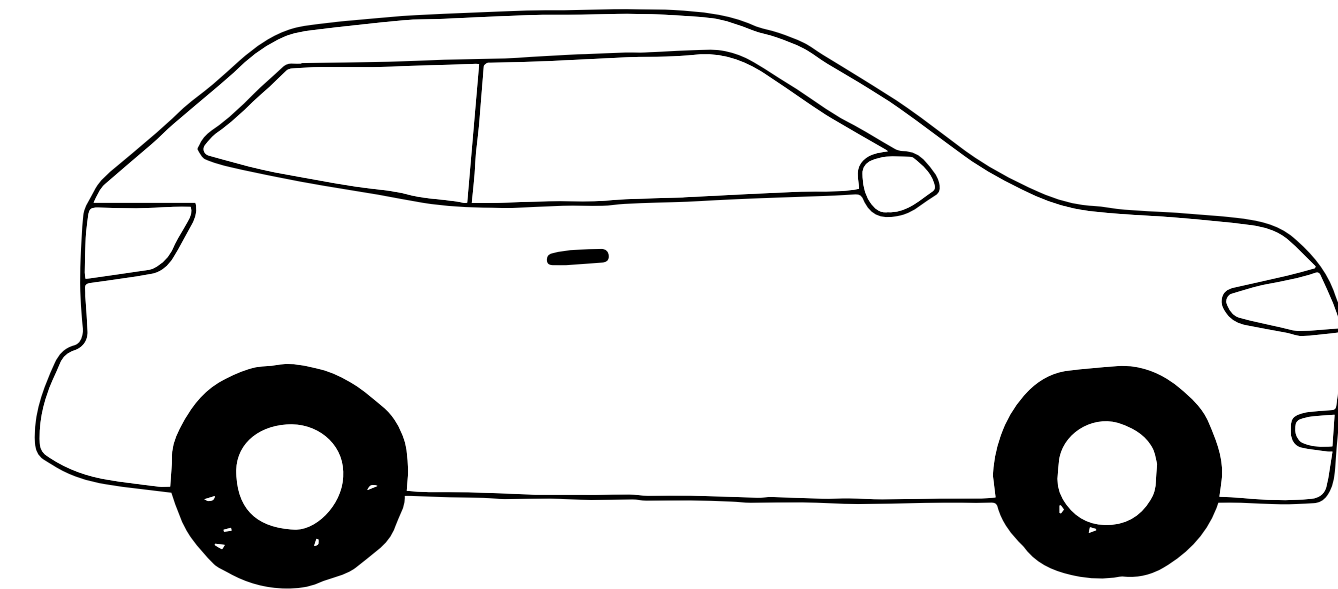




ahm roadside assistance

Terms and Conditions

Roadside assistance makes life easier if you have car troubles or an unexpected event on the road. ahm roadside assistance is dedicated automotive assistance for your car, 24 hours a day, 365 days a year. It's provided by Allianz Global Assistance, one of Australia's largest automotive assistance providers.



A. General Information

These terms and conditions describe the terms of the Customer's roadside assistance membership.

A.1 Roadside Assistance Membership

Membership period: the ahm roadside assistance membership starts when the Customer's ahm car insurance starts and ends when that ahm car insurance expires as stated on the Customer's Certificate of Insurance, unless otherwise advised by ahm.

A.2 Roadside Assistance Provider

Roadside assistance under the ahm roadside assistance membership is provided by AWP Australia Pty Ltd ABN 52 097 227 177 trading as Allianz Global Assistance. Allianz Global Assistance will provide the services on the terms and conditions set out below.

B. How to contact us?

Need help?

Call us on:

 **1300 518 049**





















Please have the following information ready:

- the Vehicle registration number
- the exact location of the Vehicle
- a contact telephone number
- a description of the problem.

Please stay with the Vehicle if it is safe to do so. If We arrive at the breakdown location and the Vehicle is unattended, We may be unable to carry out any work and payment may be required for any subsequent callouts to assist with the same incident.

C. Summary of Events & Services

Included Events

What is included?			
 Breakdown		 Electric Vehicle out of Charge	
 Flat Battery		 Key Issues	
 Flat Tyre(s)		 Bogged Down Vehicle	 Coordination only, At Your cost
 Lack of Fuel		 Accident and Related Events (Accident, Fire, Vandalism, Climate Events)	 Coordination only, At Your cost
 Other Fuel Problems	 Coordination only, At Your cost	 Theft and Related Events	 Coordination only, At Your cost

Please see Section E.2 for definitions of Events.

The services provided and their limits are shown in the following table:

Service	Conditions & Limits*
Roadside Repair & Towing	<ul style="list-style-type: none"> • on the spot assistance • replace battery at Your cost • small technical expenses up to \$20 (inc. GST) • towing to the nearest Authorised repairer, tyre outlet or petrol station up to 100 km, but no more than 50 km in Metropolitan Areas • storage until repairer opens • Bogged Down Vehicle rescue at Your cost • Specialist Rescue at Your cost • towing of attached Caravan or Trailer up to 100 km, but no more than 50 km in Metropolitan Areas • Lack of Fuel: up to 10L, up to 2 occasions per year or towing up to 100 km, but no more than 50 km in Metropolitan Areas • locksmith up to a value of \$150 • Taxi to follow the Immobilised Vehicle or obtain spare key: \$80 (inc. GST)

*Limits apply per Service, Event and length of time. Please see Section D and F for details.

D. Geographic Scope

The ahm roadside assistance is available on public roads trafficable by a two-wheel drive recovery vehicle in mainland Australia, Tasmania, Phillip Island, North Stradbroke Island, Moreton Island, Fraser Island, Bribie Island and Kangaroo Island or an island that is trafficable by a two-wheel drive vehicular bridge (excludes ferries). If Our services incur ferry or oversea transport costs, You will be responsible for such extra costs.

E. Definitions

E.1 General Definitions

Some words and phrases have specific meanings and are defined within the terms and conditions. For easier reading, they are formatted with capital letters.

Authorised repairer

An ahm repairer which has been authorised by ahm to perform temporary repairs to mobilise the Vehicle after a breakdown.

Caravan or Trailer

Caravan or trailer not exceeding 3,500 kg (including load), and less than 7 metres in length, or 3 metres in height, or 2.3 metres in width.

Customer

The member of the ahm roadside assistance program. In these terms and conditions, Customer is also referred to as You or Your (where applicable).

Event

Any event as defined in Section E.2 Definitions of Events, which entitles You to ahm roadside assistance services.

Home

The Customer's permanent, fixed home address for legal and tax purposes in Australia.

Immobilisation of the Vehicle

Any event causing the Vehicle to be immobilised, or unsafe to drive, on public roads. In these terms and conditions, **Immobilised Vehicle** and **Vehicle is Immobilised** have corresponding meanings.

Metropolitan Areas

Sydney, Brisbane, Melbourne, Adelaide, Perth and Gold Coast.

Vehicle

Private motor vehicle not exceeding 3,500 kg for use on public roads, registered in a state or territory in Australia and registered under the membership. Vehicles when used for commercial transportation of persons or public emergency services purposes such as taxis, rideshare services, ambulances, rental cars, driving schools and hearses are excluded.

We, Us or Our

Allianz Global Assistance and its employees, agents, contractors, service providers and related companies. Assistance provider organising all assistance services after an Event.

You or Your

The authorised driver including all non-paying passengers of the Vehicle up to the maximum number of passengers permitted by applicable laws. Hitchhikers are excluded. You or Your is also referred to as the Customer (where applicable).

E.2 Definitions of Events

Breakdown

- Any sudden and unexpected mechanical, electrical, hydraulic or electronic failure, which results in the Immobilisation of the Vehicle, including flat battery.

Accident and Related Events

- **Vehicle Accident**
Any sudden unforeseen and involuntary event, collision, impact against a fixed or moving object or crash which results in the Immobilisation of the Vehicle.
- **Fire**
Heat or flame which damages the Vehicle and results in its Immobilisation.
- **Vandalism**
Any breakage or damage to the Vehicle by a third party which results in its Immobilisation.
- **Climate Events**
Any event due to a natural disaster such as hail, flood, storm, hurricane, rain, sleet, snow, wind, lightning or other similar event when not officially declared as a natural disaster and which results in the Immobilisation of the Vehicle.

Pilot Errors

- **Lack of Fuel**
Fuel shortage which results in the Immobilisation of the Vehicle.
- **Other Fuel Problems**
Wrong fuel, frozen fuel or polluted fuel, which results in the Immobilisation of the Vehicle.
- **Electric Vehicle out of Charge**
Electric motive power battery charge depletion, which results in the Immobilisation of the Vehicle.
- **Flat Tyre(s)**
Deflation of one or more tyres, which results in the Immobilisation of the Vehicle.
- **Key Issues**
Vehicle keys that are locked in the Vehicle, damaged, malfunctioning, lost or stolen and which results in the Immobilisation of the Vehicle.
- **Bogged Down Vehicle**
Vehicle stuck in the sand, snow or mud resulting in the Immobilisation of the Vehicle. The Vehicle must be trafficable by a two-wheel drive recovery vehicle without using specialist equipment.

Theft and Related Events

- **Theft of Vehicle**
The Vehicle has been stolen.
- **Attempted Theft and Theft of Parts**
Theft or damage of Vehicle parts or equipment, which results in Immobilisation of the Vehicle at the breakdown location.

F. Assistance Services

If the Vehicle is Immobilised due to any Event defined in Section E.2, We will provide roadside assistance services within the limits and conditions mentioned for each service described below and summarised within Section C.

F.1 Roadside & Towing Assistance

Please note for all services described in Section F.1: roadside assistance costs for Accident and Related Events, Bogged Down Vehicle, Other Fuel Problems and Theft and Related Events will be Your responsibility.

F1.1 Roadside Repair

If the Vehicle is Immobilised due to any included Event in Section C, We will provide roadside assistance wherever possible in order to determine the fault and, if possible, conduct a roadside repair on the spot to enable the Vehicle to be safely driven again.

We will jump-start the flat battery or replace the battery if required with the battery replacement being at Your cost.

We will bear the cost of small technical expenses such as bulbs, fuses or a puncture repair kit used to fix the Vehicle on the spot if the Vehicle does not already contain these items up to \$20 (inc. GST).

F.1.2 Towing & Recovery

If the Vehicle is Immobilised due to any included Event in Section C, and the Vehicle cannot be repaired on the spot, Our roadside assistance provider will transport the Vehicle to the closest Authorised repairer or tyre outlet up to 100 km, but no more than 50 km in Metropolitan Areas.

- **Caravan or Trailer attached**
If the Immobilised Vehicle is towing a Caravan or Trailer, We will transport the Caravan or Trailer with the Vehicle to the nearest Authorised repairer or to a place of safety up to 100 km, but no more than 50 km in Metropolitan Areas.
- **Storage**
If the repairer to which the Vehicle is to be towed is closed (e.g. outside normal business hours), We will transport the Vehicle to a secure parking or storage facility. We will then transport the Vehicle to the Authorised repairer the next working day. A towing limit of up to 100 km, but no more than 50 km in Metropolitan Areas applies.

- **Bogged Down Vehicle**

We will recover the Vehicle from a bogged situation at Your cost where reasonable and safe access is trafficable by a two-wheel drive recovery vehicle and no other specialist equipment is necessary.

- **Specialist Rescue**

If a specialist vehicle (e.g. 4WD) or specialist equipment (e.g. use of crane) is required, We will recover the Vehicle at Your cost.

- **Taxi to follow the Immobilised Vehicle**

If the Vehicle is towed and You are unable to travel in the recovery vehicle, We will provide one single taxi ride up to \$80 (inc. GST) to e.g. follow the Immobilised Vehicle.

- **Lack of Fuel**

If the Vehicle runs out of fuel, We will provide sufficient petrol or diesel fuel (up to 10 litres per occasion, up to 2 occasions per year) or tow the Vehicle to the nearest petrol station up to 100 km, but no more than 50 km in Metropolitan Areas. If You have an LPG fuelled vehicle, We will tow the Vehicle to the nearest petrol station up to 100 km, but no more than 50 km in Metropolitan Areas.

- **Electric Vehicle out of Charge**

We will tow the Vehicle to the nearest charging point, the nearest Authorised repairer or to the Customer's Home, whichever is the closest within 100 km, and within 50 km in Metropolitan Areas.

F.1.3 Key Recovery

If the Vehicle is Immobilised because the key is stolen, lost, damaged, malfunctioning or left inside the Vehicle, We will organise one single taxi ride to enable the spare key to be collected up to a value of \$80 (inc. GST).

If the key is locked in the Vehicle, the attending technician or locksmith may gain access to the Vehicle (once a consent and indemnity form has been signed by the Customer) to retrieve the key. We will provide for a locksmith up to a value of \$150 (inc. GST). If We are not able to gain access, the services and limitations of storage and towing under Section F.1.2 Towing & Recovery will apply.

G. Limitation of Liability

In the event of an emergency, call 000. We are not an emergency services provider.

We will not be responsible for any failure to provide assistance services to You as a result of a force majeure event including civil or foreign war, revolution, political instability, reprisal, embargo, economic sanction, protest, riot, sabotage, terrorism, strike, seizure or constraint by public force, government restriction, explosion, nuclear or radioactive effect, natural disaster or pandemic or epidemic or other similar unforeseeable events beyond Our reasonable control.

We cannot provide any services in circumstances which may contravene applicable laws in the relevant state or territory in Australia. Our services are subject to service providers being reasonably available in the vicinity of the breakdown location.

We will only be liable for the assistance services which We provide under these terms and conditions. We will not be responsible for any acts or omissions of Our service providers where Our service providers provide services to You outside of these terms and conditions.

H. Exclusions and Limitations

The roadside assistance membership does not include any of the events stated in this Section H.

We will not be obliged to assist You in the event of a request for assistance caused by, arising from or in connection with the following:

- costs incurred by You without Our prior agreement or costs which are not specified as being provided by Us under these terms and conditions;
- any costs where You have not provided an original invoice or certified copy of an invoice at Our election acting reasonably;
- You organising any of the services detailed in these terms and conditions without first receiving authorisation from Us and an incident number;

- the use of drugs or narcotics not prescribed by a medical practitioner or the abuse of alcohol;
- Your intentional acts of fraudulence, negligence or dishonesty;
- the Immobilisation of the Vehicle outside the Geographic Scope or the membership period;
- the Immobilisation of the Vehicle during an event, race or motorised competition (or its tests) while You are a competitor in that event;
- costs of replacement parts unless specified as being provided by Us under these terms and conditions;
- costs that would normally be payable by You, such as fuel or toll charges except where specified in these terms and conditions as being provided by Us;
- costs for Specialist Rescue or costs incurred by Us where the Immobilisation of the Vehicle occurred on a road that is not a public road and the Vehicle is not accessible using our standard recovery equipment unless specified in these terms and conditions;
- the Vehicle not being kept in a roadworthy condition or not being serviced according to the manufacturer's recommendations. We reserve the right to request proof of servicing acting reasonably;
- Immobilisation of the Vehicle as a result of a product safety recall;
- the Vehicle is Immobilised in a workshop undergoing repairs or is undergoing mechanical or electrical repairs at Home;

- if the Customer hasn't fixed a fault that was the subject of a previous callout in the last 28 days. It is the Customer's responsibility to carry out a permanent repair as soon as possible after We provide any temporary repairs at the breakdown location;
- failure by You to comply with applicable laws in Australia;
- failure by You to comply with reasonable instructions provided by Us or Our service providers.

I. General Provisions

I.1 Jurisdiction

The governing law of this roadside assistance is the laws of Queensland, Australia. Any legal proceedings in relation to roadside assistance may be raised by either party in a court of competent jurisdiction in Australia.

All communications and documentation in relation to this roadside assistance will be in English.

I.2 Australian Consumer Law

Despite anything contained in these terms and conditions, the Australian Consumer Law (ACL) gives you statutory rights including guarantees and remedies that cannot be excluded or modified by these terms and conditions.

The ACL guarantees and remedies include (depending on the type of failure, fault or defect) repair or replacement, a refund, compensation for reasonably foreseeable loss or damage, or a resupply of the goods or services if the goods or services do not meet the standards required by the ACL.

I.3 Privacy

We collect your personal information

Your privacy is important to us. To offer, quote, and provide you with our products and services, we, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as 'Allianz Global Assistance', collect, store, use, and disclose your personal information including sensitive information. We usually collect it directly from you but sometimes from others such as motor dealers and vehicle providers, our agents, vehicle hire companies, vehicle manufacturers, and towing contractors. We are responsible for ensuring your personal information is used and protected in accordance with applicable laws including the Privacy Act 1988. Personal information we collect includes your name, address, date of birth, email address, motor vehicle registration and vehicle identification number, vehicle owner details, and sometimes your bank account details, as well as other information we collect through devices like 'cookies' when you visit our website such as your IP address and online preferences.

Uses and Purposes of collection

We use your personal information primarily to offer, quote, and provide our products and services (including renewals) including roadside assistance, and other assistance services. We also use it to manage your and our rights and obligations in connection with any such products and services you have obtained or about which you have inquired. For instance, we use it to contact tow truck providers, roadside assistance providers, and others with whom we engage to provide roadside assistance services to you. We may also use it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, investigations into suspected fraud or other unlawful activities, liaison with other insurers and insurance reference bodies, and for other purposes where permitted by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Disclosure to third parties

Your personal information may be disclosed to others depending upon the particular circumstances, such as to third parties who assist us to carry out the above activities under the 'Uses and Purposes' heading above, both inside and outside of Australia. This includes claims management providers, insurers, investigators, roadside assistance and towing providers, vehicle manufacturers and dealers, overseas data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, your agents and vehicle manufacturer

or provider, insurance reference bodies in the case of suspicious claims or credit card transactions, and our related and group companies including Allianz Australia Insurance Limited. Some of these persons and entities to whom we may disclose your personal information, assist us to provide our products and services and to improve our business, and may be located in overseas countries including in Europe, the UK and Ireland, Asia, and other countries where Allianz Group has a presence. We also, where necessary, may disclose your personal information to Government Departments as well as to regulatory bodies.

Promotional material

We may, where permitted by law or with your consent, contact you by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from us, our related companies, as well as offers from our business partners that we consider may be relevant and of interest to you. Where we contact you with such offers, you can withdraw your consent at any time by calling us on 1800 023 767 or by contacting us – see below.

Providing us with personal information of others

When, in connection with one of our products or services you provide personal information to us about another person or you receive personal information from us about another person (such as when you are the primary person entitled to roadside assistance but another person is driving the Vehicle), we rely on you to have first obtained the other person's consent for you to

provide and receive their personal information, and we rely upon you to make them aware of the matters set out in this Privacy Notice. If you don't have the person's consent, you must inform us.

Your right to access

You may also seek access to your personal data and ask us to correct and update it. See the link below to the Allianz Partners Privacy Policy for further details.

If you have a request for access or a complaint concerning our handling of your personal information, please contact: Privacy Officer, Allianz Partners, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 5218, Sydney, NSW 2001 if you have a complaint.

For more information about the Allianz Partners Privacy Policy and handling of personal information, including further details about access, correction, and complaints, please visit our website at www.allianz-assistance.com.au and click on the Privacy & Security link in the footer.

If you do not agree with the matters set out in our privacy policy or will not provide us with the personal information we request, we may not be able to provide you with our products or services. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why.



 carandhome@ahm.com.au

 1300 518 049

 ahm.com.au

ahm health insurance is a business of Medibank Private Ltd, ABN 47 080 890 259 (ahm) the promoter of Allianz Global Assistance's Roadside Assistance. ahm is an authorised representative of Open Insurance Pty Ltd, ABN 23 166 949 444, AFSL 451712 (Open) under AR 286089. The insurance cover under which this Allianz Global Assistance Roadside Assistance is promoted is issued by Open, on behalf of the insurer, The Hollard Insurance Company Pty Ltd, ABN 78 090 584 473, AFSL 241436.