

Roadside Assist

Terms and Conditions

Effective 2nd July 2025



Youi Roadside Assist is a dedicated roadside assistance service for your vehicle and is provided by Digicall Assist Pty Ltd, one of Australia's largest premium roadside assistance providers, 24 hours a day, 365 days a year.

Youi Roadside Assist is included with Youi Comprehensive Car Insurance Policies and Youi Comprehensive Motorcycle Insurance Policies.

A 24 hour waiting period applies from when you purchase or upgrade to a Comprehensive policy.

Need assistance? Youi Roadside Assist is here to help.

Call Youi Roadside Assist on **13 11 17** and have your vehicle's registration number and your best contact phone number handy. We'll also ask you where your vehicle is and what's happened to it.

Safety first

If your vehicle has broken down in a hazardous location, please tell us when you call us, and ensure you aren't exposed to danger from passing traffic.

Stay with your vehicle

Once you've called us, it's vital that you remain with your vehicle. If our provider arrives at the scene of the breakdown and your vehicle is unattended, we will be unable to carry out any work and payment may be required for any subsequent call outs for the same incident. If you have to leave your vehicle for safety reasons, please tell us when you call.

Call out fees

No fee is applied to the first two call outs in the contract period under this benefit.

For each and every call out thereafter, you are required to pay a Youi Roadside Assist call out fee of \$150.

Youi Roadside Assist benefits and conditions

Roadside Assistance

Where we can and it is safe to do so, we will arrange for the rectification of the most common breakdown related problems, including inflation of a flat tyre, replacement of a flat tyre with your vehicle's serviceable spare and jump starting of a flat battery. Where appropriate, we may provide you with practical tips or advice, on a reasonable endeavours basis, in relation to simple vehicle operation, any safety warnings or lights that may appear or practical information about your vehicle. However, if major parts or factory diagnostic equipment is required, your vehicle will be transported to the nearest accredited repairer. The cost of repairs, including labour and any required parts, will then be your responsibility.

We provide the following emergency assistance if the vehicle breaks down or is immobilised, up to the limits per call out noted below. You can use Youi Roadside Assist without making a claim on your policy.

Flat batteries

If your vehicle's battery is flat, we will jump start it or, subject to availability, arrange a replacement battery if required. Whilst we do not cover the cost of the replacement battery, we can arrange for one to be supplied and installed as part of our service.

Emergency fuel

If your vehicle runs out of fuel, we will arrange for the delivery of enough fuel to allow you to reach the nearest petrol station. The maximum amount of fuel provided is 10 litres. If you drive an LPG fueled vehicle or electric vehicle, we will tow your vehicle to the nearest petrol station/charging station or nearest place of safety (see Towing – page 3). Please note, if you drive an electric vehicle, you will be responsible for any charging station fees that may apply.

Flat tyres

If you have a flat tyre, we will change it with your vehicle's serviceable spare wheel or transport your vehicle to an approved tyre outlet or nearest place of safety (see Towing – page 3). Should additional services be required, these services will be your responsibility.

Lost or locked keys

Where your vehicle's key has been lost (but not stolen), or has been locked inside your vehicle, we will arrange for the spare key to be delivered or arrange to gain access to your vehicle. The most we will pay for this service is \$250. This service excludes key cutting, recoding or replacement services. In the event you insist that your vehicle be broken into, to recover keys locked inside it or for any other reason, we will not, under any circumstances, be responsible for any resultant loss or damage that occurs to your vehicle. This "break-in" service may not be offered by each of our providers.

Youi Roadside Assist benefits and conditions (cont.)

Towing

If the vehicle cannot be mobilised on the roadside, we will tow the vehicle free of charge to the nearest accredited repairer up to 20kms in a metro area or 50kms in a regional area from the breakdown location. Please note that all additional towing costs and any repair costs (not described in Roadside Assistance – page 2) are your responsibility and are payable at the time of the service.

Taxi

If the vehicle cannot be mobilised on the roadside and if there is a taxi service in the area, we will pay the cost for one taxi ride for you and your passengers to get to where you need to be, up to a maximum value of \$50.

Bogged vehicle

We will recover the vehicle if it is bogged provided that there is safe access for a conventional two-wheel drive recovery vehicle and no other specialist equipment is needed.

Caravan and trailer assistance

In the event that your vehicle 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 vehicle or to the nearest place of safety (see Towing above). You must tell us at the time of the original breakdown call that you're towing, as our provider may be unable to transport both your vehicle and the towed caravan or trailer in the single call-out. If this occurs, you may be responsible for any further call-outs and costs.

Call out fees

Fee	Amount
First two call outs	\$0
Any additional call outs	\$150

Cover limits

Benefit	Cover limit
Fuel (petrol and diesel)	Up to 10 litres
Locks and keys	Up to \$250
Towing	Up to 50km in regional areas and 20km in metropolitan areas
Taxi	Up to \$50

What Youi Roadside Assist doesn't cover

We do not cover vehicles that are:

- unregistered, or not in a roadworthy or well-maintained condition
- unattended, unless you have told us that it is not safe to be there
- modified, large or heavy enough to require a specialist or heavy haulage towing provider
- involved in any way in any form of racing or motor sports
- used as a rental or hire vehicle
- immobile in a workshop while being repaired or undergoing mechanical or electrical repairs at your premises not able to be accessed due to it being in a restricted access area
- located in an area that a two-wheel drive recovery vehicle cannot access by permanent road within, or from, mainland Australia or Tasmania
- located where we are not able to access the vehicle due to extreme weather conditions, such as snow, ice, flooding, and road slips.

We do not cover service calls that are the result of:

- accidental damage, break in or attempted break in. These events are covered under your Comprehensive policy
- failure to use reasonable care, e.g. repeatedly/intentionally running out of fuel
- failure to carry out regular preventative vehicle maintenance
- inappropriate or inadequate maintenance or repair, whether intentional, negligent or otherwise, e.g., not replacing a failing battery
- vehicle owner or driver related faults including faults which existed prior to the purchase of the policy that includes Youi Roadside Assist
- not following the instructions of your vehicle's manufacturer, repairer, Youi or us
- inappropriate or incorrect fitting of parts or accessories
- breakdowns that arise from any attached caravan or trailer or their couplings.

We won't provide our service when:

- your vehicle has broken down or was immobilised within 24 hours of you purchasing or upgrading to Comprehensive cover and adding Youi Roadside Assist to your insurance policy
- there are inadequate resources in the area where your vehicle has broken down, for example where there are no tow trucks or repairers available
- circumstances are beyond our control, such as extraordinary delays caused by extreme weather conditions, a severe accident or traffic congestion
- unexpected or disruptive events such as war, strikes, storms or other such unexpected events that prevent us from assisting you.

Your responsibility for costs

You are responsible for all costs of parts and labour and any other associated costs relating to the management and repair of your vehicle after a breakdown. Except for any rights to which you are entitled by law, we will not be liable for any indirect or consequential loss or damage that arises from providing or failing to provide any of our benefits or services, whether arising from negligence or otherwise. We assume no responsibility for any advice or assistance given by an independent service provider for the services provided to you under this Youi Roadside Assist benefit.

Definitions

The following words have these meanings throughout this document.

Accident / accidental / accidentally means an unforeseen, unintended, and unexpected event which occurs suddenly and at a specific place and time.

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

Breakdown / breaks down means a mechanical or electrical fault which has caused the vehicle to become immobilised and/or unsafe to drive. Breakdown also includes a flat tyre, flat or faulty battery, a vehicle which has run out of fuel, or keys that are lost or locked inside the vehicle.

Metropolitan means the capital city of each state or territory, including the surrounding towns and cities: in QLD this includes all suburbs of the Sunshine Coast and Gold Coast; in VIC all suburbs of Geelong; in NSW all suburbs of Newcastle, Central Coast and Wollongong; and in WA all suburbs of Rockingham and Armadale.

Regional means all incidents occurring outside of those areas defined above as metropolitan.

Restricted access area means an area that is protected by security and/or systems designed to prevent access by unauthorised people; including airports, security-controlled zones and community events.

Vehicle means the vehicle to which your Youi Roadside Assist benefit applies, as shown on your most recent Policy Schedule.

We / us / our means Digicall Assist Pty Ltd ABN 92 162 605 340.

You / your means the persons shown as policyholder/s on the policy schedule for your vehicle.

Transfer or cancellation of your Youi Roadside Assist benefit

This benefit is not transferable. If you sell your vehicle or cancel your Youi insurance policy, this roadside assistance benefit ends. Your cancellation rights are otherwise explained in your Youi Car Insurance or Motorcycle Insurance PDS.

Updates to these Terms and Conditions

These terms and conditions are effective dated 2 July 2025. Youi Roadside Assist is provided by Digicall Assist Pty Ltd. ABN 92 162 605 340.

These Youi Roadside Assist Terms and Conditions are subject to change from time to time. You will be provided with 30 days' prior notice for any materially adverse changes.