

GIO ROADSIDE ASSIST TERMS AND CONDITIONS

Update pursuant to ASIC Corporations Instrument 2016/1055

Terms and Conditions Update

Below is a non-materially adverse update to the GIO Roadside Assist Terms and Conditions dated 12/12/2016. These changes are effective for policies with GIO Roadside Assist cover in force at 3/12/2019 for claims made on or after 3/12/2019. A policyholder can elect not to receive the benefit of these changes, if the policyholder so chooses.

What are the changes?

The GIO Roadside Assist Terms and Conditions are amended as follows:

1. The GIO Roadside Assist contact phone number is changed to 1800 386 398.
2. All references in the Terms and Conditions to 'the Nearest Repairer' are changed to 'an accredited repairer'.
3. Under the **Flat batteries** section – replace the first sentence in its entirety with: 'If your car's battery is flat we will jump start it or, subject to availability, arrange a replacement battery if required.'
4. Under the **Lost or Locked keys** section:
 - a) replace the first sentence in its entirety with:

'Where your car's key has been lost (but not stolen), or has been locked inside your car, we will arrange for the spare key to be delivered or arrange to gain access to your car. The most we will pay for this service is \$250.'
 - b) add a new sentence at the end of the section:

'This service excludes key cutting or replacement services.'
5. Under the **Towing** section – replace the entire section with the following:

'If the car cannot be mobilised on the roadside, we will tow the vehicle free of charge to an accredited repairer up to 20kms from the breakdown location. If there is no accredited repairer within 20kms we will tow the vehicle to the nearest accredited repairer up to 100kms from the breakdown. Please note that all additional towing costs and any repair costs (not described in 'Roadside Assistance' above) are your responsibility and are payable at the time of the service.'
6. Under the **Caravan and trailer assistance** section:
 - a) replace the 1st sentence in its entirety with:

'In the event that your car is towed after a breakdown, and it had been towing your caravan or trailer, we'll cover costs to transport your caravan or trailer to the same location as your car or to the nearest place of safety (see Towing).'
 - b) remove the last sentence 'This benefit is limited to a caravan or a trailer weighing up to 2.75 tonnes.'
7. Under the **What GIO Roadside Assist doesn't cover** section:
 - a) replace the 3rd bullet point with the following:

'not registered for Roadside Assist on our system'
 - b) include a new bullet point after the 3rd bullet point as follows:

'over 3.5 tonne GVM'
8. Under the **We do not cover service calls that are the result of:** section – replace the 6th bullet point with the following:

'car owner or driver related faults including faults which existed prior to the purchase or addition of Roadside Assist cover'
9. Under the **We won't provide our service when:** section, replace the 1st bullet point with the following:

'your car has broken down or was immobilised within 24 hours of you purchasing or adding GIO Roadside Assist to your insurance policy'
10. Under the **Your responsibility for costs** section – in the first sentence, remove the words 'whether the repairs are carried out by the Nearest Repairer or otherwise.'
11. Under the **Definitions** section, replace the 'Nearest Repairer' heading and definition with the following:

'**Accredited repairer:** a motor vehicle dealer or repairer that is accredited to perform repairs to mobilise the vehicle after a breakdown.'

This update takes effect from 3 December 2019.

