

Welcome to RoadWise®

RoadWise® is your 24-hour motor vehicle breakdown service. It applies to the insured vehicle, not the driver, so it doesn't matter who is using it at the time.

All RoadWise® operators are skilled technicians and mechanics. To access their help, phone **0800 24 24 02** and simply quote your vehicle registration number.

Please take a moment to read through the full range of services covered by the RoadWise® programme.

With RoadWise®, assistance is just a phone call away, no matter what time of day or night it is.

The RoadWise® Programme is available to registered TOWER Insurance and Alliance Partner Customers in New Zealand, whilst travelling on gazetted roads trafficable via normal assistance recovery vehicles, provided the vehicle is well maintained and in a sound roadworthy condition.

Tear this card out and leave it in your car or in a safe place so you'll have easy access to the phone number should you need RoadWise.

We're just a phone call away

0800 24 24 02

RoadWise®



Exclusions

The RoadWise® programme excludes cover where any of the following occur or apply:

- vehicles being used for hire or reward at the time of the incident or event leading to the claim;
- vehicles used in motor racing, rallies, speed or duration testing or any practice thereof at the time of the incident or event leading to the claim;
- claims arising from loss or damage to the contents of the vehicle;
- claims arising from damage caused through forced entry in an attempt to recover locked keys, whereby the owner / driver has been fully briefed by RoadWise® staff or the provider in attendance, and the customer / owner / driver has subsequently agreed to indemnify RoadWise® against any damage caused during entry;
- claims arising from a recurring electrical or mechanical defect resulting from improper maintenance or servicing where a known fault and repair has been neglected;
- claims arising from any breakdowns resulting from or connected with the insured vehicle manufacturer's recall, where the service is required in respect of that recall;
- situation where the vehicle is disabled by floods, snow affected roads or is not accessible due to adverse conditions;
- vehicles being bogged in off road conditions and not easily accessible by normal two-wheel drive recovery vehicles*;
- vehicles being located off public roads (other than private residence);
- the recovery of trailered vehicles such as car trailers, boats, caravans and others;
- unattended vehicles;
- provision of services outside New Zealand;
- vehicles modified from the standard manufacturer's specification that have no modified certification issued by VINZ or LTSA, where a VINZ or LTSA certificate is required;
- vehicles other than those insured by TOWER Insurance under the policy with which this programme is issued;
- vehicles not displaying a current motor vehicle registration certificate and warrant of fitness where the absence of a registration or warrant of fitness has contributed to the circumstances leading to the claim.

*RoadWise® can provide assistance to vehicles not accessible by a two-wheel drive recovery vehicle, however in such cases, you will be responsible for all costs.

RoadWise® Programme

Terms & Conditions



Call **0800 24 24 02**

Agreement

In consideration of payment of the fee required for the RoadWise® programme, you have cover subject to the terms, conditions, exclusions and limits contained in this programme.

Cover is available only for the vehicle insured by TOWER Insurance.

Number of call outs

As you have selected this programme, you are covered for up to three call outs for the vehicle insured and during the period of insurance as detailed in your certificate of insurance, renewal certificate or endorsement certificate.

Should you need to use this programme more than three times during the period of insurance, the service will still be provided, but at your own expense. The entitlements of the programme will be reinstated on renewal of your insurance policy.

What you are covered for

Breakdown assistance

RoadWise® will rectify, where it is possible and safe to do so, most common breakdown related problems (e.g. flat batteries, out of fuel and minor repairs). Breakdown assistance is a nationwide service operating 24 hours a day, 365 days a year. In the event of a breakdown, just call **0800 24 24 02** for assistance anywhere in New Zealand.

Where major parts or factory diagnostic equipment are required, the vehicle will be transported to the nearest service provider. However, any costs incurred in the provision of this service, including parts, are at your own expense.

In the event that a service provider is not open or within close proximity of the breakdown, RoadWise® will arrange for the supply and fitting of emergency parts to mobilise the insured vehicle. Any parts utilised are at your expense.

Towing

If the insured vehicle suffers mechanical or electrical breakdown or failure (not accident) and RoadWise® is unable to easily mobilise it or the vehicle is not safe to drive, RoadWise® will transport the vehicle to the nearest available repairer or place of safety.

Emergency fuel

In the event of an emergency roadside situation, RoadWise® will arrange for either the delivery of an emergency supply of fuel where it is able to and where government regulations permit, or transport the vehicle to the nearest refuelling station. A maximum of five litres of fuel will be delivered per call out.

Lock outs

In the event that you are unable to obtain access to the insured vehicle due to loss of keys or the keys are locked in the insured vehicle, RoadWise® will assist in obtaining access to the insured vehicle by arranging for your spare key to be delivered to you or arranging for a locksmith to attend. Any labour, lost or stolen parts are at your expense.

In the event that the keys are locked inside the insured vehicle and you insist the vehicle be broken into, neither RoadWise® nor the service provider will, under any circumstances, be responsible for any loss or damage that occurs to the vehicle as a result. Due to service provider limitations, this service may not be available in all cases.

Flat tyres

When a tyre on the insured vehicle is damaged, RoadWise® will fit your vehicle's spare tyre provided that it is serviceable and roadworthy. Where the spare tyre is not serviceable or roadworthy, a tow under the terms of the programme may be provided. However, any parts are at your expense.

Flat batteries

RoadWise® will cover the cost of any labour to facilitate the roadside repair of batteries. A jump-start will be provided by RoadWise®, along with any other reasonable practicable assistance to start the vehicle.

Where the vehicle cannot be restarted, a tow may be provided. However, any parts, including the replacement battery, are at your expense.

Technical advice

Telephone technical advice will be provided by the RoadWise® operators in relation to the vehicle operation, any safety warnings or lights that may appear or technical and mechanical information regarding the insured vehicle.

Accident, break-in or theft coordination and towing

Where the insured vehicle has been involved in an accident, break-in or theft, RoadWise® will arrange to transport the vehicle to a service provider. Whilst RoadWise® can arrange the towing, all associated costs will be at your expense or it may be covered by your motor vehicle insurance policy.

Emergency contact

In the event of a breakdown or accident, RoadWise® can connect your call through to family members, friends or business associates to notify them of any possible delays. Alternatively, you may request RoadWise® to notify these people on your behalf.

Parts and service locator

Whilst travelling away from your local area, RoadWise® can assist you with locating your closest appropriate repairer or service station.

Call RoadWise®
for 24-hour motor vehicle
breakdown assistance

