

// TRUECOVER ASSIST MOTOR VEHICLE TERMS & CONDITIONS

WELCOME

Are you in need of assistance? Please call 1300 800 900 and have your vehicles registration number and your best phone number ready. Our team will ask the exact location of your vehicle and what has happened. In the event of an emergency, please call 000.

Please remain with your vehicle. If our provider arrives and the vehicle is unattended, there may be additional charges for subsequent callouts for the same incident. If your vehicle is parked in a hazardous location, please let us know when you call us and ensure you and your passengers stay clear of any oncoming traffic.

TERMS AND CONDITIONS

1. Roadside Assistance Membership

- 1.1. TrueCover Assist will provide the member with roadside assistance Australia-wide, where we can and when it is safe to do so. Membership may be registered under the name of an individual, company or an organisation. The membership will apply to the vehicle, which must be currently registered and in a roadworthy condition.
- 1.2. A waiting period of two (2) days applies to new members of this service. If your TrueCover car insurance policy is purchased two or more days in advance, the waiting period is waived. If required, emergency assistance during the waiting period is available, for the cost of the callout.
- 1.3. Service will not be provided to a member who, in our view, is abusive, threatening or violent to any TrueCover Assist staff member or contractor, or a member who attempts to receive service by deception. Should a member behave in this way we may, after investigation:
 - Suspend or limit services to the member,
 - Impose service fees for further service requests, or
 - Void the membership
- 1.4. Any changes to the vehicle registration number or change of address must be reported to TrueCover Assist during business hours, within 7 days of the change occurring.
- 1.5. When requesting roadside assistance, you must provide the correct vehicle details and the exact location of the vehicle. All services will be at your expense if we are not able to confirm your membership.
- 1.6. Roadside assistance is only available on any sealed or designated road that the service provider deems to be safe.
- 1.7. We will not authorise or pay for any service performed/carried out prior to the commencement date of the membership.
- 1.8. If you are not in attendance with your vehicle at the time when the service provider arrives, the service cannot be performed and one call-out will be deducted from the member's callouts. Further callouts relating to the same breakdown will be at the member's expense.
- 1.9. Roadside assistance is provided in the event of an unexpected mechanical breakdown. It does not cover vehicle maintenance or any repairs. Regular maintenance or any mechanical repairs (major or otherwise) is the member's responsibility and will be at the member's expense.
- 1.10. If a member makes use of all the service callouts in a membership term, the membership will be deemed exhausted. To receive further roadside assistance, each additional callout would have to be paid separately. Any unused callouts will not be carried forward.
- 1.11. Fair-use policy applies. If a member has received and continues to request roadside assistance or towing for a vehicle repeatedly on an unjust and excessive number of instances in a year, we may refuse to provide further roadside assistance or towing and will then offer an alternative service at the member's expense – payable upon request of service.
- 1.12. Limit of liability per yearly membership of four (4) callouts per year.
- 1.13. TrueCover Assist reserves the right to amend membership inclusions without prior notice.
- 1.14. To clarify the definition of metro/regional and rural/country areas contact please contact TrueCover Assist on **1300 800 900**.
- 1.15. Where reimbursement is requested, you are to provide the relevant documentation and receipts to verify expenses covered under your membership via email to: **roadside@truecover.com.au**.

2. Towing

- 2.1. We can provide breakdown towing for your vehicle to the nearest repairer or safe location, within your membership kilometre limits. Any additional kilometres will be at the member's expense.
- 2.2. Towing will be provided for all vehicles which do not exceed the dimension limits within your plan, provided that the tow can be made with standard towing equipment and such equipment is available. Towing will be provided using the most appropriate equipment available as determined by TrueCover Assist. Should specialised towing equipment or personnel be required, this service will be at the driver/member's expense - payable upon request of service.
- 2.3. We will attempt to transport all passengers with the vehicle, provided that each person can be legally transported in the tow truck. In the event that we are unable to transport all passengers, alternative transport must be organised at the member's expense.

3. Flat Batteries

- 3.1. We'll either provide a jump start or arrange a battery replacement if available, to help you on your way. You only have to pay for the battery.

4. Flat Tyre

- 4.1. We will change your tyre with your vehicles roadworthy spare or tow your vehicle to the nearest tyre outlet or service centre of your choice, subject to your membership towing allowance.

5. Emergency Fuel

- 5.1. We will deliver up to 10 litres (or approximately 50km worth) of emergency fuel (unleaded petrol or standard diesel), fuel cost payable by you at the time of our assistance.
- 5.2. If you have an Electric or an LPG vehicle, we can assist you with towing, subject to your plan's towing allowance.

6. Emergency Key Service / Lockout Assistance

- 6.1. If you have accidentally locked your keys in your car, we can assist in gaining entry by contributing up to \$70 toward the cost of a Technician/Locksmith. Note, there is no allowance for the replacement of lost or stolen keys.

7. Ambulance Cover

- 7.1. In the event that your vehicle is in an accident and the driver or a passenger requires an ambulance as a result, we will contribute to that cost, up to \$400 per ambulance, unless those costs are already covered under an existing State Government Scheme.

8. Car Hire

- 8.1. This membership has no provision for car hire in the event of a mechanical breakdown.

9. Accommodation

- 9.1. This membership has no provision for accommodation in the event of a mechanical breakdown.

10. Taxis

- 10.1 The provision of taxis is subject to availability at the time of booking and any cost is payable by the member directly to the service provider.

11. Emergency Callouts

- 11.1 Emergency callouts are available for:
 - New members requiring immediate assistance within their 48-hour waiting period,
 - Current members who have exceeded their callout limit, or
 - Newly expired members (within the previous 3 months).
- 11.2 All costs for emergency callouts are the responsibility of the driver of the vehicle/member.

12. When Your Membership Benefits Do Not Apply

Our membership provides emergency roadside service only. Therefore, Roadside Assistance services and/or towing benefits do not apply for:

- 12.1. A vehicle that we deem to be:
 - Un-roadworthy and/or unregistered,
 - Already at a motor vehicle repairer,

- That is partly or fully dismantled or on which repairs have been attempted by anyone (including a licensed motor vehicle mechanic) or has a pre-existing failure or breakdown.

- 12.2. A vehicle involved in or suffered damage because of an accident, flood, theft, fire or malicious damage.
- 12.3. A vehicle which has been modified in ways that in our view increase the possibility of it sustaining damage during towing, or in ways that make damage-free towing difficult, unless such modifications are removed prior to towing. This includes modified or factory released accessories.
- 12.4. Transportation of a damaged vehicle.
- 12.5. A vehicle that has been driven against our instruction or the instruction of a licensed motor vehicle repairer.
- 12.6. A vehicle that has been transported to a holding or shipment facility.
- 12.7. A vehicle that is in a restricted access area.
- 12.8. A vehicle that has been used in a car rally or motor race.
- 12.9. Breakdowns caused by conditions that existed prior to the commencement of membership.

13. Your Responsibility for Costs

- 13.1. In the event the member insists the vehicle be broken into, to recover keys locked inside the vehicle, no responsibility or liability is taken by TrueCover Assist or its contractors for any damage to your vehicle that may occur as a result. Due to contractor limitations, this service may not be available in all cases.
- 13.2. Any parts, labour or other costs related with the repair of a vehicle.
- 13.3. Towing that has not been arranged by us.
- 13.4. Any costs related to making arrangements for pets and animals.
- 13.5. All additional car hire charges, including fuel, insurance and other fees.
- 13.6. Towing kilometres in excess of your plan's allowance.
- 13.7. Any freight costs (including sea crossings).
- 13.8. Ambulance costs in excess of your plan's allowance.
- 13.9. Any financial loss or liability, however sustained, occurring from or in any way connected with a breakdown or accident.
- 13.10. Any service provided for a failure that occurred prior to the commencement of your membership. These services are payable at the time the service is provided.
- 13.11. Any charges for batteries, excess towing, salvage, emergency fuel, locksmiths, holding yards and supplementary costs at the time of service, are payable by the member at the time of service. Failure to pay any of these charges will void your membership.

14. Definitions

- 14.1. **Accident** – your car has been involved in and/or has damage from a collision or malicious act of any nature, including attempted or actual theft or break-in.
- 14.2. **Breakdown** – a failure of your vehicle occurring within the benefit period which has caused it to be immobilised or become un-roadworthy or unsafe to drive, due to mechanical or electrical fault. This can also be a flat tyre, flat battery, or circumstances where your car has run out of fuel or its key has been locked inside it.
- 14.3. **Repairer** – a licenced repairer or mechanic with the ability to mobilise the vehicle after a breakdown.
- 14.4. **Restricted Access Areas** - 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).
- 14.5. **Vehicle** – the vehicle to which your valid TrueCover Assist membership applies.
- 14.6. **We, Us, Our** - TrueCover Pty Ltd ABN 59 653 908 635 ('TrueCover Assist') and its authorised partners and contractors
- 14.7. **You, Your** – the person's name that appears on the membership.
- 14.8. **Emergency Key Service** – refers to Lockout Assistance, which are keys that have been locked in the registered vehicle.

15. Important Information

- 15.1. These Terms and Conditions are valid from 22/10/2025. By using the TrueCover Assist service, you agree to these Terms and Conditions.