



GasamMamo Motorcycle Roadside Assistance Cover

The GasamMamo Motorcycle Policy provides you with the option of purchasing 24-hour breakdown assistance cover all over Malta and Gozo. If you have chosen this cover, the roadside assistance service will be provided by our contractor Spanner Motorcycle Towing. Please read carefully the following terms and conditions that are applicable to this cover.

Definitions

We/us/our

GasamMamo Insurance Ltd

Contractor/SPN

Spanner Motorcycle Towing (SPN)

You

The policyholder or any authorised driver (as defined in the policy document).

Your motorcycle

The motorcycle shown on the schedule belonging to the policyholder.

Disabled

When the motorcycle is unable to be ridden under its own power due to any mechanical or electrical failure or inoperability due to collision.

1. General Terms & Conditions

- a. If you have purchased roadside assistance cover your entitlement to the service will be valid only until the expiry date of your motorcycle insurance policy. This entitlement is neither transferable nor refundable.
- b. Your motorcycle must be always maintained in a road worthy condition and in good running order.
- c. The roadside assistance service will be provided to you only when your motorcycle is disabled due to a mechanical or electrical failure, or due to an accident, excluding however fire, theft or attempted theft or vandalism.
- d. 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 you or our contractor.
- e. The service is limited to making your disabled motorcycle 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.
 - i) If this occurs between 8am and 6pm from Monday to Friday (but excluding public holidays), the motorcycle will be towed to a repairer of your choice. It is your responsibility to ensure that the repairer can accept the motorcycle. If you decide to have your motorcycle towed to your home or another reasonable alternative location, you will be charged a fee of €30 for any subsequent towing.
 - ii) If our contractor tows your motorcycle to your repairer who for any reason, refuses to accept the motorcycle, a fee of €30 will be payable to tow the motorcycle to another location and any other subsequent towing will also be at a fee of €30.
 - iii) Outside these hours, your motorcycle 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 motorcycle, services will be rendered only in your presence. After requesting assistance from our contractor, please remain with your motorcycle until the SPN recovery vehicle arrives on site so that you may supervise proceedings. Alternatively, you may agree with the SPN service assistant to meet 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 SPN accordingly. Failure to do so will result in a €15 fee being charged.
- g. If you are unable to be present when SPN arrive on site due to the fact that you are required to undergo medical treatment our contractor will provide the service only if your representative accepts to sign the disclaimer on the Roadside Assistance Record Sheet which authorises SPN to provide the service without supervision.

- h. You are required to sign the Roadside Assistance Record Sheet for the service to be provided. You will be provided with a copy on site.
- i. Our contractor will do his 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.
- j. Our contractor can check instantly whether you have purchased Roadside Assistance cover or not. If this cannot be established our contractor is entitled to request payment for the service prior to this being provided. A receipt will be issued, and this payment will be reimbursed by us within three (3) working days after due verification of entitlement to the service has been established and upon the return of the receipt.
- k. If your motorcycle 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 motorcycle. A fee of €15 will be payable if the SPN recovery vehicle arrives on site and is then required to wait until such clearance is given.
- l. If your motorcycle runs out of fuel, our contractor can provide you with an emergency supply of fuel, for which you will have to pay on delivery. This service is free of charge only on your first request, and if you request this service more than once, our contractor is entitled to charge a fee of €25 to be paid upon delivery, in addition to the cost of the fuel.
- m. Only one person, being you or the authorised driver, will be allowed to ride in the SPN 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. Exceptions to the service

- a. If you request roadside assistance on more than three occasions, a fee of €30 will be charged from your fourthcall for assistance onwards.
- b. SPN reserve 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 motorcycle is such that you are likely to incur more breakdowns. You will be informed of this by SPN who will also copy us with such notice.
- c. 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.

- d. SPN may refuse to provide the service if your motorcycle is located in or is to be towed to an area;
 - i) which is considered as exposing the SPN vehicle or service assistant to danger; or
 - ii) where the road surface is unpaved, can cause damage to the recovery vehicle or is dangerous,

SPN may request that you move the motorcycle yourself to a safe area so that they provide the service.

- e. If your motorcycle is located in a basement garage or parking area to which access to the recovery motorcycle is limited due to steep or narrow ramps, low ceilings or other similar factors, SPN will do their utmost to provide some form of assistance, however they may ultimately not be in a position to provide the assistance service required at all. SPN have the right to request that you move the motorcycle to an accessible area so that they provide the service. Any car park fees relating to the recovery vehicle arising from this situation are to be fully borne by you.
- f. This service does not apply when your motorcycle needs to be towed from one location to another.
 - i) while in the process of being serviced or repaired; or
 - ii) in order for it to be scrapped; or
 - iii) simply to change the location of where it is parked and/or garaged.
- g. If SPN have reason to believe that your motorcycle has been involved in any illegal activities or is subject to a current police investigation, they have the option to refuse providing assistance.
- h. Our contractor has the right not to provide the service if in their opinion this would put their vehicle or service assistant in any danger. No service will be provided if you or the authorised driver is under the influence of alcohol or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
- i. It is at SPN's sole discretion as to whether to accept to tow a motorcycle that has already been towed by another service provider in the same breakdown incident.

3. Transport between Malta and Gozo

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

- i) The disabled motorcycle will be carried to or collected from the ferry embarkation or disembarkation point, as close as may be permitted by Gozo Channel,
- ii) Any fees payable to Gozo Channel relating to the carrying of the disabled motorcycle are to be borne by you,
- iii) You or the authorised driver must accompany your motorcycle.

4. Complaints

Our contractor is 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 SPN. If you are still not satisfied with their response, we ask you to submit a complaint by email or in writing to us providing the full details of the incident and copying us with any correspondence exchanges with our contractor. Please note any correspondence exchanged between us relating to such matters may be copied to our contractor.

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

Insurers:

Gasamamo Insurance Ltd
Head Office
Msida Road
Gżira

Contractor:

Spanner Motorcycle Towing
Triq il-Ballut
Attard