



GasamMamo Roadside Assistance Cover

Section XII of the Private Car Policy provides you with a 24 hour breakdown assistance cover all over Malta and Gozo. The roadside assistance service will be provided by our contractors *MET Road Assistance, Mile-End Service Ltd.* Please read carefully the following terms and conditions that are applicable to this cover.

Definitions

We/us/our	GasamMamo Insurance Ltd
Contractors/MET	MET Road Assistance, Mile-End Service Ltd.
You	The policyholder or any authorised driver (as defined in the Policy document)
Your vehicle	The vehicle shown on the schedule belonging to the policyholder
Disabled	When the vehicle is unable to be driven under its own power

1) General Terms & Conditions

- a) Your vehicle must be maintained in a road worthy condition and in good running order at all times.
- b) The roadside assistance service will be provided to you only when your vehicle is disabled due to a mechanical or electrical failure, or due to an accident.
- c) The service is limited to Malta and Gozo only. Special conditions apply where the ferry service between Malta and Gozo needs to be used by our contractors.
- d) The service is limited to making your disabled vehicle operable at the roadside where possible or, upon failure to achieve this, to towing it directly to an address within Malta and Gozo of your choice.
- e) For the protection of your vehicle, services will be rendered only in your presence. After requesting assistance from our contractors, please remain with your vehicle until the MET recovery vehicle arrives on site. Alternatively you

- may agree with the MET receptionist to meet the MET vehicle at a mutually agreed point.
- f) Our contractors will do their best to attend to you as quickly as possible. There are occasions however when some delay will be unavoidable due to severe weather conditions or other circumstances that create an unusually high demand for roadside assistance.
 - g) If you are unable to produce the Roadside Assistance card that was issued with your policy, our contractors are entitled to request payment for the service prior to this being provided. A receipt will be issued and this payment will be reimbursed by them only after due verification of entitlement to the service has been established.
 - h) Only one person, being you or the authorised driver, will be allowed to ride in the MET vehicle to accompany your vehicle to wherever it is being towed. Alternatively that person has the option of requesting to be dropped off at the nearest Bus Stop. If the towing occurs during night time the person will be dropped off at his residence in Malta.

2) Services relating to battery failure

- a) At your option, a replacement of your vehicle's battery on the spot can be arranged if in the opinion of our contractors this is necessary, provided that the battery is available from our contractor's stock. You will be quoted the cost of the battery and you must effect payment prior to it being fitted.
- b) After the battery has been replaced on the spot by our contractors, you are entitled to have your vehicle's electrical system checked out at not charge at the MET workshop.
- c) Our contractors reserve the right to charge a fee of €14 on the third call for assistance where the cause of the breakdown is a flat battery. This fee will have to be paid to them before assistance can be provided.

3) Running out of Fuel

If your vehicle runs out of fuel, our contractors can provide you with an emergency supply of fuel equivalent to €5. This will be delivered to you free of charge only on your first request for this service. If you request this service more than once, our contractors will supply you at a fee of €14 to be paid upon delivery.

4) Assistance to gain access to your vehicle

If you accidentally

- lock your vehicle's keys inside it, you will be entitled to assistance from our contractors to gain access to the vehicle in order to recover the keys.
- lose your vehicle's keys, our contractors will tow the vehicle to a destination of your choice within Malta and Gozo.

This service is provided at no charge of charge only on your first request. If you request this service more than once our contractors are entitled to charge a fee of €14 to be paid prior to the service being provided.

5) Tyre service

- a) Our contractors will replace a faulty wheel and/or tyre as long as a serviceable spare is provided by you. Our contractors are entitled to charge a fee of €14 if the vehicle is not equipped with a roadworthy spare wheel, jack and tools.
- b) If there is a problem with more than one tyre and/or wheel, your vehicle will be towed to a destination of your choice. This roadside assistance service does not include the cost to repair any tyres, wheels or accessories.

6) Exceptions to the service

- a) If you request roadside assistance on more than two occasions where the cause of the breakdown is established by our contractors as being the exact same mechanical or electrical fault, a fee of €14 will be charged from your third call for assistance onwards.
- b) This roadside assistance service may be terminated by us at any time and with immediate effect, such termination being communicated to you verbally or by SMS, e-mail or fax and confirmed by letter sent to your last registered address.
- c) Our contractors may refuse to provide the service if your vehicle is located in or is to be towed to an area where the road surface is unpaved, can cause damage to the recovery vehicle or is dangerous.
- d) If, in our contractors' opinion, the task to repair the fault, or to have your vehicle towed, requires non-standard procedures, extra labour or specialist knowledge, or if access to the vehicle is limited by the quality of the road surface or other factors, they may quote a fee to provide the assistance service. If you agree to this, the fee must be paid before the service is provided.
- e) This service does not apply when your vehicle needs to be towed from one location to another
 - i) while in the process of being serviced or repaired.
 - ii) in order for it to be scrapped
 - iii) simply to change the location of where it is parked and/or garaged
- f) For reasons of safety our contractors will not carry out temporary repairs on the steering or braking systems of your vehicle, or on any safety components. If any of these parts are damaged your vehicle will be towed.
- g) The roadside assistance service is not applicable if your vehicle has a gross vehicle weight that exceeds 3499kgs.
- h) If our contractors have reason to believe that your vehicle has been involved in any illegal activities or is subject to a current police investigation, they have the option to refuse providing assistance.
- i) The roadside assistance service applies to your vehicle only and not to any trailers or caravans.
- j) If our contractors suggest that a part needs to be replaced for your vehicle to become mobile once again, they will quote a price for the part and you will have the option to pay for this part or else request that your vehicle is towed.
- k) Our contractors have the right not to provide the service if in their opinion this would put their vehicle or personnel in any danger.

- l) Our contractors will not be responsible for any damage caused to any low-hanging spoilers while your vehicle is being towed.

7) Transport between Malta and Gozo

If the vehicle is normally based in Malta and assistance is requested while it is in Gozo, or vice-versa:

- i) The fees payable to Gozo Channel by our contractors to send both their driver and recovery vehicle will be borne by you and are payable before the service is provided.
- ii) You or the authorised driver must accompany your vehicle if Gozo Channel accept to transport the disabled vehicle on the vessel without the need for the recovery vehicle to be present. If permission is not granted you will be required to pay the additional fee charged, currently amounting to €25.
- iii) The contractor's recovery vehicle will only queue to board the ferry only if it is towing your disabled vehicle.

8) Complaints

Our contractors are committed to providing the high standards of service required by GasanMamo Insurance Ltd. Should you feel that they have failed in this we ask you to first take up the matter with them. If you are still not satisfied with their response, we ask you to submit a complaint in writing to us providing the full details of the incident and copying us with any correspondence exchanges with our contractors. Please note any correspondence exchanged between us relating to such matters may be copied to our contractors.

**ALWAYS KEEP THE GMI ROADSIDE ASSISTANCE CARD WITH THE VEHICLE.
IF YOU ARE ASKED TO PAY FOR ANY SERVICE PLEASE OBTAIN A RECEIPT.**

Insurers:

GasanMamo Insurance Ltd
Head Office
Msida Road
Gzira

Contractors:

MET Road Assistance
Mile-End Service Ltd
Bone Street,
Mriehel