




Roadside Assistance

stella★



Broken down?

You're never alone with Stella!
For roadside assistance, call us
24 hours a day, 365 days a year.

 **1300 633 811**

So we can best help you,
please have the following information
ready when you call us:

- your name and contact number
- your car registration number
- your breakdown location
- a description of the problem

Experiencing car trouble is a frustrating and powerless feeling.
You won't feel stranded when you're covered by Stella Roadside Assistance,
because we're here to help 24/7, everyday of the year.

Stella has proudly partnered with 365 Assistance Group who are at your service 24 hours a day, 365 days a year, offering the highest quality service that you'd expect. Our roadside assistance options include coverage for everything from flat batteries and tyres to empty tanks, locked in keys and more.



Roadside Assistance Benefits

stella★

Keeping you safe

If your vehicle has broken down in a hazardous location, please advise us when you call, and ensure you are not exposed to danger from oncoming vehicles.

Staying with your car

After requesting a service, it's important that you remain with your car. If you are not in attendance with your car at the time our service provider arrives, the service provider will be unable to carry out any work. Further call-outs for the same incident will be considered as a separate call-out and will be at your expense. If you have to leave your car for safety reasons, please call us and let us know.

Minor Repairs and Tyre Assistance

Wherever possible, we will fix all of the usual causes of breakdown related problems such as flat tyres and flat batteries.

If major parts or factory diagnostics technology is needed, we will relocate your vehicle to the nearest approved Repairer for further investigation.

Battery and Parts Replacement

In the event of you needing a new battery or parts replacement to get you back on the road, 365 is able to facilitate and replace them for you, wherever you are.

All costs of replacements including your battery will be at your own expense.

Technical Advice

Our trained assistance team will provide over the phone advice relating to getting your car back on the road. This is specifically related to any safety warnings or lights that may appear or technical and mechanical information regarding your car.

Emergency Fuel

In the event that you run out of fuel – happens to us all –

we will either provide an emergency supply of fuel up to \$10, or transport your car to the nearest service station.

Towing

If your car is immobilised, or is not safe to drive, we will transport your vehicle to the nearest Repairer:

- up to 20 kms in metropolitan areas
- up to 50 kms round trip in regional areas

Should your vehicle need to be transported any further you will be charged in line with the attending Contractors fee. If your vehicle is in a car park and tow height limits are an issue an extraction fee from the car park will be at your expense.

Accident and Co-ordination Towing

If your vehicle has been involved in an accident, we will arrange for the transportation of the vehicle to the nearest approved Repairer or a Repairer of your preference.

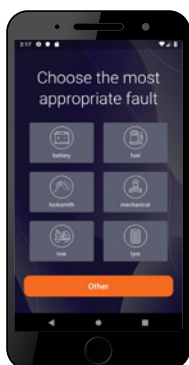
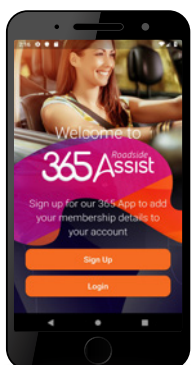
All costs associated with the towing and transportation of the vehicle will be charged to you.

We will provide advice on the appropriate information required from the other parties involved in the accident such as their name, address, contact numbers, vehicle registrations, insurance details and any witness details.

Lockouts and Key Replacement

Should your key be lost or stolen, or if it has been locked inside your vehicle, we will assist in getting you access to the vehicle where possible and able. In the event that we are unable to access your vehicle and a replacement key is required, all the costs associated with the replacement key will be at your own expense.

If you require the vehicle to be broken into in order to recover keys locked inside, we will not be responsible for any loss or damage that occurs to the vehicle.



Download on App Store or Play Store and search '365 Roadside Assistance'.



National Coverage

We're here to help you stay safe on the road in just a few quick taps!

The 365 Assist Mobile APP is your must have application that provides members with exclusive access to Roadside help right at your fingertips 24/7, 365 days.

Benefits

Connect with us through your smartphone

- The APP uses your GPS location to allow us to send help
- Rest easy knowing in most roadside cases you'll have a Service Provider to you in an average of 45 minutes
- Your APP keeps you connected to us at all times, so you can relax as you track how far away your Repairer is
- Easily add multiple memberships in the one app so you're assured help is accessible for the entire family



Roadside Assistance Conditions + Exclusions



Services Distance limits

A 20 kms round trip distance limit applies in Metro Areas and 50 kms round trip in Regional and Remote areas for the provision of all services. Distance travelled over and above these limits are at the expense of the member and must be paid at the time the service is provided.

Service Types are limited to:

- Minor Repair and Tyre Assistance
- Towing (round trip within the specified distances above)
- Jump Start and Battery Replacement (however Battery Replacement is at the expense of the member)
- Emergency Fuel up to limit of \$10
- Accident Coordination (this is Insurance and is to be managed by Insurance company. In the even you don't have insurance or need us to assist you we can organise for a TOW at your expense. This would require payment at the time of commencing to facilitate a service response for you.

Membership Validity

- Stella Roadside Assistance (Stella) provides membership assistance Australia-wide. Your membership is valid for the vehicle which you nominate to us only. Membership applies to the vehicle being driven and not the person.
- We require all members to be living in and permanent residents of Australia.
- Service and benefits become effective two working days (48 hours) after receipt of payment. See cooling off period.
- Any support provided must not be pre-existing to the paid membership period. If we/the attending contractor determines that the breakdown has occurred due to mechanical faults prior to the period of membership then we can refuse to assist your in the provision of services or you will be asked to pay for the assistance services. Cover as a result, may not be renewed for the following term at our sole discretion.
- You must remain with your vehicle after requesting a service. If you are not in attendance with your vehicle at the time the service provider arrives, the service cannot be supplied. Further call-outs related to the same breakdown will be considered as a separate call-out and will be at the members expense.
- It is a condition that when the provider arrives to assist the member, that the member be present.
- We reserve the right to withdraw or withhold services in the event a member is violent, abusive, intentionally seeks to harm us or any of our service providers or attempting to receive service by deception.
- If you change your vehicle registration number you must advise us within 7 days at hello@stellainsurance.com.au
- If you sell your vehicle you must provide us the new members details via email within 7 days of the sale of the vehicle. Otherwise the membership will automatically lapse. Please notify us at hello@stellainsurance.com.au
- You must be a private or commercial vehicle owner/driver only and not a Uber, Taxi, Hire Car, Rental Car.
- Stella Roadside Assistance Membership covers your selected roadside assistance product for 12 months and the cover is for the vehicle only that you declare to use when joining Stella Roadside.

Cooling Off Period

- We have a **48 hour** cooling off period. This means when you purchase the membership cover and on receipt of payment, the cover becomes available for use 48 hours post purchase, noting that any mechanical issues that occurred prior to joining will not be covered by Stella Roadside Assistance. Only breakdowns that occur during the membership, post the 48 hour cooling off period are able to be supported by us.
- This is a one-off cooling period for the initial set-up of membership. On annual renewals and plan upgrades the member will receive instant continuing coverage.
- Membership fees are non-refundable. Once purchased you have a 14 day money back guarantee, providing you do not use or call into the Stella Roadside Assistance for any case or advice. Post this period you are deemed to have 12 months cover and fees are non-refundable.

Lockouts and Key Replacement

- Where a key has been lost or stolen or has been locked inside the vehicle we will arrange a locksmith to attend your vehicle to gain access to the vehicle where possible and able.
- Costs associated with any replacement keys will be at the member's expense.

Replacement batteries

- We will organise for you however all costs of fitting/replacing the battery are at your cost.
- Roadside assistance is provided in the event of an unexpected mechanical breakdown. It does not cover vehicle maintenance or permanent repairs.
- Temporary repairs may be made at the request of the member to mobilise the vehicle (where able). However, regular maintenance or any mechanical repairs, major or otherwise, is the member's responsibility and will be at the member's expense.

Towing and Distance

- Distances shown in Special Terms and Conditions – apply to ALL services that we attend to. If our Service Provider has to travel further we will provide the services, however you will be required to pay the excess per km rate as quoted to you prior to the job being attended to. We will advise you of this approximate cost and get you verbal or digital (via APP/Email/Txt) acceptance prior to commencing any roadside support.
- When requesting roadside assistance you must provide the correct vehicle details and the exact location of the vehicle.
- If we are not able to confirm your membership or locate your vehicle based on the information you provide to us, all services will be at your expense.
- Towing will be provided using the most appropriate equipment available (such as lift-tow or flat-top truck) as determined by us.
- Should specialised Towing Equipment or Personnel be required (such as power winches, extended cables or hydraulic vehicle moving jack dolly's, additional vehicles for car park extraction etc) this service will be at the members expense – payable at time of service. We will advise you (as per the process for Towing above) and gain acceptance prior to commencing any Roadside Assistance.





Roadside Assistance Conditions + Exclusions



Coverage Service

- Roadside assistance is only available on any sealed or designated roads, accessible by standard 2-wheel drive recovery vehicles, that the service provider deems to be safe.
- Roadside Assistance is not available for collecting, Towing salvage cars, un-roadworthy vehicles from your physical residence to a location as requested by you. Vehicles that have Stella Roadside Assistance must be registered and roadworthy.
- Roadside assistance is only provided where the weight of the vehicle is less than 3.5 Tonnes GVM and the length of the vehicle is less than 5.5 metres.
- If you are located in a regional or remote location further than the nominated distances outlined in Special Terms and Conditions and require assistance, you may be charged an additional call out fee.
- The maximum we will cover for any one event/case is \$500. Should the support costs exceed this – you will be responsible for any costs over this \$500 amount.

Exclusions and Limitations

The provision of benefits and services under Stella Roadside Assistance is subject to the following exclusions:

- Vehicles over 15 years of age, from the manufactures build date.
- Vehicles with an odometer reading of 200,000km's and over are excluded from cover. Should your vehicle reach this maximum distance covered during your membership with Stella then we will cover you until your membership period expires. Should you renew with an odometer reading above this service will not be provided.
- Your vehicle being unregistered and/or un-roadworthy.
- Your vehicle being left unattended or has been stolen and is in need of recovery.
- Once we transfer your vehicle to a mechanic the case is deemed to be completed. Should you OR the mechanical repairer determine the car needs to go to another location then any costs for transportation of the car is not part of the Stella Roadside Assistance cover and will be at your own cost.
- Your vehicle is involved or connected to any form of motor sports.
- If your vehicle is in an accident, this is not deemed as roadside assistance and will not be covered under this roadside membership entitlement. We are able to assist you via our customer support team in facilitating immediate support – however all costs incurred will be at the members expense.
- Any caravan or trailer that is towed by your vehicle is not covered unless additional plans with ourselves are taken out. (Additional cover options are available including Premium Roadside Assistance (Includes cover for Trailers up-to 4 metres in Length and not more than 1.5 Tonnes) or Trailer Plus Roadside Assistance (Includes cover for Trailers up-to 5.5 metres Long and 3.5 Tonnes in weight and not more than 3 metres high, and is a Standard Cover with a Trailer specific extension). Call us to discuss your options should you have any questions.
- Your vehicle operating as taxi, rental vehicle, limousine, Uber or hire vehicle.
- Your vehicle is a commercial vehicle and travels to Mine Sites, Petroleum Depots, Airport Runways and collects/and or operates at Cargo Terminals.
- Service calls for your vehicle due to vehicle abuse or neglect (as reasonably determined by us).
- We reserve the right to amend prices and inclusions of policies without prior notice.
- Service calls for your vehicle due to failure to use reasonable care with your vehicle or failure to conduct regular preventative vehicle maintenance or provision of inappropriate repair or maintenance to your vehicle.
- Repeated service calls for your vehicle due to owner/driver faults, or failure by you to comply with our instructions.
- Service calls for your vehicle due to accidental damage.
- Service calls due to break-in (or attempted break-in) of your vehicle.
- Service calls due to fitment of non-genuine accessories or inappropriate or incorrect fitment of parts or accessories.
- Your vehicle being located in a remote location (this is deemed as being a location not trafficable by a two-wheel drive recovery vehicle) or your vehicle is located in a Restricted Access Area or not within a Service Area.
- Your vehicle being located in a National Park and non public road.
- Bugged vehicles: Except where access is available and is trafficable by a two-wheel drive recovery vehicle and no other specialist equipment is necessary. Should specialist equipment become necessary, additional costs are the driver's responsibility. Drivers will be advised of this condition prior to attendance by our Service Provider and service is at our discretion.
- Your vehicle being immobilised due to inappropriate maintenance, repair or use, caused intentionally or by negligence on the part of the owner, the driver or any other third party. This may also cover where we advised the person to replace the battery and you fail to do so, resulting in repeated jump starts for the same vehicle.
- Key recovery limitations: In the event the member insists the vehicle be broken into to recover keys locked inside the vehicle, no responsibility or liability is taken by us or its Service Providers for any damage to your vehicle that may occur as a result.
- Due to locksmith provider limitations, this service may not be available in all cases and locations.
- Towing limitations: If a member has received and continues to request roadside assistance or towing for a vehicle repeatedly on an unjust and excessive number of instances, we may refuse to provide further Roadside Assistance or Towing and will then offer an alternative service at the member's expense – payable upon request of service.
- Once a Tow has been provided for a Breakdown, you must pay for any subsequent tows for the same Breakdown at Commercial Rates at the time of service. This excludes towing for a vehicle that has been towed after hours to the member's home, a holding yard, mechanics shop or other place of safety and then needs further towing for the same breakdown.

Transfer or cancellation of your Stella Roadside Assistance

If you sell your car you can transfer this benefit to the new owner. All you have to do is notify us of the new members details via email hello@stellainsurance.com.au within 7 days of selling your car. If you choose not to let us know your membership will automatically lapse and you will not be entitled to any refunds.

Important information

We, us, our means 365 Assistance Pty Ltd and Stella Underwriting Pty Ltd, trading as Stella Insurance (Stella) acting on behalf of 365 Assistance Pty Ltd under an agreement. These terms and conditions are current as at 1 May, 2020. Stella Roadside Assistance is provided by 365 Assistance Pty Ltd ABN 59 160 076 200.



1300 633 811



stellainsurance.com.au



hello@stellainsurance.com.au



PO Box A2080 Sydney NSW 1235