

Roadside Assistance

User guide

Light Utility Vehicle
Utility Trailer



beneva

1 877 671-8352

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Welcome

By insuring your vehicle with Beneva Insurance Company (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.

HAPPY, CAREFREE DRIVING!

How to contact us

The Roadside Assistance Program 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)
1 877 671-8352

For travel planning services:

Monday to Friday, from 8:30 a.m. to 6:30 p.m.
planification.assistance.voyage@beneva.ca
1 877 671-8352

Write us:

Beneva Inc.
Roadside Assistance Program
CP 17100, succ Terminus
Québec QC G1K 9E2

General information

What vehicles and drivers are covered?

Regardless of the driver at the time the service is requested, the light commercial vehicle, any installed pop-up trailer and the utility trailer indicated in the Coverage *Summary Page* section of your insurance contract are covered.

The utility trailer not declared in the Coverage *Summary Page* section of your insurance contract may be covered under certain conditions mentioned in this guide.

What services are offered?

- Emergency roadside assistance and towing services
- Travel planning services
- Emergency trip interruption coverage
- Motor vehicle accident emergency services

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: 1 877 671-8352 (Canada and the 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 insurance 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 and annual limits

LIGHT COMMERCIAL VEHICLE

The following services apply to light commercial vehicles (vehicle with gross vehicle weight not exceeding 4,500 kg [10,000 lb.]) registered under the Roadside Assistance Program.

1. Emergency roadside assistance and towing services

We'll help you get back on the road rapidly in the following situations:

- Battery boosting
- Flat tire
- Emergency fuel delivery
- Vehicle recovery
- Lockout
- Towing in the event of mechanical breakdown

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

No annual limit

3. Emergency trip interruption coverage

No annual limit

4. Motor vehicle accident emergency services

No annual limit

UTILITY TRAILERS REGISTERED UNDER THE ROADSIDE ASSISTANCE PROGRAM

The following services apply to utility trailers of less than 24 feet in length registered under the Roadside Assistance Program.

1. Emergency roadside assistance and towing services

We'll help you get back on the road rapidly in the following situations:

- Flat tire
- Vehicle recovery
- Towing in the event of mechanical breakdown

Annual limit

The maximum number of yearly emergency service calls is four per utility trailer 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.

It is the trailer driver or owner's responsibility to make sure the vehicle's contents have been unloaded before being towed. If the trailer cannot be unloaded, it can only be towed if the trailer driver or owner signs a document releasing the towing company of all liability for property damage that may occur to the trailer's contents.

2. Motor vehicle accident emergency services

No annual limit

UTILITY TRAILERS NOT REGISTERED UNDER THE ROADSIDE ASSISTANCE PROGRAM

The following services may apply to utility trailers, but only if the vehicles are less than 24 feet in length and towed by a light commercial vehicle covered under this Roadside Assistance Program:

1. Emergency roadside assistance and towing services

We'll help you get back on the road rapidly in the following situations:

- Flat tire
- Vehicle recovery
- Towing in the event of mechanical breakdown involving the light utility vehicle with which the trailer is used

Any service to a trailer not registered under the Roadside Assistance Program will be counted as having been supplied to the light commercial vehicle covered under this Roadside Assistance Program.

It is the trailer driver or owner's responsibility to make sure the vehicle's contents have been unloaded before being towed. If the trailer cannot be unloaded, it can only be towed if the trailer driver or owner signs a document releasing the towing company of all liability for property damage that may occur to the trailer's contents.

If the trailer being towed is more than 24 feet in length, the additional expenses of towing the trailer will be charged to you. Note that in this situation the service will not be counted as having been supplied under the Roadside Assistance Program.

2. Motor vehicle accident emergency services

No annual limit

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 maximum distance of 50 km.

Tire change

In the event of a flat tire, the vehicle's spare tire will be installed. 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 maximum distance of 50 km.

Fuel delivery

Up to 10 litres of gas (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, it will be towed to the nearest charging station within a maximum distance of 50 km.

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). The cost of the fuel is not included.

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 maximum distance of 50 km. The cost of the fuel is not included.

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* section.

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 of your vehicle. To submit a claim for damages caused as a result of winching, contact Beneva.

Lockout service

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 maximum distance of 50 km.

Maximum towing distances in the following wildlife reserves:

- Réserve faunique des Laurentides: Up to 100 km
- Réserve faunique de La Vérendrye: Up to 150 km
- Réserve faunique de la Gaspésie: Up to 150 km

To provide you with the best possible service and enable the service provider to find you as quickly as possible, please make sure you can identify your location.

The cost of any necessary specialized equipment such as a cart or a flatbed truck is included.

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

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 to your home.

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 1 877 671-8352, Monday to Friday from 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 the Roadside Assistance Program is there to help you cover 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
In the event of a mechanical breakdown, rentals costs for a replacement vehicle provided by an approved rental agency will be covered for the duration of the repairs. 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.
- 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 km from your 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 registered garage of your choice.
- 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 may be denied if you submit it more than 45 days after the date services were rendered or if your claim is not in compliance with the conditions contained in this guide.

4. Motor vehicle accident emergency services

The Roadside Assistance Program 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 services to ensure your safety.
- If there is only material damage, complete 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 file a claim and get instructions on how to have it repaired.
- If your vehicle is no longer roadworthy:
Call roadside assistance at 1 877 671-8352. Have your insurance policy number on hand. Our team will ask you where you are and 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 do it:

- Ask the roadside assistance provider for a detailed receipt indicating the location, cause of the mechanical breakdown, and the services performed.
- Make sure the receipt includes your name, address, insurance policy number, and a description of your vehicle.
- Include a copy of the invoice from the authorized garage detailing the repairs, along with a towing receipt.
- If it involves an eligible trip interruption, submit 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.routiere@beneva.ca.

Keep a copy of all the receipts in your records.

For your claim to be valid, you must send us the original receipts and copies of credit card payment statements. These documents will be returned to you upon request.

Once services have been rendered, you have 45 days to send us your full claim. After this period, your claim may be denied.

If roadside assistance is provided in the United States, your claim will be accepted after 45 days only if you contact us within 72 hours of the mechanical breakdown.

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

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

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
- Emergency fuel delivery
- Lockout

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:

- Vehicles not registered under the Roadside Assistance Program.
- Utility trailers unless services are covered elsewhere in this guide.
- Vehicles used for the paid transportation of passengers.
- Off-road vehicles (e.g. snowmobiles, ATVs).
- Two- or three-wheelers (e.g. motorcycles, mopeds).
- Motorhomes, farm tractors, trailers, tent-trailers and fifth wheel 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 or seizure.
- 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 or routine repairs are required.
- The plowing of roads and driveways required for services to be provided.
- Hours not worked or all other expenses incurred as a result of a delay in service.

- 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 network of service providers

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 1 877 671-8352.

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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DOM-G0935A (2025-08)