

**ZURICH®**

ZURICH ROADSIDE ASSISTANCE

Call our 24-hour Helpline: 1-300-88-5566

The 24-hour Zurich Roadside Assistance is a complimentary service to Zurich General Insurance Malaysia Private Car Comprehensive policyholders. The services under this programme will only be rendered to the registered car specified in the Private Car Comprehensive Policy Schedule. You or Your Authorised Driver of the Car should call Our 24/7 helpline to request for the services listed below:

(A) MINOR ROADSIDE REPAIR

If the Car suffers a breakdown and it is possible to repair it on the site, We shall organize and pay for labour cost for roadside repair up to a maximum labour of one (1) hour per breakdown. We shall not be responsible for any cost of replacement parts and any other items required for the repair.

(B) EMERGENCY TOWING DUE TO BREAKDOWN

If the Car suffers a breakdown and it is not possible to repair it on the site, We shall assist to tow the Car to Your preferred workshop up to the limit specified in the table below. There is an additional cost of towing of approximately RM5.00/km if the towing distance exceeds the limit specified. This rate is purely an estimate of current market rate and will vary depending on market conditions. This cost and any other additional cost including toll charges shall be borne by You or Your Authorised Driver.

The towing limit is tabulated below:

Policy Type	Zurich Private Car Comprehensive only (round-trip and annual limit)	Z-Miles or Z-Drive Assist with any Zurich Private Car Policy
New	150 km	Unlimited
Renewal	300 km	Unlimited

If Your Car is an electric vehicle and it runs out of charge, We will tow the Car to the nearest working charging point or Your home, whichever is nearer, up to the towing limit shown in the table above.

(C) EMERGENCY TOWING DUE TO ACCIDENT

If the Car cannot move because of an accident, fire, explosions or lightning and You would proceed to make an Own Damage claim, We shall assist to tow the Car to the police station and then to Our nearest approved workshop, up to the towing limit specified in Your Private Car Comprehensive policy per incident. If the Car is towed to a non-Zurich approved workshop, You or Your Authorised Driver will need to make the payment first and We will reimburse a maximum up to the towing limit per incident upon claim approval. Towing cost more than the towing limit shall be borne by You or Your Authorised Driver.

(D) HOTEL ACCOMMODATION ASSISTANCE REFFERAL

In the event of breakdown or accident, We shall, upon the request of You or Your Authorised Driver, assist in providing information about hotel accommodation.

(E) ALTERNATIVE TRAVEL ASSISTANCE REFFERAL

If You or Your Authorised Driver are stranded because the Car cannot be repaired on time, We shall, upon request, assist in organising alternative means of transport for You or Your Authorised Driver to carry on the journey.

(F) TRANSMISSION OF INFORMATION

In the event of emergency, We shall, upon request of You or Your Authorised Driver, undertake to relay all necessary information to an emergency contact. We shall not be liable if the recipient cannot be reached.

GENERAL CONDITIONS:

- Roadside Repair and Emergency Towing services are provided in Malaysia only. The services are not available on all Islands, except for Penang, Langkawi and Labuan.
- All third-party expenses and related charges from services (A) to (E) shall be borne by You or Your Authorised Driver.

GENERAL EXCLUSIONS

We shall not be liable or to provide the services or to bear any costs and expenses under the following circumstances:

- Services which are not organized or pre-approved directly by Us, and Our service provider.
- The registration number of the Car does not match the registration number registered with Us.
- When second towing of the Car is requested for the same incident.
- The Car has no valid road tax.
- If the Car suffers a mechanical breakdown and is immobilized on an unpaved road surface, or on a road that is not the gazetted under Malaysia road system.
- Any cost of repair or replacement of Car parts at the workshop or service centre.
- Cost of consumables such as battery, engine oil or fuels.
- Cost for non-vehicle related assistance such as taxi fare or accommodation.
- The Car requires the use of special equipment during the roadside repair or towing process, which in Our opinion or service provider, are considered high risk and/or reasonably impracticable.
- The Car keys are not available or are locked inside the Car.
- The cause of breakdown is due to an empty fuel tank or the use of incorrect fuel.
- The Car has missing powertrain components, such as engine/motor or transmission.
- Towing in the direction of a law enforcement office related to traffic obstruction, impoundment, abandonment, illegal parking and/or other violations of the law.
- The use of the Car for any unlawful purpose by You or Your Authorised Driver or unusual activities such as but not limited to, racing, off-road expeditions, rallies, pace making and speed testing.
- If the Car has been modified for participation in rally and racing or modified against government regulations.
- Failure of You or Your Authorised Driver to take reasonable precautions or follow warnings of any intended strike, riot, or civil commotion via the mass media.
- Towing of the Car when the Car is in a roadworthy condition and can still be driven.
- Towing or repair of any motorcycle, commercial vehicle or private car for commercial purposes (including hire & reward or carriage of goods). We reserve the right to refuse assisting and towing of such vehicles.
- Towing of the Car bearing greater weight than for which it was designed, as stated in the manufacturer's specifications.
- Towing of the Car after it has been sent for a spray job.
- Towing of the Car for the purpose of disposing the Car.
- Towing of the Car out of any workshop.
- Towing of the Car that has been dismantled fully or partially in a workshop with or without Your or Your Authorised Driver's consent.
- Transportation for You or Your Authorised Driver and/or passenger(s) with the Car for service, or from the Car to another destination after service has been rendered.
- Towing of a stolen Car which has been discovered, abandoned or due to vandalism.
- Towing of the Car due to Catastrophic Event except for flood.

DEFINITIONS:

- "Breakdown"** shall mean an event where the Car cannot move due to tyre puncture(s), mechanical and/or electrical failure, the cause which is not an accident.
- "Incident"** shall mean the assigning of a resource to a breakdown or accident event.
- "Round-trip"** shall mean the journey to the workshop and back to site of the breakdown event, along the same route.
- "Catastrophic Event"** shall mean natural disaster, war, civil commotion, flood, landslide, earthquake or other convulsion of nature.