



Terms and conditions

Real Insurance Road Care

On the road, driving hazards and motoring problems can occur. Real Insurance Road Care is a dedicated automotive assistance service for your vehicle and is provided by International SOS (Australasia), one of Australia's largest premium automotive assistance providers, 24 hours a day, 365 days a year Australia-wide.

Your checklist when calling for help

To access Real Insurance Road Care simply call us on 13 19 48. Have your vehicle details (VIN and registration number) and your contact telephone number on-hand. Confirm the location of your vehicle and provide a detailed description of the problem.

Safety first

If your vehicle has broken down in a hazardous location, please advise the operator when you call and ensure you are not exposed to danger from oncoming vehicles.

Stay with your vehicle

Once assistance has been called, it's vital that you remain with your vehicle. If our provider arrives at the scene of the breakdown and your vehicle is unattended, we will be unable to carry out any work and payment may be required for any subsequent callouts for the same incident. If you have to leave your vehicle for safety reasons, please advise our operator.

Real Insurance Road Care benefits and conditions

Automotive Assistance

We will arrange, where it is possible and safe to do so, most common Breakdown related problems to be rectified including inflation of a flat tyre, replacement of a flat tyre with the vehicle's serviceable spare and jump-starting of a flat battery. Where appropriate, this may also include providing practical tips or advice, on a reasonable endeavours basis, in relation to simple Vehicle operation, any safety warnings or lights that may appear or practical information regarding the Vehicle.

Minor Automotive Repairs

We will arrange for minor breakdown related repairs to be carried out where it is possible and safe to do so at the automotive. However, if major parts or factory diagnostic equipment are required, the vehicle will be transported to the nearest Authorised Repairer. The cost of repairs, including labour and any required parts, will be your responsibility.

Flat batteries

If your battery is flat we arrange for a jump start or coordinate a replacement battery if required. We do not cover the cost of the replacement battery but we can arrange the supply as part of our service.

Emergency fuel

If you run out of fuel we will arrange for the delivery of enough fuel to allow you to reach the nearest petrol station. If you drive an LPG fuelled vehicle, we will arrange for the towing of your vehicle to the nearest petrol station. The delivery is free, and the maximum value of fuel provided is \$10.

Flat tyres

If you have a flat tyre, we will arrange for it to be changed with the vehicle's serviceable spare wheel or transport the vehicle to an approved tyre outlet. Should additional services be required for any reason, these services would be at the driver's cost.

Lost or locked keys

Where the key has been lost or stolen, or has been locked inside the Vehicle, we will either arrange for the spare key to be delivered or arrange for a locksmith to attend.

In the event you insist the vehicle be broken into to recover keys locked inside the Vehicle, we will not, under any circumstances, be responsible for any loss or damage that occurs to the Vehicle as a result. Due to contractor limitations, this service may not be available in all cases.

All costs associated with this service will be your responsibility.

Towing

If the Vehicle cannot be mobilised on the roadside, we will arrange for your vehicle to be towed to the nearest repairer as soon as practical. Towing is provided free of charge up to 10 kilometres from the breakdown location within a capital city or major town. Please note that all additional towing costs and any repair costs are your responsibility.

What we don't cover

We do not cover vehicles that are:

- not in a roadworthy, well maintained condition or are unregistered
- unattended, unless organised at the time of arranging assistance
- not registered on our system
- over 2.5 tonnes
- involved in any way in any form of racing or motor sports
- modified, large or heavy enough to require a specialist or heavy haulage towing provider
- operating as taxis, limousines, rental or hire vehicles or for any other commercial use
- immobile in a workshop while being repaired or undergoing mechanical or electrical repairs at your premises
- located in a restricted access area except where we can enter the premises and you are willing to cover any associated costs
- located in an area that a two wheel drive recovery vehicle cannot access.

We do not cover service calls that are the result of:

- failure to use reasonable care
- failure to carry out regular preventative vehicle maintenance or inappropriate maintenance or repair, whether intentional, negligent or otherwise
- incorrect fuel or contaminated fuel added to the fuel tank
- owner or driver related faults
- failure to follow the instructions of the vehicle manufacturer, repairer or us
- non-genuine, inappropriate or incorrect fitting of parts or accessories
- accident damage, break-in or attempted break-in of your vehicle
- breakdowns that are associated with any attached caravan or trailer or their couplings.

We won't provide our service when:

- there are inadequate resources in the area you have broken down— for example there are no tow trucks or repairers available
- circumstances are beyond our control—such as extraordinary delays caused by extreme weather conditions, a severe accident or traffic congestion
- unexpected or disruptive events such as war, strikes, storms or other acts of God prevent us from assisting you.

Your responsibility for costs

You are responsible for all costs of parts, labour and any other associated costs relating to the management and repair of your vehicle after a breakdown whether the repairs are carried out by the nearest repairer or otherwise.

We will not be liable for any indirect or consequential loss or damage that arises from providing or failing to provide any of the benefits or services whether arising from negligence or otherwise. We assume no responsibility for any advice or assistance given by any independent service provider for the services rendered hereunder.

Definitions

The following words have these meanings throughout this document.

Accident: your vehicle is damaged by impact or collision of any nature, or attempted or successful theft or break-in of the vehicle.

Breakdown: a vehicle failure which has caused the vehicle to be immobilised or become unroadworthy or unsafe to drive in transit, due to mechanical or electrical fault. This can also include a flat tyre, flat battery, a vehicle that has run out of fuel or keys that have been locked in the vehicle or lost.

Nearest repairer: a repairer recommended by us to undertake workshop repairs to your vehicle.

Restricted access area: an area that is protected by security and/or other systems designed to prevent access to unauthorised people and includes areas which we do not have permission to enter (for example airports, sporting venues, protests, concerts and certain business premises).

Vehicle: the vehicle registered for the Real Insurance Road Care program.

We, Us, Our: International SOS

You, Your: the nominated person registered for the Real Insurance Road Care program or the driver of the vehicle.

Transfer or cancellation of your Real Insurance Road Care

This program is not transferable. If you sell your vehicle no refunds are available from International SOS.

Important information

These terms and conditions are current as at the date of printing but are subject to change without notice.

Real Insurance Road Care is provided by International SOS (Australasia) Pty Ltd. ABN 83 052 247 104 trading as International SOS. Real Insurance is a trading name of the Hollard Insurance Company Pty Ltd. ABN 78 090 584 473. AFSL 241436.