RSA Membership

Terms & Conditions Booklet

RSA Personal & Vehicle Breakdown Cover

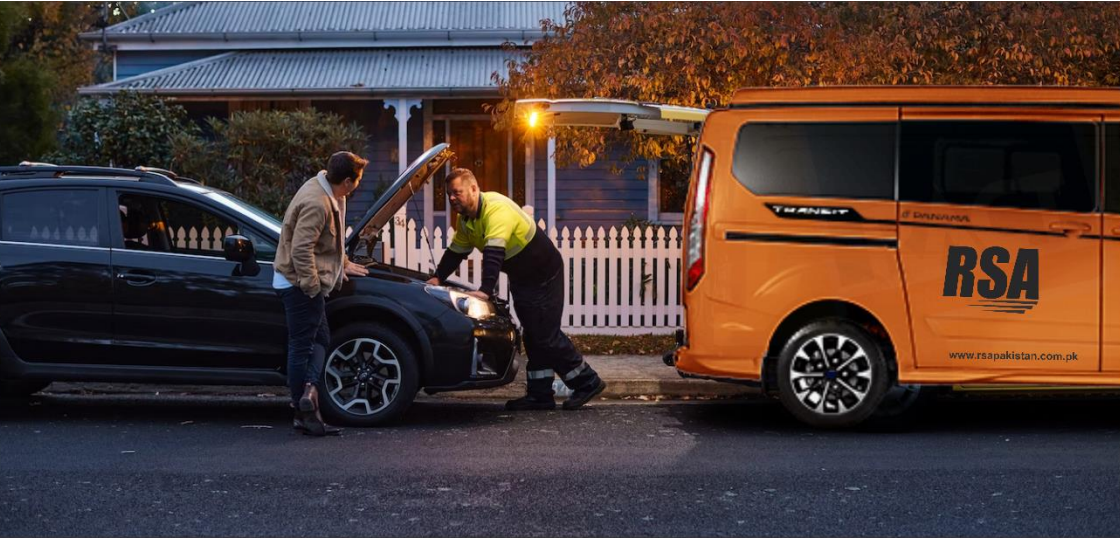
January 2023

IMPORTANT INFORMATION: PLEASE READ AND KEEP THIS BOOKLET BECAUSE IT TELLS YOU HOW YOUR MEMBERSHIP WORKS AND IS SPLIT INTO TWO PARTS:

- **Part 1: your RSA Breakdown policy**
  - How to access your Breakdown cover and contact details
  - Demands and Needs
  - About your RSA Breakdown policy
  - Our services - what is covered and what is not covered
  - General terms & conditions
  - Our privacy notice
- **Your Breakdown cover arrangement and administration**



RSA



Welcome to the RSA

Thanks for choosing us as a member. Please read this booklet carefully and keep it safe for future reference.

This booklet describes how your membership works and sets out the terms and conditions for each part of our services. You should check your membership statement or your account in Our App (if you have set one up) to be clear about the type and level of cover you have bought. It's important you know this because the services we can provide if you break down will depend on this.

Who to call when you need help

What help do you need?	Telephone	Email/Web
Breakdown Assistance	051-8499772	Breakdowns can be reported through our app and also online at www.rsapakistan.com/contact-us/ broken-down/safety-first
Help and advice following an accident	051-8499772	www.rsapakistan.com accident-assist
Onward Travel Breakdown team (to authorize a claim)	051-8499772	support@rsapakistan.com



Who to speak to about your policy

What help do you need?	Telephone	In Writing	Email/Web
Enquiries or policy changes	051-8499772	RSA plot no. 320 river view commercial, Lilly road, phase 7 Bahria town, Rawalpindi.	support@rsapakistan.com
Renew your membership	051-8499772	N/A	support@rsapakistan.com
To register a complaint		RSA plot no. 320 river view commercial, Lilly road, phase 7 Bahria town, Rawalpindi	support@rsapakista. com
Financial Ombudsman	051-8499772	RSA plot no. 320 river view commercial, Lilly road, phase 7 Bahria town, Rawalpindi	
Onward Travel claim submissions (Pay and claim for platinum package only)	051-8499772	RSA plot no. 320 river view commercial, Lilly road, phase 7 Bahria town, Rawalpindi	complaint@rsapakista n.com
Hard of hearing	If in a Breakdown situation you can text us on ?		
Specialist Documentation	Information is available in large print, audio, and Braille on request. Please call 051-8499772 for details.		

Demands and Needs

Your membership statement and your account in our app (if you have set one up) along with these terms and conditions shows the cover level(s) you have selected. We have a range of cover levels, as shown below:

Cover type	Customer needs
Entry level cover	
Silver cover Roadside Assistance (including RSA home Assist)	Provides help when: If we can't fix your Vehicle, it'll be taken to your choice of local repairer or to a local destination of your choice, provided it is no further than 5 km.
Additional cover types	
Gold cover (Personal and home Assist)	If we can't fix your Vehicle, it'll be taken to your choice of local repairer or to a local destination of your choice, provided it is no further than 5 km. person who owns gold cover can be in any car we will recover it.
Platinum cover (Personal, home and accident insurance cover)	Provides help when you need a recovery to a single destination of your choice with in 20km if we can't fix your Vehicle. This also covers any accident on the road up to Rs.150000 and up to Rs.200000 in case of accidental hospitalization. Full term digital OPD services by WEBDOC is provided complementary worth Rs.5000.
Bike cover	Road & Home Side Assistance. Accidental Insurance for bike. Accidental hospitalization for person(s) up to Rs. 20,000





Your breakdown policy

Helpful hints to get the best out of your Membership

We're here to provide emergency roadside assistance and to get you back on the road in the event of a breakdown or accident. **If your vehicle has been deemed unrepairable and you need a tow or recovery this will be to one nominated destination only'**, and must be arranged at the timeof the breakdown or accident.

How to use your policy?

1

If you break down, open app or go to rsapakistan.com or call us on 051-8499772

- We'll be there as soon as we can to try to get you going again.
- If you have had an accident, please call 051-8499772.
- You'll need to be with your vehicle when we attend – make sure you are in a safe place while you wait for us.

2

You'll need to keep your policy up to date at all times. Let us know straight away if:

- You change your vehicle.
- You change the name of any drivers (drivers must live at the same address as the main policy holder).
- You want to add more cover.
- Your contact details change as all documentation, including important notices, will be sent to last address/ email address we have for you.

3

Really important details that might stop us from helping you:

- Your vehicle must be road worthy before its broken down.
- You must call us first prior to any work being undertaken by a garage.
- We'll need proof of your ID before we can provide breakdown help.
- You must be a member and hold the relevant level of cover or you will have to pay up front an additional charge for assistance.

4

Other things it's important that you know

- It's your responsibility to keep your vehicle safe, legal and roadworthy. We can't help you if it's not.
- We won't attend if you have a breakdown that's within 28 days of a breakdown for the same or similar reasons, including running out of fuel.
- We can't help if it would involve a breach of the law or of our health and safety duties.
- You need to report the breakdown within 24 hours of you becoming aware of the breakdown.



What types of cover are there?

Personal Cover is only applicable to the person(s) travelling in the vehicle at the time of the breakdown and is available as:

- Silver Cover: Covers your vehicle regardless of who is driving.
- Gold Cover: Gives cover to the person regardless of which car you are in.
- Platinum Cover: Gives up to three other nominated people living at the Member's Home Address access to Breakdown Cover.

We will always deal with you, unless you authorize someone else to deal with us on your behalf.

What are the payment options?

Platinum and **Gold Cover** are available on either an annual or six-month basis:

- **Annual Cover:** cover is for 12 months and is paid for in a single sum. If you pay for annual cover.
- **Monthly Cover:** cover is paid for monthly but runs on a continuous basis until cancelled.

Some elements of these T&Cs will vary depending on your method of payment and we will tell you then this is the case.

Bike Cover: Road & Home Side Assistance. Accidental Insurance for bike. Accidental hospitalization for person(s) up to Rs.20,000

Most of our cover can only be used 24 hours after you have bought it. If you have bought cover while you were broken down and/or you need to use it immediately then we will charge an extra fee. We will tell you how much this is when you call us.

Part 1. Breakdown Cover Policy

Definitions

We use defined terms in this booklet to make our terms and conditions as clear as possible, so thewords in the table below have the following meaning:

'RSA'	the relevant provider of your Breakdown cover being: a) Road side assistance Pakistan Limited (trading as RSA Breakdown Services) for Roadside Assistance, from home;
'RSA Approved Re-pair'	a repairer carefully selected by us to provide the repair element of the RSA Accident Assist service to you.
'RSA Insurance'	RSA provide insurance through partners.
'At-Fault Accident'	an accident which is not a Non-Fault Accident.
'Breakdown'	an event (excluding an accident): a) which causes the driver of your Vehicle to be unable to start a journey or brings the vehicle to a halt on a journey because of some fault with the vehicle or a failure which means it will no longer drive; and b) where the journey cannot be started or continued safely without further concern for the relevant vehicle.
'Member'	the RSA member named on the membership document/card or RSA App (you should let other users of your RSA membership know that we may sharetheir details with you).
'Member's Home Address'	the home address of the Member that we have recorded at the time of the relevant Breakdown.
'Membership Year(s)'	the period(s) of 12 months commencing from the start of the membership or from any anniversary of the start of that membership.
'Non-Fault Accident'	an accident where we consider liability/fault rests with the other person.
'Our App'	the RSA membership and Breakdown reporting mobile device application.
'Cab to go '	means a mid-range saloon or hatchback-style car (up to an engine sizeof 1600cc).
'Vehicle'	means: a) For personal cover, the vehicle which the Personal Member or any Joint or Family Member is travelling in at the time of the relevant Breakdown; or b) For vehicle cover, the vehicle which has been registered for cover with the RSA at the time of the relevant Breakdown; or c) For RSA Accident Assist, a vehicle (with 4 wheels with no more than 9 seats including the driver's seat, within the size and weight limits set out under Vehicle specifications below) which you are the registered owner to the minimum level required under Pakistani law.
Where we use the phrases 'we', 'us' or 'our' in these terms, we mean the RSA. Where we refer to 'you' and 'your' in these terms, this means: (1) for personal cover, the member or any joint or family member who has been nominated by the member; and (2) for vehicle cover, the member and any person who is travelling in, and who requests assistance for, the nominated vehicle.	

Vehicle specifications

What is covered
a) Petrol/diesel/electric/hydrogen cars, motorhomes, vans, or motorcycles (including quads and trikes) b) Maximum Vehicle Weight: 3.5 tons (3,500kg) gross vehicle weight c) Maximum Vehicle Width: 8ft 3in (2.55m) which includes the overall width of the vehicle bodywork excluding mirrors, measured at the widest points
What is not covered
a) Electric pavement vehicles, electrical wheelchairs, bicycles (including electric bicycles), any vehicle which can't lawfully be used on the public highway and/or any non-motorized vehicle b) Vehicles that are used to carry items

For Vehicle cover only

The following restrictions apply in addition to the vehicle specifications set out above:

a) RSA Breakdown assistance only covers the registered Vehicle on the policy at the time of Breakdown.

b) the Vehicle has to be registered in Pakistan with the excise and taxation authority (unless authorized by RSA).

You can change the Vehicle registered under Vehicle cover (up to a maximum of 3 times) during the Membership Year. Please note that service will not be available until 24 hours after the change was made. If service is required within 24 hours of the change being made a charge will be payable.

Our services – what is covered and what is not covered

1. **Roadside Assistance**

What is covered
a) Roadside Assistance is available if your Vehicle is stranded on the highway or home address following a Breakdown. For parts if needed there will be payment to be paid directly through the office no cash will be handled by the mechanic or recovery assistance person. b) Roadside Assistance is only available 24 hours after purchase. c) If, following a Breakdown, we can't fix your Vehicle, it'll be taken to your choice of local repairer or to a local destination of your choice provided it's no further than 25 km. This includes the driver and up to a maximum of 4 passengers. d) If your Vehicle has run out of fuel, we will get the fuel providing the bill and need to be paid directly to the office not to the mechanic. In case of electric vehicle, we will take it to the closest charging point or to your house depending it's no further than 25km. e) If you wish, we will make a telephone call for you following a Breakdown. f) If you and your Vehicle are stranded at the roadside following an accident our expert Patrols can provide options for the next steps available to You. Please refer to the full terms and conditions of RSA accident Assist.
What is not covered
a) Fuel and parts (over and above what is specified in the 'What is covered' section of this table), oil, keys and any other materials needed to repair your Vehicle including any supplier delivery service or call-out charges. b) Assistance on private property without the relevant permission from the property owner. c) Storage costs. d) Any other costs that may arise during a recovery. We can't accept any costs for passengers who do not accompany your Vehicle while it's being recovered. e) Routine maintenance and running repairs for example but not limited to radios, interior light bulbs, heated rear windows. f) Where your Breakdown or accident is attended by the police, highways agency or other emergency service, we can't get involved until the services concerned have authorized the Vehicle's removal. If the police, highways agency or emergency service insist on recovery by a third party, the cost of this must be met by you. g) Labor charges or any work that occurs once you've been taken away from the scene of a Breakdown or to a garage. These are costs you'll have to pay. h) Recoveries not organized at the time of breakdown i) A second or subsequent recovery in relation to the same Breakdown event, after your Vehicle has been recovered by us. For example, if the location that you originally asked us to take you to is closed or inaccessible and you later ask us to recover you to that location, the second recovery will be chargeable. j) All things excluded under general terms & conditions.

We can't guarantee that any recovery to a local repairer will be within the opening hours of the repairer, or that the repairer will be immediately available to undertake any work. We'll try to check that the chosen repairer carries out the type of repair work required, but we can't guarantee this. We don't provide any warranty of assurance for any work carried out at your request.

a) RSA Accident Assist (Only for platinum package)

RSA Accident Assist is a complimentary accident claims service which is available 24 hours a day, 365 days a year as part of your Roadside Assistance cover. As part of platinum package. We can also arrange the recovery of yourVehicle and any repairs up to Rs.150000.

Our decision about the nature of an accident is final. To help us make this decision, you must provide all relevant information as soon as possible following the accident, including: the name and address of the other person(s) involved along with their vehicle and insurance details, the name and addresses of any witnesses (if there are any), as well as anyother information we reasonably request from you.

Please remember that RSA Accident Assist is not a replacement for your motor insurance policy.

1) Vehicle recovery
Non-Fault Accidents
a) We can recover your Vehicle if it's not mobile or unsafe to drive after an accident.
At-Fault Accidents
a) If you will be making a claim on your motor insurance policy, we can recover your Vehicle if it is not mobile or unsafe to drive after an accident. We won't charge you for the recovery if you agree to have: b) If you only require us to recover your Vehicle and do not want to use the RSA Accident Assist service, you'll be asked to pay a fee up front for this.

2) Repairs
Fault or Non Fault Accidents
We will pay up to Rs.150000 either is fault and non-fault. Surveyor will access the car and will either send it to the approved garage for repair. If more than Rs.150000 repair work, then up to Rs.150000 will be paid out.
3) General points to note regarding repairs
Repairs are subject **always** to the following conditions a) You'll inform us as soon as your Vehicle becomes available for you to drive again. b) you'll collect or arrange delivery of your Vehicle when notified by the RSA Approved Repairer that your Vehicle is ready for collection or delivery; c) we can take details of your claim for RSA Accident Assist 24 hours a day, 365 days a year but we cannot guarantee that your Vehicle will be Repaired during their opening hours, or that the repairer will be immediately available to undertake any required repairs.

4) General points to note regarding RSA Accident Assist

a) As part of RSA Accident Assist, we do not cover:
   i. any accident that occurs outside our due restrictions.
   ii. accidents that arise from your unlawful use of alcohol or drugs.
   iii. any accident if you're claiming against a person who doesn't have a valid motor license, or a person who can't be identified or traced.

b) If you make a false or fraudulent claim for RSA Accident Assist (or provide false, misleading or fraudulent statements, information and/or documents in support of any such claim), you will lose the benefit of RSA Accident Assist and we may cancel your membership. You will not be entitled to a refund of: (1) any benefits of your policy; or (2) any premiums you have paid. We may recover from you any costs paid by way of benefit under your policy. If you make fraudulent statements or provide false information and/or documents to us, we may record this on the anti-fraud databases, and we may notify other organizations.

c) Where you agree for us to handle your claim as part of the RSA Accident Assist service, but you subsequently change your mind once we have already recovered your Vehicle and delivered it to either an RSA Approved Repairer or destination of your choice, you will be responsible for paying either:
   i. the RSA recovery fee to the RSA Approved Repairer before your Vehicle can be released back to you.
   ii. the RSA directly for the cost of the recovery. We won't be liable for any other costs incurred, including but not limited to additional excess costs.

d) Where we provide RSA Accident Assist for a Fault or Non-Fault Accident we will be entitled to take over and conduct at our expense and in your name, this is known as subrogation.
   i. the negotiation defense or settlement of any claim against the at fault driver for recovery in respect of costs paid by us for RSA Accident Assist;
   ii. legal proceedings to recover for our benefit any payments made for RSA Accident Assist.
   iii. you must give us all documentation, help and information they may need; and
   iv. we reserve the right to recover costs paid by us for RSA Accident Assist from you in case of false claim been paid out.

Refund Policy

You have 14 days for refund in case you change your mind minus admiration cost of RS 5000 subject availing any services.

1. **At Home**

What is covered
At Home provides Breakdown cover at the registered home address and surrounding quarter of a mile.
What is not covered
All things excluded under Roadside Assistance.
General points to note regarding At Home
At Home is not active until 24 hours after you have bought it. If you need the At Home service sooner, you'll be charged an additional amount for that service.

2. **Onward Travel** **(Only for platinum package)**

What is covered
a) Onward Travel can be used 24 hours after policy purchase b) Onward Travel is available if We have attended the breakdown, the vehicle is immobile. c) You can choose one of the following: i. public transport costs or taxi which are described in detail.
What is not covered
a) Onward Travel is not available following an accident or self-induced fault (such as miss-fueling, lost keys, or locking keys in your Vehicle). b) Onward Travel is limited to 3 claims in any one Membership Year. c) If you are already in a breakdown situation and you don't have Onward Travel, you are not able to buy it. (only for platinum package)

What is not covered
Costs not agreed and authorized by the Onward Travel Team.

General Terms & Conditions

What is not covered

Breakdown cover does not provide for:

a. **Any vehicle servicing or re-assembly,** routine vehicle servicing or putting right work that you, a garage or third party have undertaken;

b. **Garage labor costs:** the cost a garage charges you for a permanent repair after we've done a temporary repair at the roadside.

c. **Service to vehicles at a garage:** If any work has been undertaken by a garage we will not attend.

d. **Service to vehicles on private property:** we cannot carry out repairs to your Vehicle on private property unless you have the permission of the owner.

e. **Fuel draining:** putting it right if you put in the wrong fuel or oil. We can offer you our Fuel Assist service (which you will need to pay for).

f. **Storage of your Vehicle:** if we have to store it for any reason, you will have to pay the storage costs and the vehicle will be stored at your risk.

g. **Responsibility when we have recovered your Vehicle:** When we have delivered the vehicle to your required location we will have no further responsibility for the vehicle.

h. **Assistance for excess passengers:** transport or accommodation for more passengers than there are seats in the vehicle up to a maximum of 5 people in total.

i. **Transporting from trade premises:** we cannot provide assistance if you are moving the vehicle as part of a commercial activity. (unless its agreed and paid for)

j. **Locksmiths, tire, glass or bodywork specialist's costs:** we will not cover locksmiths, tyre, glass or body work specialist costs. We can arrange these services at your request and at your cost.

k. **Participation in sporting events:** we will not attend your Vehicle if it's been involved in motor racing, off-road driving, rallies, track days, duration or speed tests.

l. **Malicious damage or Vandalism:** we cannot provide help if your Vehicle cannot be driven due to malicious damage or vandalism. We can arrange recovery but you will need to pay for this (and claim it back from your motor insurer).

m. **Commercial use:** we will not provide service to vehicles that are used to carry items or people for money. (unless agreed or paid for)

General rights to refuse service

If you are refused service by us, you have the right to an explanation in writing. We reserve the right to refuse to provide or arrange assistance where the service request is for, or relates to:

Repeat Breakdowns within 28 days:	A repeat Breakdown that occurs within 28 days of us attending a Breakdown caused by the same or a similar fault (including running out of fuel). Any service given for the same or similar fault within 28 days will be chargeable unless you can provide proof that you have had a permanent repair carried out by a garage.
Unattended Vehicles:	You must be with your Vehicle when we attend.
Unsafe, un roadworthy, unlawful etc. Vehicles:	Where in our reasonable opinion, before the relevant Breakdown or accident, your Vehicle was dangerous, overladen, un roadworthy or otherwise unlawful to use on a public road.
Assistance for unsafe or unlawful activities	We can't provide help if it would involve breaking the law or a breach of our health and safety duties, for example, working on post production conversions from conventional fuel to electric, if we can't confirm this to be safe;
Delay in reporting:	We won't attend where the Breakdown is not reported within 24 hours of you becoming aware of the Breakdown.
We cannot confirm your membership:	If you cannot produce a valid RSA membership card (or appropriate receipt) and some other form of identification, and if your payments are not up to date. We reserve the right, at our discretion, to offer service on the immediate payment (by credit or debit card) of the usual price for the relevant cover required, plus a supplementary charge for joining while already requiring assistance. The cost of this will be confirmed to you prior to purchase. No refunds will be givenif entitlement to Breakdown cover cannot be proved, or simply because your Vehicle cannot be fixed at the roadside. Any services provided under Onward Travel must be paid for in advance by you and will be fully refunded if it can be established that entitlement to Onward Travel was held at the time of the Breakdown.
Unreasonable behavior	Where you or anyone accompanying you: (i) is behaving or has behaved in a threatening or abusive manner; or (ii) have falsely represented entitlement to services that you are not entitled to; or (iii) have assisted another person in accessing our services they are not entitled to; or (iv) owe us money with regards to any services, spare parts or other matters.
The recovery of unaccompanied children	The recovery of any child under 16 years of age unless they are accompanied at all times by an adult

Excessive usage	Regardless of your level of cover, we reserve the right to limit service or entitlements to you where, in our opinion, your service use is deemed excessive or unreasonable. If we identify a trend of excessive usage, you will be notified that any further assistance provided by us will be chargeable or we reserve the right to cancel.
Failure to maintain Vehicle	Including, but not limited to, failure to seek a permanent repair following any temporary repair carried out by us, or due to lack of routine vehicle maintenance or continued failure to maintain fuel or charge in your Vehicle.

Any additional services made available by us are purely on a discretionary basis and may be withdrawn at any time.

Service from our dedicated Patrols may not always be available and we may send a garage agent or third party to assist you soon as possible. We'll only accept responsibility for the actions of an agent where they are acting on our instruction.

Our Patrols are trained and equipped to carry out emergency roadside repairs and are not in a position to comment on the general safety or roadworthiness of a vehicle after a Breakdown or an emergency repair. Whilst our Patrols will exercise such care and skill as is reasonable in a roadside emergency situation, completion of an emergency repair can't be taken to signify or in any way guarantee the general roadworthiness of the vehicle concerned.

Cancellation

Your right to cancel

You can cancel your policy at any time. The amount you'll get back or the amount we'll charge you will depend on whether: (I) you cancel within the cooling off period (which begins from the moment you purchase your policy and continues until 14 days from the start date or the date you receive your documents, whichever is later); (ii) the type and length of policy you have (e.g. continuous or annual); and (iii) whether you have used our service. They will be administration charge.

Payment Option	Within cooling off	After cooling off
Continuous cover	**If you have not used service** We'll refund the monthly/quarterly premium paid less a cancellation fee. **If you joined requiring service and have used the service** We'll refund the monthly premium paid less the charges for assistance provided.	If you're paying monthly or quarterly, you can cancel your cover at any time by giving a minimum of 30 days' notice. No refunds will be considered upon cancellation and cancellation will take effect at the next payment date following the end of the notice period. If you downgrade your level of cover held then this will take effect at the next payment date and no part refund of premium will be due.
Annual cover	**If you have not used service** You will receive a refund of the premium paid less the cancellation fee. (t & c apply) **If you joined requiring service and have used the service** You will not receive refund of the premium paid less the chargesfor assistance provided.	No refund will be given unless: 1) you or, where the Membership is Joint or Family, any other nominated person on the Membership, dies; 2) if you are permanently unable to drive due to illness or injury (where the Membership is Joint or Family, this will also apply to any other nominated persons on the Membership) Any refund will be on a pro rata basis.

Our right to cancel

We have the right to cancel your Breakdown cover (or any extensions to your membership) by giving you 45 days' notice. We also have the right to immediately cancel your Breakdown cover (or choose not to renew or accept a new application for Breakdown cover for the same Member) where:

Refusal of service	We have been entitled to refuse service on more than one occasion since the membership first began.
Relationship breakdown	In our reasonable opinion, there has been: - a breakdown in our relationship with you as a result of your conduct; or - an occurrence or circumstance that would damage or harm our reputation.
Cancellation	We have cancelled your Breakdown cover and asked you not to rejoin.
Failure to maintain Vehicle	Includes but not limited to failure to seek a permanent repair following any temporary repair carried out by us, or due to lack of routine vehicle maintenance or continued failure to maintain fuel or charge in your Vehicle.
Unacceptable behavior	You or anyone accompanying you has used threatening or abusive behavior or language, or intimidated or bullied our staff or suppliers in any way.
Service abuse	If you hold Breakdown membership in relation to a Vehicle which is used to carry items or people for money
Late payment	If any premium or other related charge is overdue.
Prior refusal	If we have in the previous 12 months chosen not to renew a separate membership relating to you or your Vehicle; or
Excessive Usage	Regardless of your level of cover, we reserve the right to limit service or entitlements to you where, in our opinion, your service use is deemed excessive or unreasonable. If we identify a trend of excessive usage, you will be notified that any further assistance provided by us will be chargeable or we reserve the right to cancel

Where we cancel your Breakdown cover, the cancellation will take effect from your receipt of our written cancellation notice. You will be deemed to receive the notice two days from the date of our letter of cancellation (where we write to you), or immediately (if we notify you electronically).

If we cancel your membership, we will issue a pro rata refund (calculated on a daily basis) of the premium based on the unexpired cover at cancellation.

Suspension (Annual Cover Only)

If your circumstances change so that you temporarily do not require your Breakdown cover, you may be entitled to suspend your membership once in each Membership Year, for a period of at least 90 days but for no more than 5 years, if:

1) you are living abroad, or
2) you have access to our breakdown services included, or
3) you are temporarily unable to drive due to illness or injury.

Action Requested on cover held	Roadside Assistance, National Recovery, At Home	Onward Travel
Suspension	Suspended until end of nominated suspension period. No refund for unused cover.	Not available. Cancellation processed and pro rata refund issued for this cover.

You must contact us if you wish to reactivate the cover early. If you reactivate the cover whilst broken down, a charge may be payable, which will be confirmed to you at the time. When cover is reactivated, the terms and conditions in force at the time will apply.

Renewal

We reserve the right and are entitled not to renew annual cover or to change your premium.

Annual Cover	Continuous Cover
At least 2 weeks' notice to confirm whether we'll offer renewal and any changes to the premium.	No renewal. Provided the premium is paid, continuous cover continues until either you cancel or we cancel.
If you pay by Direct Debit or Continuous Credit Card authority your cover will automatically renew unless: (i) You tell us you don't want to renew*; or (ii) We tell you that we will not renew * If you don't tell us that you don't want to renew in time to stop the direct debit being collected.	We may review the premium and will give you 45 days' notice of the new premium. You can cancel within 14 days of being notified of the new premium. You will be entitled to a pro rata refund for any unused period for which a premium has been paid.

Changes to Terms and Conditions

	Annual Cover	Continuous Cover
Notice periods for changes	We are entitled to make changes at renewal. Also if we need to make changes during the year for legal or regulatory reasons we will give you least 2 weeks' notice.	We will give you at least 45 days' notice of any changes to the premium or the Terms and Conditions. You can cancel within 14 days of being notified of a change to Terms and Conditions.

Important Information

1. We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.

2. Our obligation is to provide help and attempt to repair your Vehicle, we don't accept any liability for any other losses or expenses that you incur as a result of your Vehicle breaking down. For the avoidance of doubt, nothing in these terms and conditions shall exclude or restrict our liability for negligence resulting in death or personal injury.

3. Failure to enforce or non-reliance on any of these terms and conditions by us will not prevent us from subsequently relying on or enforcing them.

4. None of the terms and conditions, or benefits, of your Breakdown cover are enforceable by anyone else other than you or someone you have authorized.

5. The applicable laws of Pakistan apply to these terms and conditions. These terms and conditions are only available in Pakistan.

6. Any Membership that is suspected/proven to be linked to fraud will be cancelled immediately with your service stopped and any paid premiums retained. The named main member will be notified in writing if this action is taken. Fraud includes but not exclusively the misuse of your Membership package for non-named members and providing inaccurate/false information/ documents at time of application or service request.

Complaints

We aim to always provide you with a high level of service. However, there may be a time when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

Please see the contact information table on page 2 for details as to how to contact us.

We will either acknowledge your complaint within 5 working days of receipt or offer you our final response if we have concluded our investigations within 14 working days.

If we acknowledge your complaint, we will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However, if we are unable to provide a final response within this period, we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint.

Please see contact information table to see how to contact them.

RSA – Roadside Assistance – Privacy Notice

Use of your personal data

This short form privacy notice provides a summary of how your personal data is used by the RSA Group. The data controllers of our Roadside policies and products are RSA (which sells you the policy).

For full details please visit rsapakistan.com/terms-and-conditions. The privacy notice sets out full details about how we use your information and include the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

Personal data we hold, use and the reasons for processing

We collect and use your personal data to provide you with Roadside assistance, subject to your preferences for direct marketing purposes, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping us improve products or services, improve the operating of our businesses, to share information with business partners in order to provide our products and services or operating ourbusiness, and to enable other group companies to perform any of the above purposes.
These uses are generally needed to provide the services to you and for our legitimate interest.

Disclosures and Transfers

We share your information within the RSA Group companies, and our suppliers and business partners, as well as government organizations where required for the reasons described above.

There might be instances where we rely on third parties, such as service providers to support our businesses and the Roadside assistance products. Where there is access to data from National locations we have appropriate contractual safeguards in place.

Your rights

Below is a list of the rights that all individuals have under Pakistan data protection laws. They don't apply in all circumstances so your request may not always be granted. If you wish to use any of them, we'llexplain at that time if they apply or not, and if we will comply or not with your request, including the reasons why.

You have the right to be informed about the processing of your personal information; to have your personal information corrected; to object to processing; to request restriction of processing; to have your personal information erased; to request access to your personal information and how we process it; to move, copy or transfer your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

Part 2. Breakdown Cover Arrangement & Administration Contract – Summary of Your Contract RSA.

RSA arranges and administers your Breakdown cover (your "Cover"). This is a summary of what RSA does for you. The full terms and conditions of RSA contract with you can be found here rsapakistan.com/terms-and-conditions This contract lasts for the same time as your Cover and ends at the same time as your Cover terminates.

1. **Who regulates RSA?**

RSA is Incorporated with (SEPC) security exchange commission of Pakistan.

2. **What services does RSA provide?**

RSA provides the following services to you:

- Providing information about Breakdown over on offer:
- Arranging your Cover.
- Administering your Cover:
- Making changes to your Cover:

3. **What will you have to pay for services provided by RSA?**

RSA will normally charge an arrangement and administration fee for its services RSA will always inform you in advance of its fees and the amount payable. The full terms and conditions give information about circumstances in which you will be entitled to a refund of fees if you cancel.

4. **Payments for your Cover**

RSA will tell you about any other charges relating to your Cover.
RSA act as the purposes of receiving any amounts due under your contract with RSA. Payments will be taken using the payment method provided when purchasing your Cover. If you're due a refund of premium following cancellation or another transaction, RSA will be entitled to deduct any fee, charges or other sums youowe in respect of your Cover before making any such refund.

5. **Changes to Terms & Conditions**

Annual cover: RSA will notify you of changes any of these Terms and Conditions at renewal or will give you at least two weeks' notice of any changes that are necessary in order to comply with any applicable laws, regulations or the advice or instruction of any incorporation authority.

For continuous cover (when you pay monthly or quarterly: RSA will notify you by giving at least 45 days' prior notice of changes to any of these Terms & Conditions (and to the fees payable) during a continuous cover contract,

Company details

RSA: Bahria Town, Islamabad


RSA