of any event that can be included in any of the roadside assistance covers subject to the conditions and exclusions described above, the Beneficiary or any other person acting on his/her behalf should contact at Toll Free 8001166611 / 8003044111 and provide the following information:

- Full name of the Insured
- Identity Card number
- Phone number
- Plate number / Registration number of the Eligible Vehicle
- The place where the Eligible Vehicle is located
- Relevant information for providing the assistance relating to the Eligible Vehicle

The contact with the Service Provider is required to be made in the shortest possible time in order to promptly receive the roadside assistance services. In case of any complaints, please follow the Complaints Procedure mentioned in the main Policy.

Service Provider will be sole responsible for providing the services under this extension and Company will not be liable in any manner.

