

## EMERGENCY ROADSIDE ASSISTANCE AND CAR REPLACEMENT SERVICES

"NATION ASSIST" shall provide Roadside Assistance Services and Car Replacement Services (as hereinafter defined), to the Registered Member's/ Beneficiaries under the terms of this Agreement.

### DEFINITIONS

"**Accident**" shall mean road traffic accident, loss, damage or destruction by fire, theft or otherwise, causing the Eligible Vehicle registered under Nation Assist, to be immobilized or unfit to drive.

"**Beneficiary**" shall mean in relation to an Eligible Vehicle registered under Nation Assist, its owner, any driver authorized by its owner and any passengers in the vehicle (up to the maximum number of passengers recommended for that model of vehicle and excluding hitchhikers).

"**Benefits**" shall mean the Roadside Assistance Services available to the Beneficiaries under this Roadside Assistance Program.

"**Breakdown**" means sudden and unforeseen electrical or mechanical failure, causing an Eligible Vehicle to be immobilized or unfit to drive.

"**Eligible Vehicle**" shall mean all new or used vehicles that have purchased this Roadside Assistance Program from Nation Assist, provided that:

- a) The vehicle is less than 3,500 kgs.
- b) The Vehicle more than 3,500 kg up to 4000 kg must make sure that the wheels must fit on the towing car back length and distance end to end

The services can be extended to corporate or individual customers. Motorbikes are not covered for roadside assistance.

" **Roadside Assistance Program**" shall mean the Roadside Assistance program being marketed by " **Nation Assist**"

"**Service Fees**" shall mean the amount paid by the Registered Member to NATION ASSIST WLL as defined in the Fees/ Tariff section in our website/ Mobile Application.

"**Service Provider**" shall mean an independent subcontractor appointed by NATION ASSIST WLL to perform any Roadside Assistance Services.

"**Starting Date of Services**" in relation to an Eligible Vehicle shall mean the date from which the Registered Member pays the service fees

"**Roadside Assistance Services**" means the Roadside Assistance services as described above.

"**Usual Country of Residence**" means the country of residence of a Registered Member/ Beneficiary (within Bahrain).

"**Usual Place of Residence**" means the home or residence of a Registered Member/ Beneficiary in his or her Usual Country of Residence.

"**Off-road**" means an unpaved or unmarked road other than Black top road.

## **SECTION -1**

### **EMERGENCY ROADSIDE ASSISTANCE SERVICES**

#### **EMERGENCY ROADSIDE ASSISTANCE SERVICES**

The Registered Members / Beneficiary will be provided with Emergency Roadside Assistance with the following services

- Repair On-Site
- Breakdown Towing Service following an **Accident** anywhere across Kingdom of Bahrain
- Breakdown Towing Service following **Mechanical Breakdown** anywhere across Kingdom of Bahrain
- Flat Tyre Fixing
- Out of Fuel
- Battery Boosting Service
- Lock-Out service
- Transport of the Repaired/Recovered vehicle

## Description of Services.

1. **Repair On-Site :** In the event of the immobilization of the Registered Member's enrolled vehicle with Nation Assist due to mechanical or electrical breakdown and as long as said problem can be repaired in the place of the immobilization within a maximum time period of thirty minutes, Nation Assist will proceed with the repair of the breakdown, paying for the labor expenses of a mechanic to the place where the incident has occurred to be on their account.

Neither the supply of parts or replacement elements, nor materials in general are included in this coverage.

The assistance will be provided in parking lots, city streets, motorways, national, regional and local roads, as long as the vehicle cannot be transferred on its own to the nearest repair shop.

2. **Breakdown Towing Service followed by an Accident:** If there is an accident where in the vehicle is stuck and the journey cannot be continued, Nation Assist will tow the vehicle to the dealer's garage or to the nearest garage of the customer's choice anywhere across Kingdom of Bahrain.
3. **Breakdown Towing Service followed by Mechanical Breakdown:** If there is a mechanical breakdown or any failure where in the vehicle is stuck and the journey cannot be continued, Nation Assist will tow the vehicle to the dealer's garage or to the nearest garage of the customer's choice anywhere across Kingdom of Bahrain.
4. **Flat Tyre Service:** Nation Assist will change the flat tyre with a spare tyre. If no spare tyre is available, Nation Assist will tow the vehicle to the dealer's garage or a nearest garage across Kingdom of Bahrain.
5. **Out of Fuel Service:** If the Registered Member's enrolled vehicle runs out of fuel, Nation Assist will ensure that enough fuel reaches the location of distress, so that he can get to the nearest service station.

The Registered Member/Beneficiary will pay for the cost of fuel.

6. **Battery Boost Service:** Where the Registered Member's enrolled vehicle's battery is dead for whatever reason, Nation Assist will jump-start the vehicle to enable the Registered Member's enrolled vehicle to carry on with their journey (no new battery and /or replacement of battery provided by Nation Assist), or Nation Assist will tow the vehicle to the dealer's garage or to the nearest garage across Kingdom of Bahrain
7. **Lock Out Services:** In the event that the Registered Member's enrolled vehicle's key is locked inside the Registered Member's enrolled vehicle, Nation Assist will provide assistance to unlock the Registered Member's enrolled vehicle.
8. **Transport of the Repaired or Recovered Vehicle:** If the repair of the Registered Member's enrolled vehicle requires a time of repair longer than 72 hours or in the case of theft, the vehicle were recovered after the client has left the place of incident, Nation Assist will bear the cost of the transport of the Registered Member's enrolled vehicle to the place of residence of the Registered Member; or the travelling expense of the Registered Member or the person



empowered by them to the place where the vehicle has been recovered or repaired, if they were to choose to bear the responsibility for transferring the vehicle. Nation Assist will not provide the benefit when the cost of the repair of the vehicle exceeds its market value.

9. **Geographical Coverage:** All towing services within Kingdom of Bahrain excluding off-road services/locations.
10. **Membership Usage and Validity:** Roadside Assistance program for all Registered Members is valid for 12 months from the date of membership enrollment.
11. **Response Time:** Response time is a maximum of 45 - 60 minutes within city limits. On Highways or out of city limits, the response time would depend upon the distance, road conditions in that area, weather and all other unavoidable circumstances, which are out of human control.
12. The roadside assistance services are restricted to providing services from the accident / breakdown spot to the garage and will not be provided from one garage or its vicinity to another garage.

## EXCLUSIONS FROM SERVICE

### Special Exclusion

Nation Assist shall not be obligated nor liable to provide assistance or pay the cost of anything NOT specified in the Service's section.

### General Exclusion

#### (1) Nation Assist will not be liable to provide any assistance which arises directly or indirectly from:

- (a) Fraudulent acts by any Registered member's/ Beneficiary or any other person seeking to Claim pursuant to this Agreement.
- (b) Consequential loss of any kind (except as provided in this Program wordings).
- (c) Extraordinary phenomena such as floods, earthquakes, volcanic eruptions, unusual cyclonic storms, falling astral bodies or meteorites, except sand and hail storm.
- (d) Terrorism mutinies or riots.
- (e) Actions by the armed forces or security forces or organizations.
- (f) Nuclear radioactivity.
- (g) The driver of the Registered member's enrolled Vehicle:
  - Being under the influence of drugs, toxic or narcotic substances, or where his/her blood-alcohol level exceeds that permitted by the laws in the country where the vehicle is being used.
  - Not having a driving license corresponding to the class of the vehicle.
  - The contravention of regulations relating to the carriage of persons animals or objects in the vehicle which were in whole or part a cause of the Accident or event giving rise to the Claim.



- (h) Fuel mineral essences or other flammable explosive or toxic materials transported in the vehicle.
- (i) The participation by any Registered member's/ Beneficiary:
  - Competitions, rallies or trials (other than driving events on a race track).
  - Criminal conduct.
  - Wagers or challenges.
  - From the practice of the following sports or activities.
- j) The deliberate act of the Registered member/ Beneficiary.

**(2) Nation Assist will not be liable for the cost of:**

- (a) Any repairs to the vehicle.
- (b) Any assistance arranged by or on behalf of the Registered member/ Beneficiary, without the prior authorization of Nation Assist.
- (c) Telephone calls and any other additional expenses,

**(3) Nation Assist will not be liable to provide assistance in respect of the following problems unless there is a real and discernible threat to a Registered member/ Beneficiary or any other person:**

- Faulty fuel gauge
- Speedometer not working.
- Air-conditioning not working.
- Passenger door(s) cannot be opened and there are no passengers in the vehicle.
- Boot cannot be opened.
- Front and/or rear demisters not functioning.
- Horn not functioning.
- Door mirrors damaged.
- Rear view mirror damaged but not obstructing the driver's vision.
- Fuel cap is damaged or faulty and your vehicle has enough fuel in the tank to enable it to reach the nearest Service Center.
- Roof of convertible cannot be opened.
- Sunroof cannot be opened.
- Sunroof cannot be closed but weather conditions are fair and the vehicle is not exposed to any security Risk.
- Windows cannot be opened.
- Windows cannot be closed but weather conditions are fair and the vehicle is not exposed to any security Risk.
- Seat adjustor is faulty but the vehicle can be safely driven.
- Passenger seat belts faulty and there are no passengers in the vehicle.
- Security system faulty but the vehicle is not immobilized and alarms are not sounding continuously.
- Transmission stuck in sports/winter mode.
- ABS lights illuminated.



- Air bag warning lights illuminated.
- Traction control lights illuminated.
- Other non-safety related lights/service warnings illuminated.
- Running out of windscreen washer fluid.
- Front windscreen wipers faulty but weather conditions fair.
- Rear windscreen wiper faulty.

## **SECTION - 2**

### **NATION ASSIST CAR REPLACEMENT PROGRAM (Following Road Traffic Accident)**

In case of a Road Traffic Accident Or hit And Run to the Registered Member's Enrolled Vehicle, as certified in written form by the repairer and Police Report, Nation Assist will provide the member with a Replacement Car at Nation Assist's option from a Rent A Car Company, only after the repair works start, and for the period stated in the Membership Services Program.

The rental/hire charges (inclusive of all surcharges) of the replacement vehicle borne by Nation Assist shall not exceed US\$ 20 per day. In the event the rental/hire charges (inclusive of all surcharges) exceed US\$ 20 per day, the Registered Member/ Beneficiary shall bear such excess of charges.

In case of Nation Assist being unable to provide a Replacement Car because of a shortage in the market or any other reason beyond its control, Nation Assist will offer a cash benefit of an amount upto 20 USD per day for the repair period stated in the Insurance Company Survey report up to a maximum number of days applicable as per the Membership Services Program. The cash benefit will not be given at the Registered Member's discretion; it will be given only in case of Nation Assist not being able to provide a Replacement Car.

**For the Replacement Car Cover, in addition to a Traffic Police Report Or police report only, a written confirmation by the repairer has to be produced showing the repair period.**

**Damages produced to the Registered Member's Enrolled Vehicle by unknown third parties: like scratches, minor damages, etc. will not be covered, and no replacement car will be granted.**

**The Registered Member will be subject and responsible to all hiring terms and conditions applied by the Rent a Car Company chosen by Nation Assist**

## **CONDITIONS**

1. Replacement car service is and shall be considered as an additional cover to the Road Assistance Service package whose assistance services will be provided by Nation Assist as per the Membership Services Program.





2. A Replacement car will be provided in the event of an accident occurring during the validity period of Membership.
3. In the event of an accident that would compel the Registered Member's Enrolled vehicle to remain in a Repair Garage for more than 48 hours (excluding Fridays), to be confirmed by the Repairer, the Registered Member will be entitled to a replacement vehicle for the repair period stated in the survey report up to a maximum number of days applicable as per the Membership Service Agreement
4. Cost of petrol will be met by the Registered Member/ Beneficiary.
5. In order for the Registered Member/ Beneficiary to enjoy this benefit, the vehicle must have previously been towed to the repairs garage and arranged by Nation Assist
6. Damages produced to the Registered Member's Enrolled Vehicle by unknown third parties: like scratches, minor damages, etc. or those that does not include a third party such as hitting pavement, signs, walls or any object, etc. will not be covered, and no replacement car will be granted.
7. Repairs not causing the vehicle to remain stranded such as overhauling, maintenance services or defect repairs which should not prevent the Registered Member's Enrolled vehicle from continuing the journey under minimum required security constraints will not be taken into consideration.
8. The repair period of the Registered Member's Enrolled vehicle shall be determined previously to the delivery of Replacement car by receiving the traffic report of the Registered Member's Enrolled vehicle and the report of the Insurance Company / Authorized Repairers explaining the condition of the Registered Member's Enrolled vehicle
9. The use of a replacement car shall be provided only for a maximum of two (2) accidents in anyone (1)-year period.
10. The Replacement car must be returned earlier if the repair works are completed within a period shorter than estimated. Any additional cost associated with delay in returning the replacement car will be borne by the Registered Member/ Beneficiary.
11. Should the client request for a driver, the driver's fee shall be paid by the Registered Member/ Beneficiary.
12. Nation Assist shall render the service of providing a replacement car only to the extent that rent-a-car companies in the area can provide the appropriate vehicle.
13. In case the Registered Member/ Beneficiary is provided with a replacement car he/she may deliver the replacement car back to the office of the rent-a-car company.
14. If the Registered Member/ Beneficiary uses the replacement car longer than the period of repair or maximum number of days set forth in this Service Package Agreement, the costs



incurred for the exceeding days will be paid by the Registered Member/ Beneficiary and shall be directly collected from him/her by the rent-a-car company.

15. The service of providing a replacement car shall be given within the Kingdom Of Bahrain
16. At the moment of the rental, a credit card or cash could be asked as a compulsory deposit for the rental period. Special restrictive conditions are applied by the Rent A Car Companies to clients under the age of 25 years such as a higher deposit and any other conditions imposed by the Rent a car company. The compulsory deposit amount may be increased according to Rent A Car Companies terms and conditions.
17. The Registered Member's Enrolled vehicle must be fully covered by a valid and effective Comprehensive Motor Insurance at the time of accident and at the time of any service obtained on this Service Package Agreement.
18. Nation Assist will coordinate with the repairer on the necessary repair period and provide the car replacement services as applicable. The repair period must correspond to the real repair time which does not include the waiting time and the spare parts shortage delays. Nation Assist will have the final decision about the number of days Nation Assist will cover independently from the repair period stated in the garage report.
19. A condition for being provided a Replacement Car is that the Registered Member/ Beneficiary makes available a Credit Card. A blank credit card slip or a mail order form will be taken for covering the expenses not guaranteed in the period of time that Replacement Car is in possession of the Registered Member/ Beneficiary:
  - a. Traffic fines;
  - b. Possible damages and losses to the car;
  - c. Losses arising from faulty acts in the usage of Replacement Car.
  - d. Additional days non covered.

Slip or mail order form will be returned as soon as the vehicle is delivered back and checked.

#### **CAUTION**

**The liability which may arise from the use of the Registered Member/ Beneficiary credit card data for any purpose other than the ones indicated above is solely the responsibility of the rent-a-car company.**

**Nation Assist is exempt from liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this Service Package Agreement.**

20. **Membership Usage and Validity:** CAR Replacement program for all Registered Members / Beneficiary is valid for 12 months from the date of membership enrollment.





# Nation Assist

## GEOGRAPHICAL COVERAGE

Within Kingdom of Bahrain

## HOW TO REQUEST ASSISTANCE?

The Registered member/ Beneficiary should contact Nation Assist seeking the Covered Benefits and Services and avoid reimbursement procedures.

Since the appearance of an event that could be included in any of the Services described above, the Registered member/ Beneficiary or any person acting in his place will necessarily contact, in the shortest possible time, in every case, the Call Center (24 Hrs/7 days) mentioned below, which will be available to help any person.

In the event of any services covered under the membership, the liability of Nation Assist shall be conditional on the Registered member's/ Beneficiary claiming the benefit having complied with and continuing to comply with the terms of this Services Program.

If a Benefit Covered by the Membership or assistance is needed, the Registered member's/ Beneficiary shall:

- 1) Take all reasonable precautions to minimize the loss.
- 2) Make "NO" admission of liability or offer promise or payment of any kind.
- 3) As soon as possible contact Nation Assist to notify the incident stating the Benefits required, and provide all relevant information:

**Contact Number (24 Hrs all days): 00973 17 558 5555**

**e-mail: [info@nassistbh.com](mailto:info@nassistbh.com)**

Nation Assist is NOT liable in respect of any Benefit / Service, which would otherwise be payable under this Membership, should there be another Membership/Service package in force Covering the same contingencies.

All benefit under the Services Program shall be forfeited/ cancelled ab initio if any services made is fraudulent or if any fraudulent means or devices are used by the Registered Member or any one acting on his behalf to obtain benefit under this Service Program is caused by the willful act or with the connivance of the Registered Member/ Beneficiary.

**NO Refund will be allowed in such cases and any cost involved on the services provided needs to be refunded to Nation Assist to avoid any legal actions.**