

What you're not covered for

If any of these apply to your vehicle, it isn't covered by the RoadWise programme. So if you make a call-out, you'll need to pay the costs yourself.

If you haven't paid a RoadWise fee for the vehicle

There is no cover for the broken down vehicle if it's:

- not currently insured by Trade Me Insurance, and
- not part of the RoadWise programme.

If you have more than one vehicle insured with us, you must pay a RoadWise fee for each vehicle that you want covered by RoadWise.

If your vehicle is used in certain ways

There is no cover for your vehicle if, when it broke down, it was being used for:

- hire or reward
- racing, rallies, speed or duration testing, or anything similar.

If your vehicle isn't roadworthy

There is no cover for your vehicle if:

- it broke down because a known fault was neglected or not fixed properly
- it broke down because of a fault connected with a manufacturer's recall
- it doesn't have a current motor vehicle registration certificate and/or warrant of fitness, and the lack of these contributed to the breakdown
- it's been modified from the standard manufacturer's specification and has no modified certification issued by VINZ or LTSA (if one is required).

If your vehicle is a trailer

There is no cover for your vehicle if it's a trailer, such as a car trailer, or a trailered vehicle such as a boat or caravan.

If your vehicle is unattended

There is no cover for your vehicle if it's damaged while you're not with it (for example, if someone crashes into it while you're in the shops). Instead, you should call 0800 800 444 to make a claim on your insurance policy and we'll arrange a tow as part of your claim.

You must be with your vehicle at the time the RoadWise service is provided. Any additional services to re-attend the breakdown will be at your own cost.

If your vehicle gets into certain places or situations

There is no cover for your vehicle if:

- it's bogged down in off-road conditions*
- it's stuck because of floods, snow, or other difficult conditions
- it's not on a public road (but it is covered if it's on a private residence)
- it's not in New Zealand.

*We can still help, but you'll need to pay the costs.

If we cause damage that you've agreed to

There is no cover under your car insurance for damage to your vehicle caused by forced entry where the customer, owner or driver has agreed to indemnify RoadWise against this damage (for example, if you agreed for a window to be broken to retrieve keys).

RoadWise® programme

24-hour vehicle breakdown service

Call RoadWise on **0800 24 24 02**



Welcome to RoadWise®

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

Once you've signed up with RoadWise, the vehicle you've insured with Tower Insurance is covered by our programme.

There's a 48-hour stand down period from the time you sign up until you can use RoadWise. If you need immediate assistance you can still call, but you'll need to pay the costs of the service. To use RoadWise, your vehicle must have no known defects at the time of joining RoadWise and must display a current Warrant of Fitness (WOF).

See your insurance certificate for details of the vehicle that's covered and the period it's covered for.

Please read this brochure carefully to find out what you are and aren't covered for.

With RoadWise, help is just a phone call away.

Our RoadWise team can assist you no matter what time it is or where you are in New Zealand.

Just call 0800 24 24 02 and let us know your vehicle rego. We'll send someone to you as soon as possible.

You're covered for three call-outs

While your vehicle is covered by RoadWise, you can make up to three call-outs (one call-out per event).

If you need to make more call-outs, we'll still provide the service, but you'll need to pay the costs.

Every year you renew your insurance policy and RoadWise, you'll get three more call-outs available to you.



What you are covered for

We'll sort out most common breakdown problems. For example, we can jump-start a flat battery, supply fuel if you run out, change your tyre with your usable spare or tow you if needed.

If major parts or factory diagnostic equipment is required, we'll take your vehicle to the nearest service provider. You'll need to pay for any repair costs, including parts.

If a service provider isn't available near where you've broken down, we'll tow you to a place of safety.

If you want us to tow your vehicle beyond the nearest place of safety or repair (for example, your home), you'll need to pay the additional cost quoted by the service provider.

Vehicle breakdown

If your vehicle has a mechanical or electrical breakdown and isn't safe to drive, we'll tow it to the nearest repairer or a safe place.

If you can't drive your vehicle because it's been involved in an accident, break-in, or had parts stolen, we'll arrange a tow as part of your insurance policy, not RoadWise. Call us on 0800 800 444 to make the claim on your car insurance policy with Trade Me Insurance.

Emergency fuel

If you run out of fuel on the roadside, we'll bring up to five litres of fuel or we'll tow your vehicle to the nearest place you can fill up - depending on where you are and what's allowed by government regulations.

Flat batteries

We'll do our best to restart your vehicle at the roadside. If we can't restart it, we'll tow you to the nearest service provider or place of safety. You'll need to pay for any parts and labour costs, including the replacement battery.

Lock outs

If you lose your keys or lock them in your vehicle, we'll get your spare key to you (with your permission) or a provider will attempt to gain entry to your vehicle to recover your keys. If we need to arrange for a locksmith to cut new keys or locks, you'll need to pay the cost of any locksmith services.

If you ask us (or the service provider) to break into your vehicle, you agree that we (or the service provider) are not responsible for any damage. In some cases, breaking in may not be an option.

Flat tyres

If you get a flat tyre, we'll fit your vehicle's spare tyre as long as it's roadworthy. If your spare tyre is not inflated, is damaged or has security nuts fitted with no removal tool, we'll tow you to the nearest service provider, but you'll need to pay the tow cost. You'll also need to pay for any parts and labour costs. We can arrange to fit a new tyre at the roadside but you'll need to pay the cost.

Technical advice

We can provide advice over the phone on things like vehicle operation, any safety warnings or lights that you're not sure about, or technical and mechanical information. Advice provided over the phone is free and doesn't count towards your call-outs.

Emergency contact

If your vehicle breaks down or has an accident, we can connect your call to a family member, friend or workmate so you can let them know. We can also call these people on your behalf.

Locating parts and services

If you're travelling far from home, we can help you find the closest repairer or service station.

Just call **0800 24 24 02** for assistance anywhere in New Zealand