

1. The 24-hour Roadside Assistance (“Roadside Assist”) is a complimentary service to Pacific & Orient Insurance Co. Berhad (“P&O”) Private Car & Motorcycle Comprehensive Policyholders only. Value of Roadside Assist provided is limited to RM350 (Private Car) & RM150 (Motorcycle), any additional charges will be borne by the Policyholder.
2. The complimentary 24-hour Roadside Assist is only provided to Policyholder by contacting the Roadside Assist helpline 1300-80-8800 and utilises the services by the appointed authorised service provider.
3. The free 24-hour Roadside Assist is restricted to vehicle’s mechanical breakdown and is limited to vehicles weighing 2 tonnes and below. Additional charges for vehicle above 2 tonnes shall be borne by Policyholder.
4. In the case of accident, Policyholders are advised not to accept any towing services offered by unauthorised service providers and to call 1300-80-8800 immediately to request for assistance such as
 - i) tow vehicle to police station and
 - ii) subsequently to the nearest Pacific & Orient Insurance Co. Berhad Authorised Panel Repairer or any PIAM authorised workshops. Services rendered is limited to RM350, any additional charges will be borne by the Policyholder.
5. The cost of consumables such as battery, engine oil, fuels or any other vehicle spare parts shall be borne by Policyholder.
 - i) Free labour for minor on-the-spot assistance up to RM200 for Private Car (From 9.00am to 6:30pm daily, and chargeable from 6.31pm to 8.59am)
 - ii) RM150 does not cover cases of motorcycles not in towable condition and the additional cost incurred due to request of equipment (e.g., Chain replacement, Spark plugs, petrol, and tyre) will be borne by Policyholder. (From 9.00am to 6:30pm daily, and chargeable from 6.31pm to 8.59am)
6. Towing is permitted for verified vehicle mechanical breakdown where on-site assistance is not able to restore the vehicle to moving condition.
7. In the event where the vehicle is not in a towable condition, usage of additional tools/equipment (e.g Baby tyres, Basement Towing, Portable Jack/Dolly) charges shall be borne by Policyholder.
8. Towing benefit will exclude toll charges (if applicable) and such toll charges shall be borne by Policyholder - paid directly to the towing provider.
9. Reimbursement is only applicable for services arranged through our Roadside Assist helpline (1300-80-8800).
10. Every incident is subject to cooling off period of fourteen (14) calendar days.
11. The 24-hour emergency towing services shall be available in the event the vehicle is immobilized anywhere in Peninsular Malaysia. The 24-hour emergency towing is not available to all islands except Penang and Langkawi.
12. In East Malaysia, the 24-hour emergency assistance / towing shall be available in major towns namely; Kuching, Sibul, Bintulu, Miri, Kota Kinabalu, Kudat, Sandakan, Lahad Datu, Tawau, Labuan.
13. If outside the above-mentioned locations in East Malaysia, the service may not be provided swiftly due to limited-service providers. You may contact 1300-80-8800 and we shall attempt to locate a service provider to assist you. If we are unable to provide the towing assistance, we shall advise you accordingly for allowable reimbursement arrangement up to RM 350 (Private Car) / RM150 (Motorcycle). This reimbursement is only permissible if you have contacted 1300-80-8800 and have obtained confirmation of reimbursement arrangement.

GENERAL EXCLUSIONS

1. Flood and Storm
2. War, riots, strike, civil commotion, and act of terrorism
3. Driving under influence or drunk driving
4. Fire explosions or lightning
5. Incident due to unlawful use of vehicle i.e., vehicle use for criminal activity
6. Incident due to racing or participation in motorsport
7. Unauthorized driver i.e., driver without license
8. Vehicle without valid road tax and Pacific & Orient Insurance Co. Berhad Private Car / Motorcycle Comprehensive Policy.
9. Commercial Vehicle
10. Towing vehicle out of any workshop