

SHANNONS ROADSIDE ASSIST – TERMS AND CONDITIONS

On the road, driving hazards and motoring problems can happen. Shannons Roadside Assist is a dedicated roadside assistance service for your vehicle and is provided by Digicall Assist Pty Ltd, one of Australia's largest premium roadside assistance providers, 24 hours a day, 365 days a year.

NEED ASSISTANCE? SHANNONS ROADSIDE ASSIST IS HERE TO HELP

Call Shannons Roadside Assist on **1800 325 104** and have your vehicle's registration number and your best contact phone number handy. We'll also ask you where your vehicle is and what's happened to it.

Safety first

If your vehicle has broken down in a hazardous location, please tell us when you call us, and ensure you aren't exposed to danger from passing traffic.

Stay with your vehicle

Once you've called us, it's vital that you remain with your vehicle. If our provider arrives at the scene of the breakdown and your vehicle is unattended, we will be unable to carry out any work and payment may be required for any subsequent callouts for the same incident. If you have to leave your vehicle for safety reasons, please tell us when you call.

SHANNONS ROADSIDE ASSIST BENEFITS AND CONDITIONS

Roadside assistance

Where we can and it is safe to do so we will arrange for the rectification of the most common breakdown related problems, including inflation of a flat tyre, replacement of a flat tyre with your vehicle's serviceable spare and jump-starting of a flat battery. Where appropriate, we may provide you with practical tips or advice, on a reasonable endeavours basis, in relation to simple vehicle operation, any safety warnings or lights that may appear or practical information about your vehicle. However, if mechanical repairs, major parts or factory diagnostic equipment is required, your vehicle will be transported to your choice of repairer or your home. The cost of repairs, including labour and any required parts, will then be your responsibility.

SHANNONS ROADSIDE ASSIST OFFERS TWO LEVELS OF ROADSIDE ASSIST – ENTHUSIAST AND ULTIMATE.

Roadside Assist Enthusiast - provides Roadside Assist for a vehicle where this optional cover is selected. You can choose this optional cover for one or more vehicles under your Shannons Motor Insurance policy. If selected this will be shown in the optional cover section of your certificate for each vehicle selected.

Roadside Assist Ultimate - provides Roadside Assist for up to 8 vehicles under your Shannons Motor Insurance policy. If selected this will be shown in the optional cover section of your certificate for each vehicle selected..

Different benefit limits may apply between the Enthusiast and Ultimate levels of Roadside Assist and are shown in the benefit table.

BENEFIT TABLE

Benefit	Roadside Assist Enthusiast limit	Roadside Assist Ultimate limit
Maximum number of Call Outs	Unlimited	Unlimited
Towing excluding at a motor sport event	Up to 50km	Up to 100km
Towing at a motor sport event	No cover	1 vehicle tow per motor sport event, up to 100km
Passenger Transportation	Up to \$60 per call out	Up to \$200 per call out
Lost or locked keys	Up to \$250 per call out	Up to \$350 per call out

Flat batteries

If your vehicle's battery is flat we will jump start it or, subject to availability, arrange a replacement battery if required. Whilst we do not cover the cost of the replacement battery, we can arrange for one to be supplied as part of our service.

Emergency fuel

If your vehicle runs out of fuel we will arrange for the delivery of enough fuel to allow you to reach the nearest petrol station. If you drive an LPG fuelled vehicle, we will tow your vehicle to the nearest petrol station or nearest place of safety (see Towing). The fuel delivery is free. The maximum value of fuel provided is \$10.

Flat tyres

If you have a flat tyre, we will change it with your vehicle's serviceable spare wheel or transport your vehicle to an approved tyre outlet or nearest place of safety (see Towing). Should additional services be required, these services will be your responsibility.

Lost or locked keys

Where your vehicle's key has been lost (but not stolen), or has been locked inside your vehicle, we will arrange for the spare key to be delivered or arrange to gain access to your vehicle. The most we will pay depends on the level of Roadside Assist shown on your certificate. Refer to the benefit table.



In the event you insist that your vehicle be broken into, to recover keys locked inside it or for any other reason, we will not, under any circumstances, be responsible for any resultant loss or damage that occurs to your vehicle. This service excludes key cutting or replacement services.

Towing

If the vehicle cannot be mobilised and is considered a breakdown (including a Motor sport breakdown for Roadside Assist Ultimate), we will tow it to your choice of repairer as soon as practical. If required for your vehicle, flatbed towing with soft straps towing will be provided free of charge. Limits vary depending on the level of Roadside Assist shown on your certificate. Refer to the benefit table. Please note that all additional towing costs and any repair costs (not described in these terms and conditions) are your responsibility, and are payable at the time of the service.

Caravan and trailer assistance

In the event that your vehicle is towed after a breakdown, and it had been towing your caravan or trailer, we'll cover costs to transport your caravan or trailer to the same location as your vehicle or to the nearest place of safety (see Towing).

You must tell us at the time of the original breakdown call that you're towing, as our provider may be unable to transport both your vehicle and the towed caravan or trailer in the single call out. If you don't tell us that you're towing, you may be responsible for any further call-outs and costs.

Passenger transportation

In the event that your vehicle is towed (see Towing), if you require transport to the repairer or your home, we will pay by reimbursement for your transport costs from the breakdown location. The transport is limited to once per call out, and may include, but is not limited to taxi or ride share. The most we will pay depends on the level of Roadside Assist shown on your certificate. Refer to the benefit table.

Accommodation and/or Hire car

In the event that your vehicle is towed (see Towing), and the breakdown location is more than 100km from the garaged address noted on your certificate, at your request, we will arrange and contribute up to \$500 per annum by reimbursement for the accommodation and/or hire car.

WHAT SHANNONS ROADSIDE ASSIST DOESN'T COVER

We do not cover vehicles that are:

- unregistered, or not in a roadworthy or well-maintained condition
- unattended unless organised at the time of arranging our assistance
- not registered for Roadside Assist on our system
- over 3.5 tonne GVM
- involved in any way in any form of racing or motor sports, unless you have optional cover Roadside Assist Ultimate
- requiring a specialist or heavy haulage towing provider due to modification, size or weight

- operating as taxis, limousines, ridesharing or hire cars (including any hire car provided to you by Shannons) or for any other commercial use this use is covered by your Shannons Motor Insurance policy
- in a workshop while being repaired or undergoing mechanical or electrical repairs at your premises
- undriveable only because the tyres were damaged at a motor sport event
- located in a restricted access area except where we can enter the premises and you are willing to cover any associated costs
- located in an area that a two-wheel drive recovery vehicle cannot access by permanent road within, or from, mainland Australia or Tasmania.

We do not cover service calls that are the result of:

- accident damage, break-in or attempted break-in of your vehicle
- failure to use reasonable care, e.g. repeatedly/intentionally running out of fuel
- failure to carry out regular preventative vehicle maintenance
- inappropriate or inadequate maintenance or repair, whether intentional, negligent or otherwise, e.g. not replacing a failing battery
- vehicle owner or driver related faults including faults which existed prior to the purchase or addition of Roadside Assist cover
- not following the instructions of your vehicle's manufacturer, repairer, Shannons Insurance or us
- inappropriate or incorrect fitting of parts or accessories.

We won't provide our service when:

- your vehicle has broken down or was immobilised within 24 hours of you purchasing or adding Shannons Roadside Assist to your insurance policy
- there are inadequate resources in the area where your vehicle has broken down, for example where there are no tow trucks or repairers available
- circumstances are beyond our control, such as extraordinary delays caused by extreme weather conditions, a severe accident or traffic congestion
- unexpected or disruptive events such as war, strikes, storms or other such unexpected events that prevent us from assisting you.

Your responsibility for costs

You are responsible for all costs of parts, labour and any other associated costs relating to the management and repair of your vehicle after a breakdown.

Except for any rights to which you are entitled by law, we will not be liable for any indirect or consequential loss or damage that arises from providing or failing to provide any of our benefits or services, whether arising from negligence or otherwise. We assume no responsibility for any advice



or assistance given by an independent service provider for the services provided to you under this Shannons Roadside Assist benefit.

Definitions

The following words have these meanings throughout this document.

Accident: your vehicle is damaged by impact or collision or malicious act of any nature, or attempted or actual theft or break-in.

Breakdown: a failure of your vehicle which has caused it to be immobilised or become un-roadworthy or unsafe to drive in transit, due to mechanical or electrical fault. This can also be a flat tyre, flat battery, or circumstances where your vehicle has run out of fuel or its key has been locked inside it or has been lost (but not stolen).

Motor sport: any form of motor vehicle or motorcycle racing or sport, whether formally or informally arranged or impromptu, including, but not limited to: racing, circuit racing, rallying, karting, demonstration, pacemaking, hill climbing, drifting, drag racing, speedway racing, reliability or regularity trial, speed time test, motorkhana, khanacross, touring assemblies, observed section trials, power cruises and off road events such as rock crawling or mud racing.

Motor sport breakdown: breakdown while involved in a Motor sport event (refer to above)

Reimbursement: a process by which you are required to provide evidence of payment and, subject to validation, reimbursement up to the amount for the relevant benefit will be paid to your nominated bank account.

Restricted access area: an area that is protected by security and/or other systems designed to prevent access to unauthorised people or vehicles, and includes areas which we do not have permission to enter (for example airports, sporting venues, protest or concert sites, or certain business premises).

Vehicle: the motor vehicle or motorcycle to which your purchased Shannons Roadside Assist benefit applies, as shown on your most recent Shannons certificate.

We, Us, Our: Digicall Assist Pty Ltd.

You, Your: the person or people shown as the insured on your most recent Shannons Insurance certificate for your motor vehicle or motorcycle.

Transfer or cancellation of your Shannons Roadside Assist benefit

This benefit is not transferable and cannot be removed from the period of insurance once purchased. If you sell your vehicle or cancel your Shannons Motor Insurance policy, your cancellation rights are otherwise explained in your Shannons Motor Insurance PDS. Digicall Assist Pty Ltd does not provide any refund directly.

IMPORTANT INFORMATION

These terms and conditions are dated 18 March 2020. Shannons Roadside Assist is provided by Digicall Assist Pty Ltd.

