ZURICH ROADSIDE ASSISTANCE
Call our 24-hour Helpline: **1-300-88-5566**

Endorsement 332: Zurich Roadside Assistance (Non-Tariff)

This **Endorsement** entitles **You** to a 24-hour Zurich Roadside Assistance. The services will only be rendered to **Your Car** specified in the **Schedule** in the event of a breakdown or accident during the **Period of Insurance**. **You** and/or **YourAuthorised Driver**' or passenger(s) must call **Our** 24-hour helpline specified in the **Schedule** to be entitled to request the services below.

1. **Minor Roadside Repair**
   If **Your Car** suffers a breakdown and it is possible to repair it on the site, **We** shall organize and pay for labour costs for minor roadside repairs of **Your Car** up to a maximum of one (1) labour hour per event. If the repairs cannot be completed within one (1) hour, **We** will tow **Your Car** to a workshop.

   We shall not be responsible for any cost incurred for spare parts required during the minor roadside repairs.

2. **Emergency Towing Services**
   We will tow **Your Car** on a round-trip basis up, to the limit stated in **Your Schedule**. This applies to each **Incident** or in total during the **Period of Insurance**. Once **We** have towed **Your Car**, the amount left for towing in **Your Policy** will reduce by the towing distance on A round-trip basis. When the limit stated in **Your Schedule** is reached, the coverage under this **Endorsement** will no longer be available and reinstatement is not allowed.

   If the towing distance goes over the limit, towing will cost about RM5.00/km. This rate is an estimate and can change with market conditions. **You** or **Your Authorised Driver** This cost and any other additional cost, including toll charges shall be borne by **You** and/or **Your Authorised Driver**.

   a) **Emergency Towing due to Breakdown**
      If **Your Car** suffers a breakdown and it is not possible to repair it on the site, **We** shall assist to tow **Your Car** to **Your** preferred workshop or **Your** and/or **Your Authorised Driver**'s home.

      If **Your Car** is an electric vehicle and it runs out of charge, **We** will tow **Your Car** to the nearest working charging point.

   b) **Emergency Towing due to Accident**
      If **Your Car** is immobilized due to an accident, fire, explosions or lightning, **We** will tow **Your Car** from the scene of the **Incident** to **Our Approved Repairer**, or a safe place of storage of **Your** choice, whichever is deemed applicable in the **Policy.**
      If needed, **We** will also tow **Your Car** to the nearest police station for lodging of a police report. **You** or **Your Authorised Driver** will have to cover the cost of this.
      If towing due to accident is provided under this **Endorsement**, the accident towing benefit specified under Section A (3) will not apply. If **Our** 24-hour helpline is not used, the accident towing benefit specified under Section A (3) will apply.

3. **International Repatriation**
   In the event of breakdown or accident overseas, **We** shall assist **You** and/or **Your Authorised Driver** in organising the repatriation of **Your Car** to Malaysia border. However, all repatriation cost to Malaysia border shall be borne by **You** and/or **Your Authorised Driver**.

4. **Arrangement of Hotel Accommodation**
   In the event of breakdown or accident, **We** shall upon the request of **You** and/or **Your Authorised Driver** or passenger(s), assist in providing information about hotel accommodation. The cost incurred for such hotel accommodation shall be borne by **You** and/or **Your Authorised Driver** and/or passenger(s).

5. **Arrangement of Alternative Travel**
   If **You** and/or **Your Authorised Driver** and/or passenger(s) are stranded because **Your Car** cannot be repaired on time, **We** shall, upon request, assist in organising alternative means of transport for **You** and/or **Your Authorised Driver** and/or passenger(s) to carry on the journey. Cost of transportation shall be borne by **You** and/or **Your Authorised Driver** and/or passenger(s).

6. **Arrangement of Emergency Evacuation**
   If a medical emergency arises following a breakdown or an accident, **We** or **Our** service provider will arrange for an ambulance or other means of transportation to send **You** and/or **Your Authorised Driver** and/or passenger(s) to the nearest medical centre or hospital. All cost incurred shall be borne by **You** and/or **Your Authorised Driver** and/or passenger(s).

7. **Emergency Message Transmission**
   In the event of emergency, **We** shall, upon request of **You** and/or **Your Authorised Driver**, endeavour to relay all necessary information to an emergency contact. **We** shall not be liable if the recipient cannot be reached.

Territorial Limits
Roadside Repair and Emergency Towing services are provided in Malaysia only, extending up to the border checkpoints of Malaysia. These services are not available on all Islands, except for Penang, Langkawi and Labuan.

Exclusions
We will not cover the costs or provide services in these situations:

1. Services not organised or pre-approved directly by **Us** or **Our** service provider.
2. Costs for repairs or replacement of car parts at a workshop, consumables like battery, engine oil or fuel, non-vehicle related assistance like taxi fare and accommodation, toll charges, transferring your car across the sea, and customs fees for cross-border towing.
3. **Your Car** needs special equipment for roadside repair or towing, which **We** or **Our** service provider consider high risk or impractical.
4. **Your Car** breaks down and/or is immobilised on an unpaved road or a road that is not the gazetted under Malaysia road system.
5. **Your Car** has no valid road tax.
6. **Your Car** keys are not available or are locked inside **Your Car.**
7. Breakdown due to an empty fuel tank or the use of incorrect fuel, unless **Your Car** is an electric vehicle and it runs out of charge.
8. **Your Car** has missing powertrain components, such as engine/motor or transmission, unless it is caused by an accident.
9. **Your Car** has been modified against government regulation; used for unlawful purpose, or unusual activities like racing, off-road expeditions, rallies, pace making and speed testing.
10. **You** or **Your Authorised Driver** fail to take reasonable precautions or follow warnings of strikes, riots, or civil commotion.
11. Towing of **Your Car** when it is roadworthy and can be driven.
12. Towing **Your Car** if it exceeds the weight specified by **Your Car**'s manufacturer.
13. Towing or repair of **Your Car** if it has been used for commercial purposes (including hire & reward or carriage of goods), unless these activities are covered in this **Policy**.
14. Towing **Your Car** out of any workshop (including after a spray job) or for disposal.
15. Towing **Your Car** that has been fully or partially dismantled in a workshop.
16. Towing directed by law enforcement for traffic obstruction, impoundment, abandonment, illegal parking or legal violations.
17. Towing of a stolen car that has been found, abandoned or vandalised without police release letter.
18. Towing **Your Car** due to **Catastrophic Events** unless **Endorsements** 25, 57, 57A and/or 309 are printed on **Your Schedule**.
19. Transportation for **You** or **Your Authorised Driver** and/or passenger(s) with **Your Car** for service, or from **Your Car** to another destination after service has been rendered.
20. Second towing of **Your Car** for the same **Incident**, unless it has been fixed.

Definitions:

a) **Breakdown** means an event where the **Car** cannot move due to tyre puncture(s), mechanical and/or electrical failure, the cause which is not an accident.
b) **Round-trip** is defined as a trip by the tow truck from its starting location to the scene of the **Incident**, then towing **Your Car** to the towing destination and finally returns to its starting point.
c) **Catastrophic Events** refer to natural disaster, war, civil commotion, landslide, earthquake or other convulsion of nature.

Conditions of Cover

1. For any claim under this **Endorsement**, **We** will not deduct any **Excess** and **You** will not lose **Your** No Claim Discount entitlement. However, if the towing is due to accident that specified under Section A (3) which with give rise to a claim on this **Policy**, the NCD entitlement that **You** have accumulated would drop to zero at the next renewal and **Your** NCD will start all over again.
2. If **You** have paid additional premium for this **Endorsement**, **We** will not refund any portion of the additional premium if **You** cancel this **Endorsement** at any time unless you cancel together the **Policy** from inception.

Subject otherwise to the terms and conditions of this **Policy**.