## Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V)

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)



## Private Car Road Side Breakdown Assistance

As part of your Private Car Comprehensive Policy with Allianz General Insurance Company (Malaysia) Berhad ("Us" or "We"), We are also offering you the additional services listed below:

- (i) Complimentary 24-hour breakdown towing of up to 150km (round trip)
- (ii) Minor Roadside repair

Territorial Limits: Within Malaysia only

## Important note and exclusions:

- 1. Where the breakdown towing service required exceeds 150km, you shall be responsible for paying the additional costs calculated at a rate of RM1.50 per additional KM. This rate may change according to prevailing market rates, subject to Our discretion.
- 2. Toll charges are excluded in the towing service.
- 3. We or Our service provider shall organize and pay for the labour cost for minor roadside repairs up to a maximum of two (2) hours per event.
- 4. You/The Authorised Driver shall be responsible for bearing the following costs:
  - (a) any cost incurred for spare parts required during the minor road side repairs; and
  - (b) the cost of repairs (including the cost of new or replacement parts) carried out at the workshop or service centre.
- 5. We or Our service provider shall not be required to provide the road side assistance services under the following circumstances:
  - (a) Where services are not organized or pre-approved directly by Us or Our service provider;
  - (b) Where cost of services is claimable under Section A-3 of Your Private Car Comprehensive Policy (e.g. towing cost in the event of an accident);
  - (c) If Your car is or has been modified for participation in rallies and racing or modified against government regulations;
  - (d) Where services are provided outside the stipulated territorial limits;
  - (e) Where You/the Authorised Driver and/or passenger(s) of Your car fail to take reasonable precautions against or to follow warnings of any intended strike, riot or civil commotion as may be disseminated via the mass media;
  - (f) While You/the Authorised Driver and/or passenger(s) of Your car is committing or attempting to commit any unlawful or illegal act or where Your car is used for any unlawful or illegal purposes;
  - (g) If Your car is a commercial vehicle;
  - (h) When the car keys are not available or locked inside Your car;
  - (i) When there is no mechanical part in Your car, for example, if there is no engine or transmission;
  - (j) Where towing of Your car is for the purpose of disposing it;
  - (k) Where towing of Your car is for the purpose of transferring Your car from one workshop to another;
  - (I) When there is no valid road tax disc displayed on Your car;
  - (m) Where towing is sought for Your car which was stolen but is subsequently discovered or found abandoned or where towing is sought for due to vandalism to Your car;
  - (n) Where Your car has been dismantled partially or fully in a workshop;
  - (o) Towing of Your car where the weight of Your car is greater than the weight capacity it was designed to accommodate as stated in Your car manufacturer's specifications;
  - (p) Towing of Your car where the registration number does not match the number registered with Us or Our service provider;
  - (q) If Your car suffers a mechanical breakdown and is immobilized on an unpaved road surface or on a road that is not gazetted road of the Malaysia, Singapore and/or Thailand road system; and
  - (r) If Your car requires the use of special equipment during the recovery.