



Roadside Assistance

Offered through your
Group Insurance Plan



ROADSIDE ASSISTANCE A BENEFIT THAT TRAVELS WITH YOU

Designed specifically for group plan members covered by Humania Assurance's Health Care benefit, eligible members (and their dependents if insured) have access to the Roadside Assistance program 24 hours a day anywhere in Canada and the continental U.S.



FUEL DELIVERY SERVICE



Emergency fuel delivery to stranded members. The cost of fuel must be paid by the driver.

BATTERY BOOSTING SERVICE



This service is provided in an attempt to start your vehicle. If your vehicle cannot be started, the vehicle will be towed in accordance with the provisions of the program.



LOCKOUT SERVICE



If your keys are lost, locked inside the vehicle or broken we will unlock the vehicle and assist in starting the vehicle. If the operator cannot gain access to your vehicle or start the vehicle, it will be towed in accordance with the conditions of the program.

TOWING SERVICE



If your vehicle cannot be started or driven safely, it will be towed. The vehicle will be towed to the nearest authorized repair facility or to the garage of your choice within a 5km radius. Additional kilometers beyond this distance will be at the driver's expense.



FLAT TIRE SERVICE



We will replace a flat tire with your vehicle's spare tire. If you do not have a spare tire, a tow can be provided in accordance with the terms of the program.

EXTRICATION/WINCHING SERVICE



Your vehicle will be extricated from sand, mud, snow (not to be confused with plowed-in or snow-bound vehicles because the snow has not been cleared) or a ditch.



SPECIFIC CONDITIONS AND LIMITATIONS



- The program does not cover fleet vehicles used for commercial purposes.
- The number of service calls is limited to 4 per year per certificate, regardless of the number of insureds in the same household.
- Only the plan member and insured family members are covered by the assistance program. The plan member must be present at the time of the event.
- If, for valid and verifiable reasons, the insured is unable to reach the roadside assistance service and must obtain the service by their own means, or if the vehicle is located in an exclusive towing zone, they must pay the invoice and return the original to customer service within ninety (90) days to receive a reimbursement. The reimbursement will be made according to the commercial rates in effect in the region where the breakdown occurred and in accordance with the terms of the program.
- Should the roadside assistance service be unable to secure a provider, the eligible driver, upon receiving prior authorization, may contact a certified towing professional directly, and request reimbursement subsequently. When submitting the claim, the insured must provide proof that the service was rendered by a certified professional. Reimbursement will be determined according to the commercial rates in effect in the region where the breakdown occurred and in accordance with the terms of the program.



GENERAL EXCLUSIONS



The following vehicles are excluded:

- Motorcycles;
- Motorized recreational vehicles;
- Other recreational vehicles such as ATVs.

Service limitations (no assistance possible):

- Vehicles without a license plate;
- Unattended vehicle or vehicle attended by a person less than 16 years of age;
- Service calls resulting from a motor vehicle accident;
- Service calls from members without a valid drivers license;
- Service to vehicles on private roads, roads not normally traveled or off-road. Example: vacant lot, fields, beaches, construction sites, mud roads or locations and roads that cannot be traveled safely.

Services not covered:

- Snow removal from or around the vehicle;
- Seasonal tire changeovers;
- Chain installation or removal;
- Transportation of people.

The following are at the member's expense:

- Repairs;
- Parts;
- Vehicle storage charges;
- Cost of meals and hotels;
- Cost of fuel delivered by the towing service.



COVERAGE LIMITATIONS



Costs and expenses related to any of the coverage limitations listed below are not reimbursed.

- Towing/winching a vehicle with a load capacity of over 1/2 a ton;
- Jump-starting for vehicles with batteries that are not of the 12v variety;
- More than one service per incident (Exception: battery boost and towing);
- Towing from one garage to another or from a garage to another location;
- Towing to a residence or any other location that is not a service garage;
- Towing to a salvage yard;
- Repeated service calls for a poorly maintained vehicle or a vehicle in need of routine maintenance;
- A stored vehicle temporarily not used or not licensed;
- A vehicle that is not usable on the road. The vehicle must be in a condition to be driven on a public road under its own power;
- Vehicles equipped with a hitch and towing an object. Example : a sport utility vehicle towing a caravan, a trailer or other equipment;
- Towing for a driver unable to drive because of drugs, alcohol or fatigue; Towing for modified vehicles requiring non-standard tow trucks. Example : a vehicle with an added apron with a ground clearance of 2 inches;
- Any commercially used vehicle or for a breakdown of a private vehicle that occurred while being used for commercial purposes by the member or any other driver. Example : a private vehicle used for delivery of newspapers;





For any questions

MONTREAL: 514-875-4130

TOLL-FREE: 1-877-875-4130

When calling, make sure you have your group policy number and your certificate number.

