

Huddle Insurance Roadside Assistance

Terms and Conditions



On the road, driving hazards and motoring problems can occur. Huddle Insurance Roadside Assistance is a dedicated automotive assistance service for your vehicle; it is provided by Digicall Assist, one of Australia's largest premium automotive assistance providers, 24 hours a day, 365 days a year, Australia-wide.

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.

Need help?

To access Huddle Insurance Roadside Assistance, simply call us on:

 **1300 777 200**

Have the following information handy:

- ✓ **Your vehicle details** (and registration number)
- ✓ Your contact **telephone number**
- ✓ **The location** of your vehicle
- ✓ **A detailed description** of the problem

Huddle Insurance Roadside Assistance

Benefits and conditions



Automotive assistance

We will arrange, where it is possible and safe to do so, most common Breakdown related problems, 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, safety warnings or lights that may appear, or practical information regarding the Vehicle.



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 Your cost.



Lost or locked keys

Where the Vehicle's key has been lost or stolen, or has been locked inside the Vehicle, We will contribute \$50 to 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 it, 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.



Minor automotive repairs

We will arrange for minor Breakdown related repairs to be carried out where it is possible and safe to do so. 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 will 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.



Towing

If the Vehicle cannot be mobilised on the roadside, We will arrange for the Vehicle to be towed to the Nearest Repairer as soon as practical (up to 20km in a metro area, and up to 100km in regional areas). Please note that all additional towing costs and any repair costs are Your responsibility. Your policy entitles you to one tow per event from the point of Breakdown to the nearest Authorised Repairer. Any subsequent towing and associated costs will be Your responsibility.



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.

Huddle Insurance Roadside Assistance

What we don't cover

We do not cover vehicles that are:

- not in a roadworthy and well-maintained condition
- 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-related 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 in which 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, or other acts of god, prevent us from assisting You
- less than 48 hours has passed since You purchased or added Huddle Insurance Roadside Assistance to Your insurance policy
- Your vehicle has a pre-existing fault that has not been addressed after a previous service, or that occurred before Huddle Insurance Roadside Assistance was added to Your insurance policy

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.

Huddle Insurance Roadside Assistance 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 Huddle Insurance Roadside Assistance program.

We, Us, Our

Digicall Assist.

You, Your

The nominated person registered for the Huddle Insurance Roadside Assistance program or the driver of the Vehicle.

Transfer or cancellation of your Huddle Insurance Roadside Assistance

This program is not transferable. If you sell your vehicle, no refunds are available.

Important information

These terms and conditions are current as at the date of printing but are subject to change without notice. Huddle Insurance Roadside Assistance is provided by Digicall Assist Pty Ltd. ABN 92 152 605 340. Huddle Insurance Limited ABN 23 166 949 444, AFSL No. 451712.