

ROAD ASSISTANCE COVERAGE CLAUSE – SILVER

The Insured understands and agrees that the service shall be administered by the appointed ‘Gulf Assist B.S.C.’ (hereinafter referred to as the ‘Assistance Company’) which alone shall arrange to respond to Road Side Assistance service request from the Insured and further that the decision with regard to the entitlement of an Insured for this service shall be at the sole discretion of the Assistance Company. This service needs to be availed directly from the Assistance Company by the Insured and the Assistance Company shall not reimburse the Insured for any costs that are incurred by the Insured for any reason.

The Insurers shall not be liable under any circumstances to offer services or reimburse costs associated with any Road Side Assistance Coverage offered under this Extension.

DEFINITIONS for the purposes of this Clause

Assistance Company: means Gulf Assist B.S.C. (Kingdom of Bahrain)

The Insured means: the Insured named in the Schedule.

Insured Person means:

- a) the Insured
- b) the Authorised Driver of the Insured Motor Vehicle.

Insured Motor Vehicle means: The vehicle so designated in the Schedule provided that such vehicle:

- a) is not used for public transport of persons or merchandise, or for hire with or without driver.
- b) does not exceed 3,500 kilograms in weight.

Breakdown means: Sudden and unforeseen electrical or mechanical failure, causing the Insured Motor Vehicle to be immobilized or unfit to be driven.

Accident means: Road traffic accident, loss, damage or destruction by fire, causing the Insured Motor Vehicle to be immobilized or unfit to be driven.

Geographical Area: means onshore within The State of Qatar

ROAD ASSISTANCE COVERAGE

Consequent upon an Accident or Breakdown involving the Insured Motor Vehicle occurring on Road during the course of a journey, the Assistance Company on being notified by the Insured Person, shall subject to the Conditions and Exclusions herein, provide the Insured Person with Assistance specified hereunder, provided that such Accident or Breakdown does not occur outside the Geographical Area specified in respect of this Clause.

The Assistance Company WILL NOT BE OBLIGATED to provide any Assistance in situations where the provision of Assistance:

- a) is impossible due to the circumstances applying or prevailing when the Assistance is required. (beyond the control of Assistance company)
- b) would endanger the lives of persons intending to provide the Assistance.

ASSISTANCE

The Insured Person is required to first contact the Assistance Company on the Telephone Number(s) mentioned on the Schedule in respect of this Clause and submit the necessary identifications and

information relating to the Assistance as may be requested by the Assistance Company in respect of the Insured Motor Vehicle.

On-Site Repair

In the event of Accident or Breakdown immobilizing the Insured Motor Vehicle, the Assistance Company will arrange a Mechanic for on-site (on road side) repairs paying for the labour and travelling expenses of the Mechanic to the location provided such repairs are estimated by the Assistance Company to not require more than 30 minutes. The Insured Person shall pay for the costs of all materials (including replacement parts, spares and consumables) and any costs of supply of such materials to the location.

Towing

In the event of Accident or Breakdown immobilizing the Insured Motor Vehicle, the Assistance Company will arrange to tow or transport the Insured Motor Vehicle to the nearest repairer. The cost of such Assistance shall not exceed US\$ 150 and any additional costs required to be incurred shall be borne by the Insured Person.

Removal

In the event of Accident or Breakdown resulting in the Insured Motor Vehicle overturning or falling down a slope, the Assistance Company will arrange its removal. The cost of such Assistance necessitating the use of a crane shall not exceed US\$ 150 and any additional costs required to be incurred shall be borne by the Insured Person.

Fuel delivery

If the Insured Motor Vehicle be immobilised on Road due to lack of fuel, the Assistance Company will arrange to reach to the location the necessary quantity of fuel required by the Insured. The Insured Person shall pay for the cost of such fuel.

Battery Charging

If the Insured Motor Vehicle be immobilised because of its battery being low on charge, the Assistance Company will arrange for the battery to be recharged at the location.

Locksmith Service

If the Insured Motor Vehicle cannot be accessed due to the keys being locked inside the vehicle, the Assistance Company will arrange for a Locksmith to open the vehicle door. The Assistance Company shall pay for the Locksmith's labour charges and travel expenses to the location.

Replacement of Punctured/ Flat Tyre

If the Insured Motor Vehicle be immobilised due to a punctured / flat tyre, the Assistance Company will arrange for a Technician to replace it with the spare wheel available within the Insured Motor Vehicle. The Assistance Company shall not arrange for the spare wheel or any other parts or materials or repairs required as part of this Assistance.

CONDITIONS

- 1) All contact and information shall be given by telephone on the number(s) mentioned on the Schedule in respect of this Clause.
- 2) In the event of any claim, the liability of the Assistance Company shall be conditional on the Insured Person claiming Assistance having complied with and continuing to comply with the terms of this Clause.

- 3) In the event of an Accident or Breakdown for which Assistance is being sought, the Insured Person shall:
- take all reasonable precautions to minimize the loss.
 - as soon as possible, contact the Assistance Company to notify the claim stating the Assistance required.
 - freely provide the Assistance Company with all relevant information as may be required.
 - make no admission of liability or offer promise of payment of any kind to any person.
 - furnish to the Assistance Company such additional information including the Police report and the certificate issued by the Repairer (on the damages and the time required for repairing such damages).
- 4) Should at the time of an Accident or Breakdown, there be another insurance or assistance facility in force covering the same Assistance as provided in this Clause, the Assistance Company shall not be liable to contribute more than its rateable proportion of its own cost in respect of any Assistance which would otherwise extended under this Clause.

EXCLUSIONS

The following are excluded from the scope of Assistance:

- Any Assistance arranged by or on behalf of the Insured Person without the prior authorization of the Assistance Company.
- The costs of repair/ reinstatement of any and all damage to the Insured Motor Vehicle or any liability arising from the Insured Motor Vehicle.
- Indemnity available under any other cover of the Motor Insurance Policy of the Insured Motor Vehicle.
- Costs associated with routine or periodic maintenance of the Insured Motor Vehicle.
- Motorway charges and bridge tolls; traffic fines and penalties of every nature.
- Consequential loss of any kind.
- Claims associated directly or indirectly with:
 - fraudulent acts by the Insured Person or any other person seeking to Claim under this Clause.
 - any deliberate act of the Insured Person
 - extraordinary phenomena such as floods earthquakes volcanic eruptions unusual cyclonic storms falling astral bodies or meteorites EXCEPT sand storm and hail storm.
 - contravention of Road or Traffic Laws or Regulations (including regulations relating to the carriage of persons animals or objects in the vehicle) which in whole or in part contributed to the Accident or Breakdown giving rise to the Claim.
 - fuel, mineral essences or other flammable, explosive or toxic materials transported in the Insured Motor Vehicle.
- The Exceptions listed in the Schedule and the Motor Insurance Policy of the Insured Motor Vehicle.
