



GasamMamo Roadside Assistance Cover

The Roadside Assistance cover 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*. Please read carefully the following terms and conditions that are applicable to this cover.

IT IS IMPORTANT THAT YOU KEEP THE LETTER WE PROVIDED YOU WITH, SHOWING DETAILS OF YOUR MEMBERSHIP WITH IN YOUR VEHICLE AS MET MAY REQUEST TO VIEW IT AS PROOF.

Definitions

We/us/our	GasamMamo Insurance Ltd
Contractors/MET	MET Road Assistance
You	The policyholder or any authorised driver (as defined in the policy document)
Your vehicle	The vehicle shown on the schedule belonging to you
Disabled	When a vehicle is unable to be driven under its own power due to any mechanical or electrical failure or inoperability due to a collision.

1. General Terms & Conditions

- a. Your entitlement to the roadside assistance service will be valid only until the expiry date of your motor insurance policy. This entitlement is neither transferable nor refundable.
- b. Your vehicle must be maintained in a road-worthy condition and in good running order at all times.
- c. The roadside assistance service will be provided to you only when your vehicle is disabled

due to a mechanical or electrical failure, or as a result of an accident, excluding however fire, theft or attempted theft or vandalism.

- d. The service is limited to Malta and Gozo only. Please see Section 7 'Transport between Malta and Gozo' below for charges that may apply.
- e. 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 of your choice within Malta and Gozo. There may be instances where it is not practical for MET to attempt roadside repairs, and they have the right to decide that the best option is to tow your vehicle.
 - i) If this occurs between 8am and 6pm from Monday to Friday (but excluding public holidays), the vehicle will be towed to a repairer of your choice. It is your responsibility to ensure that the repairer can accept the vehicle. If you decide to have your vehicle towed to your home or another reasonable alternative location, you will be charged a fee of €25 for any subsequent towing.
 - ii) If MET tow your vehicle to your repairer who for any reason, refuses to accept the vehicle, a fee of €25 will be payable to tow the vehicle to another location and any other subsequent towing will also be at a fee of €25.
 - iii) Outside these hours, your vehicle will be towed to your home address or a reasonable alternative location and will be towed to the repairer of your choice without an extra charge on the next available working day.
- f. 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 representative and vehicle at a mutually agreed point. If you subsequently decide that you no longer require the service and/or you leave the site, you are required to inform MET accordingly. Failure to do so will result in a €15 fee being charged on your next call for assistance.
- g. 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.
- h. If you are unable to produce the roadside assistance letter that was issued with your policy, our contractors are entitled to request payment for the service prior to this being provided. A fiscal receipt will be issued and this payment will be reimbursed within a week directly by MET only after due verification of entitlement to the service has been established and upon the return of the fiscal receipt.
- i. 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 or Gozo.
- j. If your car has been involved in an accident that requires the attendance of the Police or Local Wardens, you are to call for roadside assistance only after you have been given clearance by them to move the vehicle. A fee of €15 will be payable if the MET recovery

vehicle arrives on site and is then required to wait until such clearance is given.

- k. You are entitled to receive free professional advice on any matter relating to your vehicle at the MET workshop if your vehicle has been involved in an accident.
- l. If your car has been towed as a result of the fact that it could not be driven due to mechanical or electrical failure or damage, or damage caused in an accident, you will not be entitled to receive further roadside assistance until repairs have been carried out in full.

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 no charge at the MET workshop.
- c. Our contractors reserve the right to charge a fee of €15 on the third call for assistance where the cause of the breakdown is related to battery failure. 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 MET can provide you with an emergency supply of fuel, for a value of €15 which you will have to pay on delivery. If you prefer your car to be towed instead you will become eligible to pay the standard towing fee.

If you request this service for a second time during the policy period, in addition you will need to pay a fee of €40.

4. Assistance to gain access to your vehicle.

If you accidentally lock your vehicle's ignition keys or devices used to gain entry and/or to operate your vehicle inside it you will be entitled to assistance from our contractors to gain access to the vehicle to recover the keys/device.

If you lose your vehicle's ignition keys or devices used to gain entry and/or to operate your vehicle our contractors will tow the vehicle to a destination of your choice within Malta and Gozo.

This service is provided at no charge only in respect of your first request. If you request this service more than once our contractors are entitled to charge a fee of €15 to be paid prior to the service being provided. In case the Vehicle cannot be opened due to dead lock devices and/or other modifications installed for security reasons, we can provide you with details of a professional locksmith who will be able to attend on the spot. Any fees charged by

the locksmith will be borne by you. You will need to provide your ID card as confirmation of the vehicle's ownership before using this service and you must be present at all times.

5. Tyre service

- a. Our contractors will replace a faulty wheel and/or tyre as long as a serviceable spare is provided by you. The requirement for a serviceable spare is waived if your vehicle did not include a spare wheel when purchased as new. Our contractors are entitled to charge a fee of €15 if the vehicle is not equipped with a roadworthy spare wheel, jack, locknut, and tools or, in the case of vehicles not originally supplied with a spare, without the original puncture kit or other continued mobility equipment supplied.
- b. If there is a problem with more than one tyre and/or wheel, your vehicle will be towed to the nearest tyre repair facility. This roadside assistance service does not include the cost to repair any tyres, wheels or accessories.
- c. If the vehicle is not equipped with a spare wheel, it will be towed to nearest tyre repair facility.
- d. There may be circumstances where it is dangerous to replace the wheel or where it is not practical to do so. At their discretion, MET may decide not to attempt to change the wheel and to tow your vehicle to the nearest repair facility.
- e. This service is free of charge for the first two call outs only, a fee of €15 will apply for every other call out in the same policy period.

6. Exceptions to the provision of 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 €15 will be charged from your third call for assistance onwards.
- b. MET reserves the right to make any subsequent calls for roadside assistance subject to the payment of a fee if in their opinion the condition of the vehicle is such that you are likely to incur more breakdowns. MET will advise you of this and will subsequently inform us.
- c. MET reserves the right to charge a fee of €25 on the 6th callout. You will be informed of this by MET after the 5th assistance, and we will be copied with such notice.
- d. 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.
- e. MET 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. It is at MET's discretion as to whether they offer to provide the service at a charge.
- f. If, in MET's opinion, the task to repair the fault, or to have your vehicle towed, requires non-

standard procedures, extra labour or specialist knowledge, the use of “dolly wheels” 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.

- g. If your vehicle is located in a basement garage or parking area to which access to the recovery vehicle is limited due to steep or narrow ramps, low ceilings or other similar factors, MET will do their utmost to provide some form of assistance, however they may ultimately not be able to provide the assistance service required at all. Should they manage to provide the service required, a fee of €30 and any parking fees relating to this situation are to be fully borne by you.
- h. 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.
 - iv) If the vehicle is not correctly licenced to be driven on a road, for instance, licence disc expired.
- i. For reasons of safety MET 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.
- j. The roadside assistance service is not applicable if your vehicle has a laden weight that exceeds 3499kg. When calling for assistance please inform MET if the vehicle is loaded with any goods. MET have the right to request that the any goods in your vehicle are unloaded prior to providing the roadside assistance service. In any case, MET will not be responsible for any damage caused to goods carried in the vehicle being towed. A fee of €15 is payable if the MET recovery vehicle arrives on site and is required to wait while the vehicle is unloaded.
- k. If MET 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.
- l. The roadside assistance service applies to your vehicle only and not to any trailers or caravans.
- m. 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.
- n. Our contractors have the right not to provide the service if in their opinion this would put their vehicle or personnel in any danger. No service will be provided if the driver is under the influence of alcohol or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
- o. Our contractors will not be responsible for any damage caused to any low-hanging spoilers or as a result of your vehicle having a modified suspension, while your vehicle is being towed.
- p. It is at MET’s sole discretion as to whether to accept to tow a vehicle that has already been

towed by another service provider in the same breakdown incident.

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 as well as an additional fee of €25 will be borne by you and must be paid before the service is provided.

- ii) The contractor's recovery vehicle will only queue to board the ferry if it will be boarding the first vessel that will depart.

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 MET. If you are still not satisfied with their response, we ask you to submit a complaint in writing or by email 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.

IF YOU ARE ASKED TO PAY FOR ANY SERVICE PLEASE MAKE SURE YOU ARE GIVEN A FISCAL RECEIPT.

Insurers:

GasanMamo Insurance Ltd
Head Office
Msida Road
Gżira GZR1405

Contractors:

MET Road Assistance
65, Mile-End Road
Hamrun HMR1717

1st March 2023