

# Gulf Insurance Limited



## Roadside Assistance Service

### FREQUENTLY ASKED QUESTIONS



## 1. What is Gulf Insurance Limited Roadside Assistance?

Gulf Insurance Ltd Roadside assistance is a 24 hour, 7 days a week roadside and accident assistance service provided to Gulf Insurance motor clients.

## 2. What number do I call to get Roadside Assistance?

822-6030

## 3. How can I access Gulf's Roadside Assistance service?

Gulf's Roadside Assistance service can be accessed if you have:

- Full Comprehensive Motor Insurance Coverage.
- 3rd Party Insurance "Select" Roadside Assistance (Pre-paid).
- 3rd Party Insurance "Pay Per USE" Road Side Assistance.

## 4. What type of support and service will I get from Gulf Insurance Roadside Assistance?

- Battery Booster Assistance
- Flat Tyre Assistance
- Emergency Gas Refuelling
- Emergency Vehicle Opening

## 5. What happens when I call Roadside Assistance? The Agent will

- 1) Verify your policy.
- 2) Take your information and details of your situation to determine the level of distress, and the location of the vehicle.
- 3) Call an ambulance if it is determined that medical treatment is required.

NB: Private hospital medical charges are the responsibility of the client or your policy if it is included within coverage.

- 4) Dispatch a Recovery Vehicle.
- 5) Call Intermittently to ensure client is ok and provide a status on the response vehicle location if not at the scene.

**6. Are there are additional charges I may incur if I utilise this service? YES.**

- Customers maybe be responsible for the cost of the fuel.
- Customers are responsible for the cost of the locksmith service.

Gulf Insurance Limited is not liable for any damages incurred to the door and/or lock in the process of it being opened.

**7. Are there any towing or wrecking limitations? Yes**

- Retrieval may exclude vehicles located off the roadside in Rivers, ravines, cliffs and steep terrain.
- The cost of the towing or wrecking must not exceed \$2,500.00.

**8. Is there a limit to the size or weight of the vehicle? Yes.**

The weight of the vehicle must be less than a tare weight of 2.2 tonnes. The vehicle classified for this service include cars, buses, motorcycles, off-road vehicles, and light trucks.

**9. What is the estimated response time?**

The estimated response time to the scene can be “less than” the 45 minutes maximum (standard response time) within urban areas, and not withstanding national emergencies, natural disasters or any other cause beyond the control of the Roadside Assistance provider.

**10. Can I get Roadside Assistance if I do not have “Full Comprehensive” coverage?**

YES.

Third Party Coverage clients can purchase the Gulf Insurance “Select” Roadside Assistance service for a minimal access fee upon policy initiation or renewal.

Third Party Coverage clients can also access the Gulf Insurance “Pay Per Use” service.

**11. What is the price of the Gulf Insurance “Select” Roadside Assistance service?**

The price for Gulf Insurance “Select” Roadside Assistance service (applicable to 3rd Party policyholders) are listed in the table below:

Rate Table	
Age of Car	Road Side Assistance Charge
Less than 4 Years	\$150.00
More than 4 YRS Less 7 YRS	\$ 175.00
More than 7 YRS Less 10 YRS	\$ 225.00
More than 10 YRS	\$250.00

**12. What is Gulf Insurance “ Pay Per Use” Roadside Assistance service?**

Gulf Insurance “Pay Per Use” Roadside Assistance service provides Gulf Insurance 3rd Party Insurance policyholders with access to Gulf Insurance Roadside Assistance service although their motor coverage does not entitle them to this service, or they did not purchase the Pre-paid Roadside Assistance service.

**13. What is the price of Gulf Insurance “Pay per Use” Roadside Assistance service?**

The Gulf Insurance “ Pay Per Use” Roadside Assistance service carries a charge of \$550.00 per response which must be paid on spot.

**14. Where will my vehicle be towed to?**

Your vehicle will be towed to a location advised by you i.e. Garage | Home

**15. How many times can I use Gulf Insurance Limited Roadside Assistance Service?**

- There is no limit on the number of times the Gulf Insurance Roadside Assistance services can be used by our Full Comprehensive and Third-Party “Select Roadside Assistance” clients within the term of their policy.
- The Gulf Insurance “ Pay Per Use” Roadside Assistance service carries a charge of \$550.00 per response.