

## TOW & GO ROADSIDE ASSISTANCE TERMS AND CONDITIONS

These Terms and Conditions shall become effective and binding on the parties as of 1st May 2025.

### Roadside Assistance Cover

Our Roadside Assistance cover provides you with 24-hour breakdown assistance throughout Malta and Gozo. This service is delivered by our contractors, Tow & Go Towing Services. Please carefully read the following Terms and Conditions (including Changes) applicable to the roadside assistance service provided by Tow & Go Towing Services in Malta and Gozo.

### Important Note:

Please ensure that you keep the insurance certificate or proof of membership that we have provided you within your vehicle at all times. Tow & Go may request to see this as proof of your membership.

### Definitions

We / Us / Our / Company	Argus Insurance Company (Europe) Limited
Contractors / T&G	Tow and Go Towing Services
You	The policyholder or an authorized driver (as defined in the policy wording)
Your Vehicle	The vehicle shown on the schedule belonging to you
Usual place of residence	Home address in Malta or Gozo
Period of insurance / membership year	The period shown in the schedule of your motor insurance policy.

### Argus Insurance Company (Europe) Limited, Malta Branch

Trident Park, 8B Level 5, Notabile Gardens,  
Mdina Road, Central Business District,  
Zone 2, Birkirkara CBD 2010, Malta

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insurance@argus.mt  
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**ARGUS**  
Our Interest is You.

*Argus Insurance Company (Europe) Limited, (registered in Malta with registration number OC 1216 and regulated by the Malta Financial Services Authority) is the registered overseas branch of Argus Insurance Company (Europe) Limited, a company registered in Gibraltar with Company number 01862.*

### 1. Number of Roadside Assistance calls covering the Geographical area of Malta and Gozo.

The membership provides you with up to five (5) calls per membership year.

Tow & Go will inform you on your last call that you have used all your free calls. Any additional calls will be billed at the standard service provider rates.

### 2. Calling for Roadside Assistance

If you need assistance, call 79777015 or 7999 9915.

When you call Tow & Go for help, please provide the following information:

- (a) Registration Number
- (b) Make and Model (including the color of the vehicle)
- (c) Contact Number
- (d) Breakdown location
- (e) The name of the street

If you manage to fix the vehicle before the Tow & Go representative arrives, be sure to call and let them know. Otherwise, the call will be counted as a service request and will be deducted from your total number of calls.

### 3. Assistance by Tow & Go

Tow & Go will do their best to assist you as quickly as possible. There are occasions when some delay will be unavoidable due to traffic, weather conditions or other circumstances that create a high demand for roadside assistance service.

For the protection of your vehicle, services shall be rendered only in the presence of the Policyholder and/or an Authorized Driver.

- a) If your vehicle breaks down outside of office hours, on weekends, or on public holidays when the repair garage is closed, it will be towed to your residence or another location of your choice. If you later require towing to a repair shop, this will be considered a separate tow.
- b) If the tow truck arrives at the service location and no one is present, the truck will wait for up to fifteen (15) minutes before leaving. This will count as a call, and a fee of €35 will be charged for another call to the same location within fifteen (15) days.
- c) If your vehicle is involved in an accident requiring Police or Warden assistance, you should only call for roadside assistance once you have been cleared to move the vehicle. A fee of €35 will be charged if the tow truck arrives and has to wait for clearance.

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- d) If the vehicle is located in a basement garage or an enclosed parking area with limited access—such as steep ramps, low ceilings, or similar obstructions—Tow & Go must be informed of this at the time of the service request. Tow & Go will make all reasonable efforts to provide assistance; however, service may not be possible in such conditions. Any associated parking fees or fines incurred will be the responsibility of the vehicle owner. Tow & Go reserves the right to refuse service where access limitations exist or where there is a reasonable risk of damage to either the service vehicle or the customer's vehicle.
- e) If special machinery such as cranes or high-lifts is needed (e.g., for vehicles stuck in fields, sandy areas, roundabouts, or water deeper than thirty (30) centimeters), you will be responsible for the cost of hiring this equipment.
- f) If the vehicle is towed to a place indicated by the member and the vehicle is not accepted for repair, towing to another destination will be carried out at a cost of an extra call out, but if client used all call outs a charge of €45.

The contractor reserves the right to decide to charge a fee for subsequent calls if in their opinion the condition of the vehicle is likely to incur more breakdowns. You will be informed of this matter in writing and Argus Insurance Company Ltd will be sent a copy of this correspondence.

#### 4. Battery Fault

If your vehicle has a battery issue, Tow & Go will jump-start it and diagnose whether the problem is with the battery or alternator, so you can arrange repairs. Battery replacement can be offered at the time of the call. If a new battery is needed, you will need to pay for it at that time, subject to availability. If a battery is not available, an appointment will be scheduled.

In the event of electric vehicles, the vehicle shall be towed to your residence.

#### 5. Flat Tyre

Tow & Go will replace a faulty tire if it is safe to do so and if the vehicle is equipped with a roadworthy spare wheel, lock nuts, and any necessary special tools.

If a spare wheel or kit is not available, or if there is more than one flat tire, the contractor will tow you to the nearest repair shop, vulcanizer, or your residential address.

Please note that the roadside assistance does not cover the cost of repairing tires, wheels, or accessories.

Tow & Go also offers a mobile tire service for an additional charge of €25, subject to availability and excluding the cost of the purchased tire.

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## 6. Assistance to gain access to your vehicle

If you accidentally

- lock your vehicle's keys inside it, you will be entitled to assistance from our contractors to gain access to the vehicle in order to recover the keys.
- lose your vehicle's keys, our contractors will tow the vehicle to a destination of your choice within Malta and Gozo.

This service is provided at no charge only in respect of your first request. If you request this service more than once our contractors are entitled to charge a fee of €45 to be paid prior to the service being provided.

Tow and Go and/or their outsourced providers are not responsible for any damage caused to vehicle as a result of their attempt to gain access into your vehicle.

## 7. Running out of Fuel / Run out of Battery Charge (EV)

If your vehicle runs out of fuel or battery charge, our contractors will provide an emergency fuel supply, which will need to be paid upon delivery. If the vehicle runs out of battery charge, our contractor will tow your vehicle to your residence.

The first request for this service is free of charge. However, if you request the same service again within the same membership year, the contractor may charge a service fee of €45, in addition to the cost of the fuel, when applicable.

## 8. Transport between Malta and Gozo

If the vehicle is normally based in Malta and assistance is requested while in Gozo, or vice versa, the fees payable to Gozo Channel for your vehicle, the contractor's driver and the recovery vehicle will be borne by you and must be paid before the service is provided.

This service is subject to an additional fee of € 100.00

## 9. Garage below street level.

If the vehicle needs to be towed from an underground garage, an additional fee of €45.00 will apply.

## 10. Membership does not cover the following:

- Towing the vehicle from one repair garage to another, however Tow & Go may agree to tow your vehicle from one repair garage to another. This will count as a call, and a fee of €45 will be charged for any subsequent requests for the same service within fifteen (15) days.

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- **Wheel Rim Replacement:** Replacement of wheel rims is not included in the service.
- **Assistance with Missing Number Plates:** Assistance will not be provided if the vehicle has no number plates, unless you present a membership card, proof of coverage, or the corresponding logbook.
- **Intoxication or Drug Use:** No assistance will be provided if damage to the vehicle is a result of the driver's intoxication or the use of drugs, toxins, narcotics, or other psychotropic substances.
- **Trailer Towing:** Cover does not extend to objects being towed by a member's vehicle.
- **Safety Concerns:** Tow & Go reserves the right to withhold roadside assistance if providing the service could endanger the tow truck or personnel.
- **No servicing will be entertained in areas below road level, on sand or very soft ground, steep ramps, on slipways near the sea or any other place which in the opinion of the towing driver is dangerous to maneuver.**

## 11. General Conditions

**Vehicle Maintenance:** Your vehicle must be kept in a roadworthy condition and good working order.

**Service Validity:** Your roadside assistance entitlement is valid until the renewal date specified in your policy certificate.

**Non-Transferable and Non-Refundable:** The entitlement is neither transferable nor refundable.

**Road Licence:** The vehicle must have a valid road licence; otherwise, Tow & Go reserves the right to withhold the service. If the service is provided without a valid road licence, a fee of €45.00 will apply.

## 12. Important Notes

Tow & Go operates as an independent contractor. Argus Insurance Company (Europe) Ltd assumes no responsibility for any loss or damage arising from the services provided by Tow & Go. The Contractor shall not be held liable for the loss of, or damage to, any personal belongings left inside the vehicle, nor for any pre-existing damage to the vehicle. Furthermore, Argus Insurance Company (Europe) Ltd shall not be held liable for any damages resulting from services rendered by Tow & Go.

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Tow & Go is responsible solely for the towing of the vehicle. It shall not be held liable for any damage occurring during the towing process, nor for any delays or consequential losses, unless it can be demonstrated that Tow & Go or its representatives acted negligently or failed to exercise reasonable care, skill, or the use of appropriate tools.

Tow & Go shall not be liable for any damage caused to low-hanging spoilers or any issues arising from modified suspension systems during the towing process.

Additionally, the Contractor shall not be held responsible for the non-performance of services where such failure results from exceptional or unforeseen circumstances beyond its reasonable control.

### 13. Complaints Procedure

Tow & Go is dedicated to delivering a high standard of customer service. If you believe that this standard has not been met, please address your concerns directly with Tow & Go. If you remain dissatisfied with Tow & Go's response, please submit a written complaint to Argus Insurance Company Ltd., including details of the incident. Argus Insurance will then escalate the matter to Tow & Go for further review.

### 14. Call Recording and Data Protection

In accordance with GDPR and applicable data protection laws, customers are hereby informed that telephone calls with Tow & Go and/or its Contractors may be recorded. Such recordings may be used for quality assurance, training purposes, and as evidence in the event of a dispute. Providing this notice ensures transparency and supports Tow & Go's commitment to compliance with privacy regulations.

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