

Elmo Insurance Ltd has reached agreement with R.T.S. Ltd ("RTS") to provide roadside assistance to all its policyholders at a subsidised rate.

The service is offered by RTS on a twenty-four hour, seven days a week basis, covering the geographical area of Malta and Gozo. The below quoted rates apply as from the 01st January 2019. RTS may be contacted on **2750 0503** or **7949 2950**.

COMPREHENSIVE PRIVATE VEHICLES	Free of charge € 13 annually	Up to a limit of three calls in a policy year. Cover may be extended to unlimited calls. This may only be done upon inception of the cover. This service is only available to vehicles that are less than ten years old.
THIRD PARTY ONLY OR THIRD-PARTY FIRE & THEFT PRIVATE VEHICLES	€ 15 annually € 25 annually	Up to a limit of three calls in a policy year. Cover may be extended to unlimited calls. This may only be done upon inception of the cover. This service is only available to vehicles that are less than ten years old.
COMMERCIAL VEHICLES UP TO THREE TONS	€ 25 annually	Up to a limit of three calls in a policy year. This service may not be extended to unlimited calls on these vehicles.
COMMERCIAL VEHICLES OVER THREE TONS	€ 85 annually	Up to a limit of three calls in a policy year. This service may not be extended to unlimited calls on these vehicles.
MOTORCYCLES	€ 20 annually	Up to a limit of three calls in a policy year. This service may not be extended to unlimited calls on these vehicles.

IMPORTANT NOTES

Since RTS is an independent contractor, Elmo Insurance assumes no liability for any damage to the vehicle resulting from the rendering of service by RTS or for personal items left in the vehicle.

Please refer to the attached Terms and Conditions applicable to this service. Applicable Terms and Conditions may also be downloaded from elmoinsurance.com/motor/road-side-assistance.

RTS RECOVERY TOWING SERVICES TERMS & CONDITIONS

The roadside assistance service is provided to policyholders of Elmo Insurance Ltd on a twenty-four hour, seven days a week basis, covering the geographical area of Malta and Gozo (special conditions apply when the ferry service between Malta and Gozo needs to be used by RTS). Your vehicle must be maintained in a roadworthy condition and in good running order at all times. The service will be provided to members only when the vehicle is disabled due to a mechanical or electrical failure or due to an accident.

If members are requested to pay for any service provided by RTS, please make sure that a receipt is given.

1. PROOF OF MEMBERSHIP

To be eligible for service, members must hold a valid membership card. Membership of the scheme will only become valid three days after the effective date of the membership card. The card should always be presented to the driver of the tow truck. If the card is not available, the tow truck driver has the right to charge in advance for the service provided. A refund will be given upon presentation of the RTS membership card to RTS's office within a week.

2. LIMITED NUMBER OF CALLS

The service entitles members to a total of three calls in one membership year. Provisions have also been made to extend cover for additional calls in respect of private vehicles that are less than ten years old. This has to be agreed upon inception of the cover and comes at an additional cost.

3. CALLING FOR ASSISTANCE

- a. If assistance is required please call on **2750 0503** or on **7949 2950**. RTS reserves the right to refuse service where a call for assistance is made through an unknown or unidentified number, through voicemail or via sms messages.
- b. When calling for assistance the member must quote the policy number and/or the RTS membership number stated on the membership card and confirm the registration number plate, make and model.
- c. It is important to explain and confirm the breakdown location and the name of the street. RTS will ask questions related to the breakdown which must be answered accurately and they will send a representative to the breakdown site as soon as possible.
- d. Should a member manage to repair the vehicle before the RTS representative arrives, it is important that RTS are informed immediately, otherwise this will still be considered as a call for assistance.
- e. If a member is towing a trailer behind his vehicle, cover is not provided for the object being towed.

4. ASSISTANCE PROVIDED BY RTS

- a. RTS will do their best to assist you as quickly as possible. However there are occasions when some delay will be unavoidable due to weather conditions or other circumstances that create a high demand for roadside assistance services. RTS will provide service on the spot of any minor repairs within reasonable time and materials used will be charged for separately. For protection of your vehicle, services will be rendered only in your presence.
- b. RTS may provide transport to the driver of the broken-down vehicle to the destination where the vehicle is being towed or to the nearest bus stop.
- c. If members request roadside assistance on more than two occasions where the cause of the breakdown is established by RTS as being the same mechanical or electrical fault, a fee of € 35 will be charged in advance.
- d. The service does not include free assistance at the Hal Far racing track, any off-road tracks, car shows and anywhere that is not an asphalted road.

- e. If the vehicle is located in a basement garage or parking area to which access to the recovery vehicle is limited due to steep or narrow ramps, low ceilings or other similar factors, RTS will do their utmost to provide the assistance service, however they may ultimately not be in a position to provide the service required. Any parking fees/fines relating to such situations are fully borne by you.
- f. Where there is need for special machinery i.e. cranes, high-ups etc, in case the vehicle ends up in a field, sandy places, roundabouts, etc. specific charges for the hire of special machinery will be fully borne by you.
- g. RTS will not be responsible for any damages caused to any low-hanging spoilers or as a result of your vehicle having a modified suspension, while your vehicle is being towed.
- h. RTS will only tow vehicles supplied with a tow hook.

5. RUNNING OUT OF FUEL/ELECTRIC CHARGE AND ASSISTANCE TO GAIN ACCESS TO YOUR VEHICLE

RTS membership does not provide cover if the vehicle runs out of fuel / electric charge and if the vehicle keys are locked inside it or lost.

6. FAULTY WHEEL/TYRE

RTS will replace a faulty wheel and/or tyre as long as the vehicle is equipped with a roadworthy spare wheel, lock nuts and any special tools required. In the case of vehicles not originally supplied with a spare wheel, a functional puncture kit (with a valid expiry date) must be provided. RTS provides mobile tyre service at the cost of € 25. Payment for the service rendered is at an additional cost. Alternatively the vehicle may be towed to your preferred destination at a cost of € 35.

7. TRANSPORT BETWEEN MALTA AND GOZO

If the vehicle is normally based in Malta and assistance is requested while in Gozo, or vice versa, the fees payable to Gozo Channel for RTS driver and recovery vehicle will be borne by you and must be paid before the service is provided.

8. RTS MEMBERSHIP DOES NOT COVER MEMBERS IN THE FOLLOWING CASES:

- a. Where damage to the vehicle is a consequence of the driver's state of intoxication and/or the recreational use of drugs, toxins, narcotics or other psychotropic substances.
- b. When the vehicle has no number plates, no assistance will be given, unless a membership card, or proof of cover or the corresponding log book are provided.
- c. RTS drivers reserve the right to refuse to allow pets on board a tow truck.
- d. RTS reserve the right not to provide roadside assistance in the event that it could place the tow truck and /or personnel in any danger.

9. COMPLAINTS

RTS are committed to providing members with a good standard of customer service. Should you feel that they have failed to do so, please take up the matter with RTS. If you are still not satisfied with their response, kindly submit a complaint in writing providing Elmo Insurance with full details relating to the incident and the matter will then be taken up with RTS.

