

Roadside Assistance

User Guide

Vehicle



beneva

1 866 833-0333

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Welcome

By insuring your vehicle with Beneva Insurance Company (herein Beneva), you get 24/7 emergency roadside assistance. You also have access to personalized travel itineraries.

This guide outlines the terms and conditions of the program's services and advantages.

How to contact us?

Roadside assistance is designed to provide security and peace of mind when you need it most.

For roadside assistance:

24 hours a day, 7 days a week

Anywhere in Canada and the United States (excluding Alaska and Hawaii)

1 866 833-0333

beneva.ca

For travel planning services:

Monday to Friday

8:30 a.m. to 6:30 p.m.

planification.assistance.voyage@beneva.ca

1 866 833-0333

Write us:

Roadside Assistance Program

Beneva Inc.

C.P. 17100, succ. Terminus

Québec (Québec) G1K 9E2

General Information

What vehicles and drivers are covered?

Regardless of who is driving at the time roadside assistance is requested, the vehicle indicated in your insurance contract's *Coverage Summary Page* is covered.

What services are offered?

- Emergency roadside assistance and towing services
- Travel planning services
- Emergency trip interruption coverage
- Emergency services in the event of a road accident

How to obtain emergency roadside assistance and towing services?

Always call us first to obtain roadside assistance. The following number also appears on our insurance card: 1 866 833-0333 (Canada and United States, excluding Alaska and Hawaii).

Our roadside assistance team is available 24 hours a day, 7 days a week, 365 days a year.

Simply provide your contract number, the nature of your emergency and your location.

We will make the necessary arrangements to have a service vehicle sent to assist you.

The service will be free of charge in accordance with the terms and limits herein.

Roadside Assistance Program Services and Annual Limits

1. Emergency roadside assistance and towing services

Our network of service providers has you covered anywhere in Canada and the United States (excluding Alaska and Hawaii). You can expect quick, efficient service, wherever you are.

When extraordinary circumstances require you to call a service provider that is outside our approved network, it will be up to you to request reimbursement.

In this case, you are entitled to reimbursement under specific conditions. Instructions are provided in the *How to Get Reimbursed?* section of this guide.

Description of Services

Battery Boosting

Boosting is performed when the vehicle's battery is dead. In the event that the vehicle's battery cannot be boosted, the vehicle will be towed to the registered garage of your choice within a 50-kilometre radius.

Flat Tire

In the event of a flat tire, the vehicle's spare tire will be used. It cannot be flat and must be roadworthy.

In the event that your vehicle either does not have a spare tire or the spare is not roadworthy, the vehicle will be towed to the registered garage of your choice within a 50-kilometre radius.

Fuel Delivery

Up to 10 litres of fuel (5 litres in some areas) will be delivered to allow you to get your vehicle to the nearest gas station.

The cost of the delivered fuel is included with the service.

Fuel cannot be delivered to your home.

If your electric vehicle battery is depleted, the vehicle will be towed to the nearest charging station within a 50-kilometre radius.

If you request a second fuel delivery within 30 days of the first one, your vehicle will be towed to the nearest gas station (cost of fuel excluded).

If fuel delivery is prohibited where you are or if your vehicle runs on fuel other than gas, the vehicle will be towed to the nearest gas station within a 50-kilometre radius (cost of fuel excluded).

Vehicle Recovery

The Roadside Assistance Program will dispatch a vehicle equipped with a winch when your vehicle becomes stuck in a ditch, snow or mud as a result of driver error or loss of control.

The vehicle must be accessible and on or near a public road.

If the vehicle is no longer roadworthy once recovered, refer to the *Emergency Services in the Event of a Road Accident* subsection.

Winching assistance is not provided when your vehicle gets stuck at home.

Our service providers work as carefully as possible to avoid causing damage to vehicles that are stuck. However, they cannot be held liable for any damage caused by the recovering and towing your vehicle. To submit a claim for damages caused as a result of winching, contact Beneva.

Lockout Assistance

A service provider will be dispatched to unlock your vehicle's doors when:

- You lock your keys inside the vehicle.
- You lose your keys.
- You break your keys.

Towing in the Event of Mechanical Breakdown

When your vehicle breaks down, it will be towed to the registered garage of your choice within a 50-kilometre radius.

Maximum towing distances in the following wildlife reserves:

- Réserve faunique des Laurentides: Up to 100 kilometres
- Réserve faunique de La Vérendrye: Up to 150 kilometres
- Parc national de la Gaspésie: Up to 150 kilometres

In order to ensure quality service and enable the service provider to find you as quickly as possible, be sure to give clear indications as to your location.

The cost of a flatbed or hook and chain tow truck is included with the service.

Tolls that must be paid as a result of towing your vehicle are not covered and are therefore, at your expense.

If the event of a mechanical breakdown while towing a utility trailer (24 feet or shorter), the latter will also be towed. This will be considered a second service.

When the trailer is more than 24 feet in length or fully loaded, the additional towing expenses will be charged to you. This service will not count as having been provided by the Roadside Assistance Program.

IMPORTANT

For emergency roadside service to be rendered, you must remain with your vehicle. No assistance will be provided on an abandoned vehicle.

The Roadside Assistance Program does not cover towing the vehicle to your home.

Annual Limit

The maximum number of yearly emergency service calls is four per vehicle insured with Beneva.

The four service calls are prorated to the date you enrol in the program. This date may differ from the date of your insurance policy.

2. Travel planning services

In an effort to make your trip in North America as safe and enjoyable as possible, you are entitled to the following free travel planning services:

- A personalized, detailed itinerary
- Driving distances for daily mileage calculation
- Detailed maps with highlighted routes
- Lodging and campsite information

Ideally, request this documentation at least three weeks ahead of your departure date to have enough time to read it.

The planning guide will be emailed to you.

To request a personalized itinerary, send us an email at planification.assistance.voyage@beneva.ca or call us at 1 866 833-0333, Monday to Friday, 8:30 a.m. to 6:30 p.m.

3. Emergency trip interruption coverage

A mechanical breakdown is bad enough as it is. It's even worse when travelling. This is why roadside assistance covers the expenses below.

Maximum amounts per expense (taxes included)

Up to \$200 for lodging:

We will reimburse the cost of accommodations and meals in the vicinity of the mechanical breakdown while your vehicle is being repaired.

Up to \$100 for the following:

- **Rental vehicle**

We will reimburse the expenses for a vehicle rented from an approved service provider while your vehicle is being repaired. This covers the basic daily vehicle rental rate and taxes only. The vehicle must be rented from a rental company near the registered garage where your vehicle was towed.

- **Personal care products**

We will reimburse personal care products (toothpaste, shampoo, etc.) purchased while you wait for your vehicle to be repaired.

- **Transportation**

We will reimburse transportation (taxi, bus, train, plane) expenses incurred by you and your passengers for travel to your destination or home.

Eligibility Conditions

The following conditions apply to towing in the event of mechanical breakdown:

- Your vehicle must break down at least 100 kilometres from home.
- Your vehicle must be inoperable and require repairs costing over \$300.
- Your vehicle must be towed from the site of the mechanical breakdown to the nearest registered garage.
- Your vehicle cannot have been involved in a road accident.

To be eligible for reimbursement, the services described herein must have been obtained within 72 hours of the mechanical breakdown. The cost of the parts, repairs and labour are not eligible for reimbursement. Coverage does not include normal vehicle maintenance required by new or extended warranties.

Your claim could be denied if you submit it more than 45 days after the date on which the service was rendered or if your claim does not comply with the terms and conditions herein.

4. Emergency services in the event of a road accident

Roadside assistance is there for you when you are involved in a traffic accident.

What to do in case of an accident?

- When there is bodily injury (even minor), immediately call emergency medical services.
- When there is only property damage, fill out a Joint Accident Report using the information on your driver's licence, registration certificate and certificate of insurance.

After the accident...

- If your vehicle is still roadworthy:
Call Beneva to submit a claim. The claims team will explain what to do with your vehicle.
- If your vehicle is no longer roadworthy:
Call roadside assistance at 1 866 833-0333. Have your contract number handy. Our team will dispatch a tow truck that will take your vehicle to the registered garage of your choice. Only after doing this should you contact Beneva to submit a claim.

How to get reimbursed?

Always call us first to obtain roadside assistance.

When extraordinary circumstances require you to call a service provider that is outside our approved network, it will be up to you to request reimbursement.

Here's how to request a reimbursement:

- Have the towing service give you a detailed invoice indicating the cause of the mechanical breakdown and the service required.
- Make sure the following information appears on the invoice: name, address, contract number and vehicle description.
- Enclose a copy of the registered garage's invoice with detailed repair information and a receipt for the towing.
- When this qualifies as trip interruption, be sure to include the original receipts for lodging, meals, personal care products, rental vehicle or commercial transportation.
- Email all documents to the Roadside Assistance Program in the 45 days following the date of the mechanical breakdown to:
remboursements.assistance routi ere@beneva.ca.

(keep a copy of all the receipts in your records)

For your claim to be deemed valid, you must submit the original receipts and copies of your credit card statements. These documents will be returned to you at your request.

Once the assistance service is rendered, you have 45 days to send us a duly completed claim. After this deadline, your claim could be denied.

When the assistance is provided in the United States, your claim will be accepted after 45 days as long as you called us to inform us of your vehicle's mechanical breakdown within 72 hours.

After the information is received and processed, a cheque will be issued to the person named in the contract. The amount will be calculated according to the maximums below.

For eligible trip interruption reimbursements, refer to the *Emergency Trip Interruption Coverage* subsection.

Please allow three weeks for reimbursement.

Emergency service maximums per roadside assistance request (taxes included)

Up to \$100 per roadside assistance request for:

- Battery boosting
- Flat tire
- Fuel delivery
- Lockout assistance

The cost of parts, repairs and labour are not eligible for reimbursement.

Up to \$175 per roadside assistance request for:

- Towing in the Event of Mechanical Breakdown
- Vehicle Recovery

The cost of parts, repairs and labour are not eligible for reimbursement.

No limit per roadside assistance request

Towing in the event of mechanical breakdown in an exclusive area is subject to the terms and conditions herein.

The cost of parts, repairs and labour are not eligible for reimbursement.

General Exclusions

The Roadside Assistance Program does not cover:

- Company vehicles (covered by commercial insurance)
- Offroad vehicles like ATVs, snowmobiles, etc.
- 2- or 3-wheel vehicles like motorcycles and mopeds
- Motorhomes, farm tractors, campers, camper trailers, fifth wheels and utility trailers
- Vehicles weighing more than 4,500 kg (10,000 lb)
- Towing to your home
- More than one request for the same service on the same day
- Unlicensed or stored vehicles
- Cost of parts, repairs, labour, additional servicing equipment, storage and impound fees
- Towing from one registered garage to another
- Vehicles driven into an area not meant for vehicles
- Repeated calls for a vehicle for which necessary maintenance and repairs have been neglected
- The plowing of roads and driveways required for services to be provided
- Hours not worked or all other expenses incurred as a result of the delayed assistance

- Any loss of salary as a result of days not worked following trip interruption
- Assistance when the accident occurred while you were:
 - Under the influence of alcohol or drugs
 - Driving with an invalid licence
 - Driving with a suspended licence
 - Committing or attempting to commit a crime
- All claims resulting directly or indirectly, in whole or in part, from war, rioting, flooding, invasion, insurrection, civil unrest or while the vehicle you are driving is being used in military or police service

Our Service Provider Network

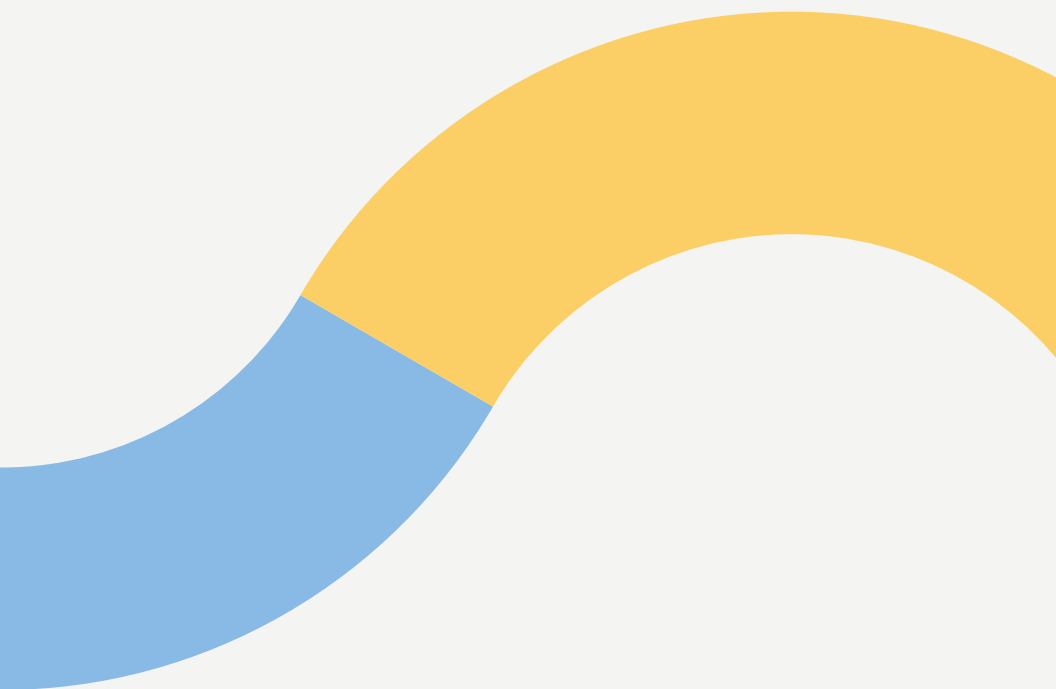
All service providers in our network are independently owned and operated. Their employees are not employees of our Roadside Assistance Program.

Therefore, the Roadside Assistance Program is not liable or responsible for any losses or damages to your vehicle or personal property resulting from the rendering of such services.

All losses and damages must be reported within 24 hours to the service provider and the Roadside Assistance Program at 1 866 833-0333.

Do not attempt to repair your damaged vehicle before contacting the Roadside Assistance Program.

Furthermore, be sure to notify Beneva of all losses and property damages before repairs are made. You will be given instructions and made aware of what is covered under your vehicle or home insurance policy, as applicable.



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C2936A (2023-01)