

## **Etiqa Auto Assist Program: Benefits & Services**

### **24/7 Accident and Breakdown Towing**

**You** are entitled to this benefit under the Private Car Comprehensive Certificate with Etiqa General Takaful Berhad (referred to “**Us**” or “**We**”), **You** are entitled 24 hours a day, 7 days a week and 365 days a year, in Malaysia (excluding all islands except Penang, Labuan & Langkawi).

This benefit will be provided to the Named Vehicle in the event of an accident or breakdown, as well as roadside repair assistance for the Named Vehicle during the Period of Takaful. Should the **You** require assistance from **Etiqa Auto Assist (EAA)**, they should contact the **EAA HOTLINE at 1800 88 6491** or request assistance via our **Etiqa+ App**. The features of the **EAA** assistance program include:

a) **24-Hour Accident and Breakdown Towing Assistance**

For accident towing **EAA** will assist to tow the Named Vehicle to any of Etiqa’s panel workshop, manufacturer’s authorised franchise workshop and for breakdown towing, **EAA** will assist to tow to nearest workshop or to the customer’s preferred workshop.

- You are entitled up to 200km (1 way) towing mileage per incident/ event.
- If the towing service exceeded 200km, You shall bear the additional distance charges at the rate of RM3.00 per Kilometer (Peninsular) and RM4.00 per Kilometer (Sabah and Sarawak). This rate may change according to market rate and subject to **EAA** decision.
- For **Private Car Comprehensive Certificate that have lapsed more than 90 days** from the Certificate activation date, a waiting period of **14 days** applies before the roadside assistance services **can be activated**.

b) **24-Hour Roadside Repair Assistance**

**EAA** will assist on minor roadside assistance such as jumpstart and/ or change of vehicle battery, spare tyre replacement and filling of petrol.

- You are entitled for this service up to first 2 hours labour fee per incident/ event.
- **EAA** shall not be responsible for any costs incurred for any parts or fuel required during the repairs.

c) **Extended Coverage Areas**

**EAA** area of coverage are in/ within Malaysia, Singapore, Brunei and Thailand\*.

- You are calling from Singapore, Thailand and Brunei may call **EAA** through number **+603-2296 8600** or request for the assistance through **Etiqa+ App**.
- For vehicle repatriation to Malaysia, **EAA** shall not be responsible for any costs incurred for towing to the Malaysia’s border. **EAA** will assist on towing arrangement ONLY.

*\*subject to the Endorsement 101 to the standard motor Certificate.*

d) **Electric Vehicle (EV)**

**EAA** will assist for accident/ breakdown towing and spare tyre replacement. For drained battery incident, **EAA** will assist towing to the nearest charging station limited to 3 times per Certificate year.

e) **Emergency Message Transmission**

Upon request, **EAA** shall keep Your next of kin informed on Your whereabouts in the event of an emergency following breakdown and accidental.

- f) **Arrangement of Emergency Medical Evacuation**  
**EAA** will arrange an ambulance to the nearest medical centre or hospital if medical emergency arises following breakdown or accidental provided all details are given.
- g) **Friend and Family Assistance**  
Assistance for family and friend vehicle that suffers breakdown. All **cost incurred** shall be borne by You.

### **Terms and Conditions**

**EAA** or/ and **Our Service Provider** shall **not** be required to provide the roadside assistance under the following circumstances:

1. Services which are not organized or pre-approved directly by **EAA** Call Centre.
2. Towing of vehicle for the purpose of transferring the vehicle from one workshop to another workshop.
3. When the vehicle keys are not available at the incident location or locked inside the vehicle.
4. Service provision outside the territorial limits stated.
5. When the cost of the services is claimable under the private car Certificate.
6. Towing of the vehicle for purpose of disposing the vehicle.
7. When the vehicle has been dismantled fully or partly in a workshop.
8. When the registration number does not match with the number registered with **EAA** system.
9. When there's no valid road tax.
10. When the vehicle requires use of special equipment/ tools during recovery process.
11. When the vehicle has been modified for participate in racing.
12. When the vehicle is used for any unlawful or illegal activities.
13. When **You** failed to take reasonable precautions to warnings on any riot/ strike that been disseminated via social media by the government.
14. When the vehicle is used for commercial/ e-hailing/ car rental.
15. When the vehicle is stolen and has discovered, abandoned or vandalism.
16. When the vehicle weight is exceeded the allowable weight capacity stated in vehicle manufacturer's specification and vehicle registration card.
17. The breakdown of the vehicle was due to carelessness/negligence.
18. Toll charges are excluded and **You** shall be responsible for paying the toll charges to **Our Service Provider**.
19. Ferry charges are excluded and **You** shall be responsible for paying to ferry charges.
20. Number of passenger allowable for each tow truck/ incident is subject to maximum passenger limit for each tow truck and with approval from **Our Service Provider**.
21. When the vehicle is in good condition without any sign engine/ mechanical breakdown to the vehicle.
22. Any act of fraud.
23. If the vehicle suffers a mechanical breakdown and is immobilized on unpaved road or on road not gazetted within Malaysia, Singapore, Thailand and Brunei.