

# Your NRMA BusinessWise Membership entitlements

terms and conditions  
effective February 2011

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[mynrma.com.au/businesswise](http://mynrma.com.au/businesswise)



## Contents

1. BusinessWise Membership .....	4
2. When do your Benefits become available .....	6
3. Voting Entitlements .....	7
4. Affiliated BusinessWise Members .....	7
5. BusinessWise Absolute .....	7
6. BusinessWise Assist .....	8
7. BusinessWise Advance.....	9
8. BusinessWise Light Commercial Absolute.....	10
9. BusinessWise Light Commercial Assist .....	11
10. BusinessWise Taxi Assist .....	12
11. BusinessWise Heavy Vehicle Assist .....	12
12. Roadside Assistance for Nominated Vehicles and Trailers .....	13
13. Towing for Nominated Vehicles and Trailers .....	15

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## Thank you for choosing NRMA BusinessWise Membership

### We're dedicated to supporting your organisation

As a BusinessWise Member you have the experience and strength of NRMA behind you. From motorbikes to taxis or 68 tonne trucks, we'll look after your whole fleet and keep your business moving.

### Why this document is important

Please take a few moments to read through this document. It explains the terms and conditions of your NRMA BusinessWise Membership, the services provided by NRMA, and your obligations as an NRMA Member.

### Check the guidelines for your roadside assistance level

Your benefit entitlements do vary depending on the level of cover you've chosen for your vehicles. So double check that each one has the right level of cover from our:

- Passenger vehicle packages, Assist, Taxi Assist, Absolute and Advance;
- Light commercial vehicle packages, Assist and Absolute; and
- Heavy Vehicle Assist package.

### Much more than roadside assistance

We've negotiated special offers to save your business time and money, helping your whole business - not just your fleet - to run more effectively. See [mynrma.com.au/businesswise](http://mynrma.com.au/businesswise) for more details.

### How to contact us

BusinessWise Members have 2 dedicated support numbers. Whether you need roadside assistance, or a question answered, call **1300 369 349**. For assistance with heavy vehicles, call **1300 227 947**.

Thank you again for choosing NRMA BusinessWise. We'll keep your business moving.

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## Membership

### 1. BusinessWise Membership

#### 1.1 BusinessWise Membership of NRMA Motoring & Services (NRMA)

Who can become an NRMA BusinessWise Member? The following entities may become a member of NRMA BusinessWise (“BusinessWise Member”):

- A corporation with an ABN (Australian Business Number), ACN (Australian Company Number) or ARBN (Australian Registered Body Number);
- A corporation or other organisation incorporated under a government statute but not having an ACN or ARBN (for example an incorporated association and certain statutory authorities and the trustees of certain religious organisations).
- The officeholder or trustee of an unincorporated association.

#### 1.2 Becoming a BusinessWise Member

##### Obtaining a BusinessWise Membership

There is an annual membership fee (“BusinessWise Membership Fee”) for all organisations wishing to become a BusinessWise Member. Once the BusinessWise Membership Fee is received and processed by us, your organisation is recorded as a BusinessWise Member. On becoming a BusinessWise Member, you must appoint a person to be your Authorised Business Representative. The Authorised Business Representative will be taken to have full authority to deal with all matters relating to your BusinessWise Membership, including your Vehicles and Subscription Packages.

##### BusinessWise Membership Fee

The BusinessWise Membership Fee is payable at the time your organisation becomes a BusinessWise Member, and annually thereafter. Only one BusinessWise Membership Fee is payable per BusinessWise Member. Once the BusinessWise Membership Fee has been paid, the BusinessWise Member may then purchase Subscription Packages.

##### Nominating Vehicles

On becoming a BusinessWise Member, you must nominate all Vehicles requiring Motoring Assistance benefits. You may nominate as many Vehicles as you wish on your BusinessWise Membership, provided the Vehicle is owned, leased or managed by you and is driven by your employees or agents. Each Vehicle must be nominated under a Subscription Package. Unregistered Vehicles or Unroadworthy Vehicles will not be covered under a Subscription Package.

##### Subscription Package Fee

A Subscription Package Fee is payable when you nominate a Vehicle on a particular Subscription Package to receive Motoring Assistance. The Subscription Package Fee is payable annually by the expiry date (also referred to as the ‘valid to date’) for each Vehicle nominated for Motoring Assistance. The annual Subscription Package Fee varies depending on the type of Subscription Package purchased by you. Your BusinessWise Membership must remain current at all times during the Subscription Package Year to receive Motoring Assistance. If your BusinessWise Membership expires or is Cancelled at any time, your Subscription Packages will also automatically expire - refer to section 1.7 for more information.

##### Nominated Vehicle Replacement

When a Nominated Vehicle on a Subscription Package is sold and/or replaced with another like for like Vehicle and/or if the registration number has been changed the Authorised Business Representative must contact us and notify us of the change as soon as possible after the change has occurred. BusinessWise Members may replace a Nominated Vehicle on a Subscription Package on no more than two occasions per Subscription Package Year. Until the change has been notified to us, the replacement Vehicle will not be entitled to any Motoring Assistance benefits.

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### 1.3 Changing Levels of Cover on a Vehicle

You may change the Subscription Package for your Vehicle simply by purchasing a new Subscription Package when your current Subscription Package is due for renewal. If you wish to change your Subscription Package before the renewal date the following applies: **Assist to Absolute** - you will be required to pay the difference between the fees for the Assist and the Absolute Subscription Package for each Vehicle you wish to upgrade.

**Assist to Advance** - you will be required to pay the difference between the fees for Assist and the Advance Subscription Package for each Vehicle you wish to upgrade.

**Assist or Advance or Absolute to Light Commercial Assist** - if you change your Subscription Package from Assist, Advance or Absolute to Light Commercial Assist you will be required to pay the difference between the fees for the Assist, Advance or Absolute Subscription Package and the Light Commercial Assist Subscription Package for each Vehicle you wish to upgrade calculated on a pro rata basis for the time remaining on your Assist, Advance or Absolute Subscription Packages (whichever is the case). This will entitle you to Light Commercial Assist benefits for the remaining time on your Assist, Advance or Absolute Subscription Package.

**Assist or Advance or Absolute to Light Commercial Absolute** - you will be required to pay the difference between the fees for the Assist, Advance or Absolute Subscription Package and the fees for the Light Commercial Absolute Subscription Package for each Vehicle you wish to upgrade.

**Light Commercial Assist to Light Commercial Absolute** - you will be required to pay the difference between the fees for the Light Commercial Assist and the Light Commercial Absolute Subscription Package for each Vehicle you wish to upgrade. You may downgrade your Subscription Package at any time, but no refund will be provided by us. Changing level of cover does not apply for Heavy Vehicle Assist Subscriptions. Refer to section 2 for information on when your benefits become available.

### 1.4 Qualifying for Service

#### BusinessWise Membership Identification

On becoming a BusinessWise Member and on purchasing a Subscription Package, you will receive a Certificate of Coverage. You will also receive a membership card and two key fobs for each Nominated Vehicle on a Subscription Package. When requesting Motoring Assistance, you will need to provide details to us of your current Membership and nominated vehicle. If we cannot confirm the existence of a current paid Subscription Package, you will be charged an On Road Join and Go Fee before Motoring Assistance can be provided to you. See section 2.2 for information on joining after you breakdown.

### 1.5 Change of BusinessWise Membership Details

#### Authority to make changes to a BusinessWise Membership

Only the Authorised Business Representative may request a change to BusinessWise Membership details. A BusinessWise Membership company name can only be changed if it has been recorded by the Australian Securities and Investment Commission (ASIC) and if the ABN, ACN or ARBN remains the same. Details will only be changed in all cases if proof is provided in writing. A representative other than the Authorised Business Representative may make payment of BusinessWise Membership Fees and Subscription Package Fees, provided that no changes to the BusinessWise Membership or Subscription Packages are made.

### 1.6 BusinessWise Membership Years Continuous BusinessWise Membership years

In order to accrue BusinessWise Membership years and to obtain benefits for accrued BusinessWise Membership years your BusinessWise Membership must remain current.

### 1.7 Expiry and Cancellation of Membership and Subscription Packages

#### When does a BusinessWise Membership expire?

The BusinessWise Membership Fee must be paid for by the expiry date. If your BusinessWise Membership Fee is not paid by the expiry date, all benefits under any Subscription Packages associated with your BusinessWise Membership and any rights attaching to your BusinessWise Membership will be suspended until your BusinessWise Membership and Subscription Package Fees are paid. If you wish to re-join after your BusinessWise Membership has lapsed, you will be issued with a new BusinessWise Membership once you have paid your BusinessWise Membership Fee and a Subscription Package Fee for each Vehicle you wish to cover.

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BusinessWise benefits accrued from your lapsed BusinessWise Membership cannot be transferred to your current BusinessWise Membership.

#### **Cancelling your BusinessWise Membership and/or Subscription Packages**

Your Authorised Business Representative must notify us in writing when cancelling your BusinessWise Membership. If your BusinessWise Membership is cancelled, all Subscription Packages purchased under that BusinessWise Membership are automatically cancelled. Written notification is not required when cancelling a Subscription Package. Cancellation of your BusinessWise Membership and/or a Subscription Package can be done at any time. Once a Subscription Package is cancelled, a Vehicle nominated under that Subscription Package will no longer receive Motoring Assistance.

#### **1.8 Payment for additional services**

We may, at our absolute discretion, establish an account for you so that any additional services provided to you that are not covered by your benefit entitlements can be charged to your account. The arrangement of Commercial Services may incur an additional charge payable to us for our professional and administrative costs. This amount will be charged to your Account. We will issue weekly invoices to you which must be paid within 14 days of receipt.

#### **1.9 Overdue Accounts**

If you have any overdue accounts with us at the time of a Breakdown, you will not be entitled to any BusinessWise Membership benefits (including Motoring Assistance) until the overdue accounts are paid in full.

#### **1.10 No Refund Policy**

All fees paid to NRMA relating to BusinessWise Membership, Subscription Packages, 'On-Road Join and Go' and Motoring Assistance are non-refundable. All BusinessWise Membership entitlements and benefits must be authorised and arranged by us (at our discretion). Any costs incurred for an entitlement or benefit not authorised or arranged by us will not be refunded. Note: 'On-Road Join and Go' fees are non-refundable, regardless of whether the request for assistance is subsequently cancelled, or whether we are able to repair or mobilise the vehicle.

#### **1.11 Advance Payment of BusinessWise Fees**

You may pay your BusinessWise Membership Fee and/or Subscription Package Fees for no more than five years in advance.

#### **1.12 Suspension of Service or Termination**

Motoring Assistance will not be provided to you or your agents if the drivers or passengers of Nominated Vehicles under Subscription Packages associated with your BusinessWise Membership are, in our opinion, abusive, threatening or violent to our staff or service providers, or attempt to receive service by deception. In such circumstances, we may in our discretion: suspend or limit Motoring Assistance to you or your agents; impose service fees for further Motoring Assistance requests; or subject to a resolution of the Board of Directors revoke your BusinessWise Membership.

## **2. When do your Benefits become available**

### **2.1 Motoring Assistance and Towing**

Motoring Assistance benefits and Towing become available the day after a Subscription Package or an upgrade to a Subscription Package has been paid for by you. The same applies when we have been notified that a Nominated Vehicle has been transferred. Major Mechanical Breakdown benefits are available 24 hours after payment has been received and processed by us. These extra benefits (i.e. other than Motoring Assistance benefits) apply to BusinessWise Absolute, Advance and Light Commercial Absolute Subscription Packages. Your entitlements do not cover incidents or pre-existing problems resulting in a Breakdown prior to the nomination (or changed nomination, including an upgrade) of a Vehicle on a Subscription Package. **Note:** all Motoring Assistance benefits and services are subject to availability. Some benefits and services may not be available in some Metropolitan Areas, Country Areas or Remote Areas.

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## 2.2 Joining after you Breakdown

### On Road Join and Go Fee New Member

If immediate Motoring Assistance is required for your Vehicle and you are not a current BusinessWise Member an On Road Join and Go Fee must be paid in addition to the BusinessWise Membership Fee and Subscription Package Fees. The BusinessWise Membership Fee, Subscription Package Fees and On Road Join and Go Fee must be paid in full by credit card at the time of the Breakdown before Motoring Assistance can be provided.

### Existing Member

If immediate Motoring Assistance is required for your Vehicle and you are a current BusinessWise Member but do not have a current Subscription Package to cover your Vehicle an On Road Join and Go Fee must be paid in addition to the Subscription Package Fee. The Subscription Package Fee and the On Road Join and Go Fee must be paid in full by credit card at the time of the Breakdown before Motoring Assistance can be provided.

## 3. Voting Entitlements

Your voting rights are governed by our Constitution. The Constitution sets out the rights of Members in relation to elections and meeting of Members, and deals with certain other aspects of membership. On becoming a Member, all Members agree to be bound by our Constitution. Copies of the Constitution are available online at [mynrma.com.au](http://mynrma.com.au).

## 4. Affiliated BusinessWise Members

NRMA is a member of the Alliance Internationale de Tourisme (AIT) and Fédération Internationale de l'Automobile (FIA). In Australia, it is affiliated with members of the Australian Automobile Association (AAA). Overseas, it maintains reciprocal arrangements with most motoring organisations in the world. Affiliated international organisations are listed in the AAA's publication, 'International Handbook for Motorists' which is available as a PDF under the heading 'International Driver Permit' in the Touring Information section on AAA's website located at [aaa.asn.au](http://aaa.asn.au). As a BusinessWise Member you may receive certain services and benefits in other Australian States other than New South Wales and the ACT and internationally from affiliated motoring organisations. These services and benefits may vary from club to club and from the services and benefits provided by us. You should check with the relevant club to ascertain the precise nature of the services and benefits you are entitled to. Any costs for Motoring Assistance received interstate will not be reimbursed by us. If your Vehicle is covered under a BusinessWise Advance, Absolute or a Light Commercial Absolute Subscription Package at the time of the Breakdown and the arrangements for Motoring Assistance are made by us, the cost of the Motoring Assistance will be deducted from your Major Mechanical Breakdown benefits.

# Subscription Packages

## 5. BusinessWise Absolute

This Subscription Package may be purchased for Vehicles which do not exceed 5.5 metres in length and whose weight does not exceed 3.5 tonnes GVM. The Subscription Package will also cover any Trailer towed by a Vehicle on this Subscription Package which is registered, roadworthy, does not exceed 2 tonnes GVM, 5.5 metres in length, 2.6 metres in height and 2.5 metres in width.

### 5.1 Roadside Assistance

Your Nominated Vehicle and any Trailer attached to it are entitled to Roadside Assistance. Refer to section 12 for further details on Roadside Assistance for your Nominated Vehicle and Trailer.

### 5.2 Towing for your Vehicle and Trailer

**In Metropolitan Areas** the first 50 kilometres in any direction from the point of Breakdown is free-of-charge. **In serviced Country Areas**, you can choose to be Towed free-of-charge to the town of the attending Country

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Service Centre or for the first 50 kilometres in any direction from the point of breakdown. The costs of any Excess Kilometres are charged at current commercial rates and we will either require payment from you at the time of Towing or alternatively we will charge the amount to your Account.

**In Remote Areas** outside the attending Country Service Centre Boundary, you will be eligible for up to 100 kilometres free Towing for your Vehicle and/or Trailer back to the Boundary. The costs of any Excess Kilometres travelled from the Boundary for towing your Vehicle and/or Trailer will be charged at current commercial rates and we may require payment at the time of towing or alternatively we will charge the amount to your Account. Once your Vehicle and/or Trailer is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements. These Towing entitlements also apply to a Trailer attached to a Vehicle on a BusinessWise Absolute Subscription Package, even if the Vehicle does not need to be towed. Refer to section 12 for further details on Towing for your Nominated Vehicle and Trailer.

### 5.3 BusinessWise Absolute Benefits

BusinessWise Absolute offers the following benefits up to a total value of \$3,000 (inc. GST) for each Nominated Vehicle in a Subscription Package Year if your Vehicle has a Major Mechanical Breakdown. The following benefits cannot be accessed unless a MVRIA registered mechanic attends and assesses that the Vehicle has been disabled due to a mechanical failure.

**Vehicle transport:** We will pay for road or rail transport for your Vehicle and/or Trailer to your Business Address, intended destination within Australia or to a mechanic of your choice. This is not available if your Vehicle (or Trailer) has been involved in an Accident or is damaged due to Fire, theft, Flood, or malicious damage.

**Passenger transport:** We will pay for economy class transport or taxi transport to your Business Address or intended destination within Australia for the driver and up to four passengers. We will also pay the cost of travel for one person to collect the Vehicle if it has been left in the town of the Breakdown.

**Goods transport:** We will pay for economy class transport to move your Goods from the Breakdown site to your intended destination.

**Vehicle rental:** We will organise and pay for a rental vehicle to keep your business going. The most suitable available rental vehicle will be provided for your use while your Vehicle is being repaired or while you continue with your journey. You are responsible for abiding by the terms and conditions of rental vehicle providers if we organise a rental vehicle on your behalf. Your benefits cover only the basic daily rental for relocation fees of the rental vehicle but do not include security deposits, delivery costs, insurance fees, stamp duty, airport taxes, excess kilometres or fuel, all of which must be paid for by you.

**Accommodation:** We will provide basic accommodation for the driver and up to four passengers in the area of the Breakdown (or, if your Vehicle or Trailer has been towed to another location, at that location) while the Vehicle is being repaired. This benefit covers room rate only and does not include prebooked accommodation (whether or not you have already paid for it). All entitlements and benefits must be authorised and arranged by us, (at our discretion) including any Towing of Vehicles or Trailers, vehicle rental and accommodation. Any costs incurred for an entitlement or benefit not authorised or arranged by us will not be refunded. Assistance can be obtained by calling NRMA representatives on 1300 369 349.

## 6. BusinessWise Assist

This Subscription Package may be purchased for Vehicles which do not exceed 5.5 metres in length and whose weight does not exceed 2.5 tonnes GVM. This Subscription Package also provides Roadside Assistance (but not Towing) for any Trailer that is being towed by a Nominated Vehicle and is registered, roadworthy, does not exceed 2 tonnes GVM, 5.5 metres in length, 2.6 metres in height and 2.5 metres in width.

### 6.1 Roadside Assistance

Your Nominated Vehicle and any Trailer attached to it are entitled to Roadside Assistance. Refer to section 12 for further details on Roadside Assistance for your Nominated Vehicle and Trailer.

**6.2 Towing for your Vehicle In Metropolitan Areas**, the first 20 kilometres in any direction from the point of Breakdown is free-of-charge. The costs for Excess Kilometres are charged at current commercial

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rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In serviced Country Areas**, you will be towed free-of-charge to the town of the attending Country Service Centre. If you want to have your Vehicle towed in any direction other than back to the town of the attending Country Service Centre, you must pay the full costs of Towing at current commercial rates which may be required at the time of towing or alternatively will be charged to your Account.

**In Remote Areas** outside the Country Service Centre Boundary, Towing will be provided where possible, but you must pay for the travel costs incurred by the Country Service Centre to retrieve your Vehicle and take it from the point of the Breakdown back to the Boundary. These costs are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account. Once your Vehicle is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements. Towing for Trailers will be provided at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account to your Account. Refer to section 12 for further details on Towing for your Nominated Vehicle. All entitlements and benefits must be authorised and arranged by us (at our discretion). Any costs incurred for an entitlement or benefit not authorised or arranged by us will not be refunded. Assistance can be obtained by calling NRMA BusinessWise representatives on 1300 369 349.

## 7. BusinessWise Advance

This Subscription Package may be purchased for Vehicles which do not exceed 5.5 metres in length and whose weight does not exceed 3.5 tonnes GVM. The Subscription Package will also cover any Trailer that is being towed by a Nominated Vehicle and is registered, roadworthy, does not exceed 2 tonnes GVM, 5.5 metres in length, 2.6 metres in height and 2.5 metres in width.

### 7.1 Roadside Assistance

Roadside Assistance will not be provided as part of this Subscription Package. However you can access benefits such as Towing and extra benefits up to a total value of \$3,000 (inc. GST). A MVRIA registered mechanic must assess the problem with the Vehicle before you can access any BusinessWise Advance Benefits. This must be arranged by you at your own expense. If your Vehicle is covered by a manufacturer's warranty program Roadside Assistance may be arranged under your specific manufacturer's program.

### 7.2 Towing for your Vehicle and Trailer

**In Metropolitan Areas**, the first 50 kilometres in any direction from the point of Breakdown is free-of-charge. The costs of Excess Kilometres are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In serviced Country Areas** you can choose to be Towed free-of-charge to the town of the attending Country Service Centre or for the first 50 kilometres in any direction from the point of breakdown. The costs of any Excess Kilometres are charged at current commercial rates and we will either require payment from you at the time of Towing or alternatively we will charge the amount to your Account.

**In Remote Areas** outside the attending Country Service Centre Boundary, you will be eligible for up to 100 kilometres free Towing for your Vehicle and/or Trailer back to the Boundary. The costs of any Excess Kilometres travelled from the Boundary for towing your Vehicle and/or Trailer, are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account. Once your Vehicle and/or Trailer is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements. These Towing entitlements also apply to a Trailer attached to a Vehicle on a BusinessWise Advance Package, even if the Vehicle does not need to be towed. Refer to section 12 for further details on Towing for your Nominated Vehicle and Trailer.

**7.3 BusinessWise Advance Benefits** BusinessWise Advance offers the following benefits up to a total value of \$3,000 (inc. GST) in a Subscription Package Year if your Vehicle and/or Trailer has a Major Mechanical Breakdown. The following benefits cannot be accessed unless a MVRIA registered mechanic attends and assesses that the Vehicle has been disabled due to a mechanical failure and cannot be fixed in less than 24 hours from the time of the Breakdown.

**Vehicle transport:** We will pay for road or rail transport for your Vehicle and/or Trailer to your Business Address, intended destination within Australia or to a mechanic of your choice. This is not available if your

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Vehicle (or Trailer) has been involved in an Accident or is damaged due to Fire, Theft, Flood, or malicious damage.

**Passenger transport:** We will pay for economy class transport or taxi transport to your Business Address or intended destination within Australia for the driver and up to four passengers. We will also pay the cost of travel for one person to collect the Vehicle if it has been left in the town of the Breakdown.

**Goods transport:** We will pay for economy class transport to move any Goods you have from the Breakdown site to your intended destination.

**Vehicle rental:** We will organise and pay for a rental vehicle to keep your business going. The most suitable available rental vehicle will be provided for your use whilst your Vehicle is being repaired or while you continue with your journey. You are responsible for abiding by the terms and conditions of rental vehicle providers if we organise a rental vehicle on your behalf. Your benefits cover only the basic daily rental and relocation fees of the rental vehicle but do not cover security deposits, delivery costs, insurance fees, stamp duty, airport taxes, excess kilometres or fuel, all of which must be paid for by you.

**Accommodation:** We will provide basic accommodation for the driver and up to four passengers in the area of the Breakdown (or, if your Vehicle or Trailer has been towed to another location, at that location) while the Vehicle is being repaired. This benefit covers room rate only and does not include prebooked accommodation (whether or not you have already paid for it). All entitlements and benefits must be authorised and arranged by us (at our discretion), including any Towing of Vehicles. Any costs incurred for an entitlement or benefit not authorised or arranged by us will not be refunded. Assistance and authorisation can be obtained by calling NRMA representatives on 1300 369 349.

## 8. BusinessWise Light Commercial Absolute

This Subscription Package may be purchased for Vehicles whose weight exceeds 3.5 tonnes GVM but does not exceed 12 tonnes GVM. This Subscription Package will also cover any Trailer towed by a Vehicle on the Subscription Package which is registered, roadworthy, does not exceed 2 tonnes GVM, 5.5 metres in length, 2.6 metres in height and 2.5 metres in width.

**8.1 Roadside Assistance** Your Nominated Vehicle and any Trailer attached to it are entitled to Roadside Assistance. Refer to section 12 for further details on Roadside Assistance for your Nominated Vehicle and Trailer.

### 8.2 Towing for your Vehicle and Trailer

**In Metropolitan Areas**, the first 50 kilometres in any direction from the point of Breakdown is free-of-charge. The costs of any Excess Kilometres are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In serviced Country Areas**, you can choose to be Towed free-of-charge to the town of the attending Country Service Centre or for the first 50 kilometres in any direction from the point of breakdown. The costs of any Excess Kilometres are charged at current commercial rates and we will either require payment from you at the time of Towing or alternatively we will charge the amount to your Account.

**In Remote Areas** outside the Country Service Centre Boundary, you will be eligible for up to 100 kilometres free Towing for your Vehicle and/or Trailer back to the Boundary. The costs of Excess Kilometres travelled from the Country Service Centre Boundary, are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account. Once your Vehicle and/or Trailer is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements. These Towing entitlements also apply to a Trailer attached to a Vehicle on a BusinessWise Light Commercial Absolute Subscription Package, even if the Vehicle does not need to be towed. Refer to section 12 for further details on Towing for your Nominated Vehicle and Trailer.

### 8.3 BusinessWise Light Commercial Absolute Benefits

BusinessWise Light Commercial Absolute offers the following benefits up to a total value of \$3,000 (inc. GST) in a Subscription Package Year if your Vehicle and/or Trailer has a Major Mechanical Breakdown. The following benefits cannot be accessed unless a MVRIA registered mechanic attends and assesses that the Vehicle has been disabled due to a mechanical failure.

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**Vehicle transport:** We will pay for road or rail transport for your Vehicle and/or Trailer to your Business Address, intended destination within Australia or to a mechanic of your choice. This is not available if your Vehicle (or Trailer) has been involved in an Accident or is damaged due to Fire, Theft, Flood, or malicious damage.

**Passenger transport:** We will pay for economy class transport or taxi transport to your Business Address or intended destination within Australia for the driver and up to four passengers. We will also pay the cost of travel for one person to collect the Vehicle if it has been left in the town of the Breakdown.

**Goods transport:** We will pay for economy class transport to move your Goods from the Breakdown site to your intended destination. In some instances the appropriate equipment or service provider may not be available to assist you. In these cases you will be required to make your own arrangements.

**Vehicle rental:** We will organise and pay for a rental vehicle to keep your business going. The most suitable available rental vehicle will be provided for your use whilst your Vehicle is being repaired or while you continue with your journey. You are responsible for abiding by the terms and conditions of rental vehicle providers if we organise a rental vehicle on your behalf. Your benefits cover only the basic daily rental and relocation fees of the rental vehicle but do not cover security deposits, delivery costs, insurance fees, stamp duty, airport taxes, excess kilometres or fuel, all of which must be paid for by you.

**Accommodation:** We will provide basic accommodation for the driver and up to four passengers in the area of the Breakdown (or, if your Vehicle or Trailer has been towed to another location, at that location) while the Vehicle is being repaired. This benefit covers room rate only and does not include prebooked accommodation (whether or not you have already paid for it). All entitlements and benefits must be authorised and arranged by us (at our discretion), including any Towing of Vehicles. Any costs incurred for an entitlement or benefit not authorised or arranged by us will not be refunded. Assistance and authorisation can be obtained by calling NRMA representatives on 1300 369 349.

## 9. BusinessWise Light Commercial Assist

This Subscription Package may be purchased for Vehicles whose weight exceeds 2.5 tonnes GVM but does not exceed 8.2 tonnes GVM. This Subscription Package also provides Roadside Assistance (but not Towing) for any Trailer towed by a Vehicle on this Subscription Package which is registered, roadworthy and does not exceed 2 tonnes GVM, 5.5 metres length, 2.6 metres height and 2.5 metres width.

**9.1 Roadside Assistance** Your Nominated Vehicle and any Trailer attached to it are entitled to Roadside Assistance. Refer to section 12 for further details on Roadside Assistance for your Nominated Vehicle and Trailer.

### 9.2 Towing for your Vehicle

**In Metropolitan Areas**, the first 20 kilometres in any direction from the point of Breakdown are free-of-charge. The costs of any Excess Kilometres travelled are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In serviced Country Areas**, you will be towed free-of-charge to the town of the attending Country Service Centre. If you want to have your Vehicle towed in any direction other than back to the town of the attending Country Service Centre, you must pay the full costs of Towing at current commercial rates payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In Remote Areas** outside the Country Service Centre Boundary, Towing will be provided where possible, but you must pay for the travel costs incurred by the Country Service Centre to retrieve your Vehicle and take it from the point of the Breakdown back to the Boundary. These costs are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account. Once your Vehicle is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements.

### 9.3 Vehicles between 8.2 and 12 tonnes GVM

If your Vehicle exceeds 8.2 tonnes GVM but does not exceed 12 tonnes GVM, you can still purchase BusinessWise Light Commercial Assist but you will receive restricted entitlements. Roadside Assistance will only consist of lockouts, flat batteries and flat tyre service where in the opinion of our service provider the

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tyre change can be safely carried out with appropriate equipment supplied by you. Towing is excluded and you will be required to pay the full costs of Towing at current commercial rates payment may be required at the time of towing or alternatively the amount will be charged to your Account. Refer to section 13 for further details on Towing for your Nominated Vehicles and Trailers.

## 10. BusinessWise Taxi Assist

This Subscription Package may be purchased for an individual taxi which does not exceed 5.5 metres in length and whose weight does not exceed 3.5 tonnes GVM. Trailers are not covered under this Subscription Package.

### 10.1 Roadside Assistance

A taxi nominated under a BusinessWise Taxi Assist Subscription Package is entitled to four Roadside Assistance callouts during a Subscription Package Year. A vehicle operator can pool callouts across the fleet. So therefore if an operator has five vehicles, that is 20 callouts p.a. A battery or auto electric service is not considered to be a callout. Refer to section 13 for further details on Roadside Assistance for your Nominated Vehicles and Trailers.

### 10.2 Towing for your Taxi

**In Metropolitan Areas**, the first 20 kilometres in any direction from the point of the Breakdown is free-of-charge. The costs of any Excess Kilometres are charged at current commercial rates payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In serviced Country Areas**, you will be towed free-of-charge to the town of the attending Country Service Centre. If you want to have your taxi towed in any direction other than back to the town of the attending Country Service Centre, you must pay the full costs of Towing at current commercial rates payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**In Remote Areas** outside the attending Country Service Centre Boundary, Towing will be provided where possible, but you must pay for the travel costs incurred by the Country Service Centre to retrieve your taxi and to take it from the point of the Breakdown back to the Boundary. These costs are charged at current commercial rates and payment may be required at the time of towing or alternatively the amount will be charged to your Account. Once your taxi is within the Country Service Centre Boundary your Tow is covered by your Subscription Package entitlements. Refer to section 13 for further details on Towing for your Nominated Vehicle.

### 10.3 Taxi Additional Fees

An additional service fee will be charged for each additional callout (Roadside Assistance or Tow) received during a Subscription Package Year which must be paid for by credit card at the time service is requested. An On Road Join and Go Fee is payable when you request immediate Roadside Assistance or a Tow and you are not a current BusinessWise Member or you do not have a current BusinessWise Taxi Subscription Package. Refer to section 2.2 for further details on the On Road Join and Go Fee.

## 11. BusinessWise Heavy Vehicle Assist

This Subscription Package may be purchased for Vehicles whose weight exceeds 8.2 tonnes GVM but does not exceed 68 tonnes GVM This Subscription Package also provides Roadside Assistance (but not Towing) for any Trailers towed by a Vehicle on this Subscription Package which are registered and roadworthy.

**11.1 Roadside Assistance** Your Nominated Vehicle and any Trailers attached to it are entitled to Roadside Assistance. Refer to section 12 for further details on Roadside Assistance for your Nominated Vehicle and Trailers.

**11.2 Towing for your Vehicle** Towing in Metropolitan Areas, Country Areas and Remote Areas in any direction is not included as a benefit under Heavy Vehicle Assist. Towing will be arranged via a Heavy Vehicle

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towing specialist and you will be required to pay the full cost of towing at current commercial rates. Payment may be required at the time of towing or alternatively the amount will be charged to your Account.

**11.3 Vehicles between 8.2 and 68 tonnes GVM** If your Vehicle exceeds 8.2 tonnes GVM but does not exceed 68 tonnes your entitlements are limited in accordance with these terms and conditions. This includes but is not limited to limitations in respect of Towing (as identified in clause 11.2) and replacement of tyres (as identified in clause 12.5). Roadside Assistance will only consist of lockouts, flat batteries and flat tyre service where in the opinion of our service provider the tyre change can be safely carried out with appropriate equipment supplied by you. **Note:** If a Patrol or club branded patrol engaged by us is unable to provide the requested service a specialist service provider will be arranged and this will be subject to a commercial charge which you may be required to pay at the time of service or alternatively the amount will be charged to your Account. Clause 1.8 of these terms and conditions is applicable.

## About Our Services

### 12. Roadside Assistance for Nominated Vehicles and Trailers

#### 12.1 Providing Roadside Assistance

Roadside Assistance is provided to mobilise a Vehicle that has become disabled due to an unexpected Breakdown. It does not cover regular maintenance or permanent repairs that should normally be carried out in a licensed repair workshop. You are responsible for having permanent repairs carried out to your Vehicles at your own expense. When providing Roadside Assistance we carry out temporary repairs where we have the necessary tools available at the time of the Breakdown. Vehicles nominated on BusinessWise Assist, Absolute, Light Commercial Assist, or Light Commercial Absolute Subscription Packages, taxis nominated under a BusinessWise Taxi Assist and BusinessWise Heavy Vehicle Assist Subscription Package are entitled to Roadside Assistance. This entitlement also applies to a Trailer that is included as a part of the Nominated Vehicle in the above Subscription Packages. Although we make every effort to provide and arrange all services and benefits, providing them will depend on the availability of equipment and resources, particularly in Country Areas and Remote Areas.

**12.2 Vehicle Weight and Length** Roadside Assistance may be refused if the Nominated Vehicle exceeds the weight limit related to the Subscription Package the Nominated Vehicle is covered by.

**12.3 Emergency Fuel** If your Vehicle runs out of fuel, where possible we will supply enough fuel for you to drive your Vehicle to the nearest refueling station where you can purchase fuel during normal business hours. You must pay for the emergency fuel supplied to you at the time of service.

**In Metropolitan Areas:** If we are unable to provide you with emergency fuel or if your Vehicle uses LP Gas, CNG Gas or requires Hybrid or electric energy we will provide Towing to the nearest refueling station (subject to your Towing entitlements) where you can purchase fuel during normal business hours. In the event a Heavy Vehicle runs out of fuel, fuel will be arranged and charged at commercial rates. You may be required to make payment at the event or alternatively the amount will be charged to your Account.

**In Country Areas:** If we are unable to provide you with emergency fuel or if your Vehicle uses LP Gas, CNG Gas or requires Hybrid or electric energy, we will provide Towing (subject to your Towing entitlements) back to the town of the attending Country Service Centre where you can purchase fuel during normal business hours. In the event a Heavy Vehicle runs out of fuel, fuel will be arranged and charged at commercial rates. You may be required to make payment at the event or alternatively the amount will be charged to your Account.

#### 12.4 Lockout

We will attempt to open a Vehicle when the keys have been lost or are locked in a Vehicle. If we cannot open the Vehicle a locksmith and/or alternative arrangements to unlock the Vehicle need to be arranged by you. The locksmith services and/or alternative arrangements are at your own expense and are charged at current commercial rates. You may be required to make payment at the event or the amount will be charged to your Account. A Tow will be provided in line with your Subscription Package entitlements once the Vehicle has been unlocked.

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### **12.5 Wheel Changing**

We will assist in changing a wheel with a flat tyre provided you have a roadworthy spare to fit to the Vehicle. In the case of Vehicles weighing over 3.5 tonnes GVM, our service providers will require the driver to provide suitable safe working equipment and to help change the flat tyre. If a roadworthy spare is not available we will Tow the Vehicle in accordance with your Subscription Package entitlements. Assistance will not be provided for damaged wheels or fitting of a tyre to a rim. For Heavy Vehicle Assist, tyres will be arranged and charged at commercial rates and payment may be required at the time of service or alternatively the amount will be charged to your Account.

### **12.6 Supply of Materials, Fuel and Spare Parts**

Roadside Assistance does not include the cost or supply of materials, emergency fuel or spare parts. If these are carried by our service provider and are used to provide Roadside Assistance, the cost of the part must be paid by you and will be charged either at the time or supply or to your Account at the time of service. Spare parts will not be picked up, delivered or fitted (unless carried by our service provider).

### **12.7 Unlocated or Unattended Vehicles**

In the case of a Breakdown, you must be able to provide us with the correct location of your Vehicle. Incorrect or incomplete information may cause a delay in the provision of service to you. You must be present with the Vehicle or at the agreed meeting place when our service provider arrives. If you are not present when our service provider arrives, Roadside Assistance benefits cannot be provided to you. If you then request that our service provider be sent out again in relation to the same Breakdown, your call will be placed at the end of the queue and service will be provided within the quoted time frame. If you are not present when a tow truck arrives, the tow truck may leave the Breakdown scene. If you then request that the tow truck returns to the Breakdown scene, the cost of the Tow will be payable by you at current commercial rates and you may be required to make payment at the time of the event or alternatively the amount will be charged to your Account.

### **12.8 Response Time**

Motoring Assistance is provided as soon as possible in response to a request by you. Response times are not guaranteed and may vary depending on, among other things, the location of the Vehicle, and the demand for assistance at the time the request is received, particularly in Country Areas and Remote Areas.

### **12.9 Excessive Users**

If in our discretion, we consider that you have received or requested Motoring Assistance for a Vehicle on an excessive number of occasions in a Subscription Package Year, we may refuse to provide further Motoring Assistance to you. Alternatively, we may at our discretion charge you additional fees for each callout for Motoring Assistance (payable at the time Motoring Assistance is required) or offer an alternative service (at your expense) such as a battery or auto electrical patrol or a tow truck.

### **12.10 Roadside Assistance for Trailers**

Roadside Assistance for Trailers is limited to minor or temporary repairs to mobilise the disabled Trailer. We may also assist with tyre changing, (provided a roadworthy spare tyre is available and you have the correct equipment). We do not service appliances or accessories such as stoves, camping equipment and interior lights.

### **12.11 Exclusions**

NRMA Motoring Assistance benefits do not apply to: a Vehicle or Trailer that is transporting live animals; a Vehicle or Trailer that is transporting hazardous or dangerous materials; a Vehicle or Trailer that is considered by us to be an Unroadworthy Vehicle, or that is an Unregistered Vehicle; a Vehicle or Trailer on which repairs have been attempted by anyone (including a licensed motor vehicle repairer), or that is partly or fully dismantled; a Vehicle or Trailer that has suffered damage as a result of an Accident, Flood, Theft, Fire or malicious damage; a Vehicle or Trailer which has been driven or transported to any licensed motor vehicle repairer including a Country Service Centre; any parts, labour or other costs associated with the repair of a Vehicle or Trailer; a Vehicle or Trailer if the BusinessWise Member continues driving against our advice or the advice of a licensed repairer; a Vehicle or Trailer that has been transported to a wharf, transport depot, rail head or other similar holding or shipment facility; a Vehicle or Trailer that has been used in a car rally or motor race. NRMA will not be responsible or liable for the following costs: any financial

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loss or liability in any way connected with a Breakdown or Accident; freight costs or costs for any sea crossings for a Vehicle; transportation of a damaged Vehicle or Trailer; any responsibility and costs incurred in making arrangements for pets and animals in a Vehicle; any environmental rectification and/or clean up costs associated with leakage or spillage of any environmentally damaging hazardous or dangerous goods, material, and/or liquids. In the above situations we will assist in arranging an alternative service or Tow (where appropriate) at your expense, payable by you at the current commercial rates and payment may be required at the time of service or the amount will be charged to your Account at the time of service.

### 13. Towing for Nominated Vehicles and Trailers

#### 13.1 Towing Benefits

The location of the Breakdown and your Subscription Package, will determine the Towing benefits which will be provided to you. You are entitled to one Tow per Breakdown for your Vehicle and Trailer, excluding Heavy Vehicle Assist Vehicles. You, or the licensed driver of the Vehicle, should arrange to travel with the Vehicle to its intended destination. We will attempt to transport all passengers in the Vehicle provided each person can be legally transported in the tow truck. If we are unable to transport all passengers and your nominated Vehicle is covered, we will assist in arranging alternative transportation such as a taxi at your expense at current commercial rates which will either require payment from you upfront or alternatively the amount will be charged to your Account.

#### 13.2 Type of Tow

Towing will be provided for all types of Vehicles which do not exceed 8.2 tonnes GVM provided that the Tow can be made with Standard Towing Equipment. If Special Towing Equipment is required the cost of the Tow is payable by you and will be charged to your Account. Towing for all types of Vehicles which exceed 8.2 tonnes GVM is payable by you at current commercial rates and payment may be required at the time of service or the amount will be charged to your Account. Towing will be provided using the most appropriate equipment available (such as lifttow, flat-top truck or trailer) as determined by us. In Country Areas and Remote Areas in particular, limited types of tow trucks may be available. Should Special Towing Equipment be required (such as power winches, extended cables, or a four-wheel-drive towing vehicle) you must pay the Towing provider current commercial rates which may be required at the time of the event or alternatively the amount will be charged to your Account.

#### 13.3 Towing Limitations and Costs

**Toll and Tow costs** Any toll costs incurred during the Tow must be paid by you at the time of the Tow. If you have to pay for a Tow or toll costs and our Towing provider accepts a credit card payment, you may be required to pay a credit card surcharge.

**Clean up fee** - you must pay a clean up fee to the tow truck if contamination from your Vehicle makes it necessary for the tow truck to be taken off the road and cleaned. If an additional service is required to clean up the roadway, you will also be required to pay for this service.

#### Vehicle Weight and Length for Towing

Towing will be refused if the Nominated Vehicle exceeds the weight limit related to the Subscription Package the Nominated Vehicle is covered by.

#### 13.4 Subsequent Tows for the same Breakdown

Once a free Tow has been provided for a Breakdown, any subsequent Tows required as a result of that same Breakdown will be paid for by you at prevailing commercial rates and payment may be required at the time of service or alternatively the amount will be charged to your Account. This includes Towing for a Vehicle that has been towed after hours to the Business Address, a holding yard or other place of safety. This also applies to Trailers that are entitled to Towing benefits.

#### 13.5 Excess Kilometres

If a Tow for your Vehicle (or Trailer that is entitled to Towing benefits) is in excess of the distance for which you are eligible under your Subscription Package, you must pay the Excess Kilometres travelled while towing

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the Vehicle and/or Trailer which will be charged at current commercial rates and payment may be required at the time of service or alternatively the amount will be charged to your Account.

### **13.6 Salvage Tow**

If your Vehicle is less than 3.5 tonnes GVM, has not been involved in an Accident but has become bogged, we will attempt to salvage your Vehicle without calling for a tow truck. If Towing Equipment is required, you will be required to pay the full cost at current commercial rates which may be required at the time of service or alternatively the amount will be charged to your Account.

### **13.7 Towing for Trailers**

Trailer Towing is **not** available to Vehicles on BusinessWise Assist, Taxi Assist and Light Commercial Assist Subscription Packages. Trailers attached to Vehicles under BusinessWise Absolute, Advance and Light Commercial Absolute Subscription Packages are eligible for the same Towing benefits as the Vehicle which is Towing the Trailer at the time of the Breakdown. Towing benefits are **not** available for a Trailer which: exceeds 2 tonnes GVM or which exceeds 5.5 metres in length, 2.5 metres in width or 2.6 metres in height; is, in our opinion, overloaded or not safely loaded or secure; is being towed by a Vehicle to which clause 12.11 applies.

### **13.8 Areas Covered NSW and ACT**

We provide services in New South Wales and the ACT. Outside the Metropolitan Areas, Motoring Assistance is provided by our Country Service Centres, which cover most Country Areas throughout New South Wales. We only provide services on private property or any Trafficable Road which is accessible to normal, two-wheel-drive vehicles. Our services may not be available on open fields, beaches, creek beds, parks and ovals, tracks, trails or service roads used for logging or forestry or by electrical authorities, in national parks or wilderness areas, on any public or private property where entry of vehicles may cause damage or is restricted, or at any other locations where the prevailing conditions cause an area to become unserviceable.

**Interstate and Outside Australia** If Motoring Assistance is requested in a State or Territory other than New South Wales and the ACT, the broken down vehicle will receive the standard services (where available) in the State or Territory that it is broken down in. For more information regarding services available in other states and territories please refer to the Touring Information section of AAA's website located at [aaa.asn.au](http://aaa.asn.au) under the heading 'International Driving Permit'.

**13.9 Remote Areas** If you have a Breakdown in a Remote Area, we will try to organise assistance through the nearest Country Service Centre. When the Country Service Centre is able to provide service to you, you must pay at the time of service for the travel costs of the Country Service Centre provider, beyond the Country Service Centre Boundary both to and from the point of Breakdown. In certain Remote Areas there may be occasions when we are unable to find an appropriate service provider to assist you. In these rare instances you will be required to arrange your own rescue or recovery at your own expense.

**13.10 Towing limitations** Towing benefits will not be provided for: a Vehicle or Trailer that is transporting hazardous or dangerous materials unless the vehicle and or trailer/s have been emptied in accordance with legislative requirements; a Vehicle or Trailer damaged as a result of an Accident, Flood, theft, Fire or malicious damage; Vehicle or Trailer bogged in a location inaccessible to normal two-wheel drive vehicles; Vehicle or Trailer where the Tow has not been arranged by us; Vehicle or Trailer which has been manufactured or modified in ways that in our opinion will increase the probability of it being damaged during Towing. We may ask for modifications (including modified or factory-released accessories) to be removed prior to Towing; Vehicle or Trailer at a repairer, including a Country Service Centre; Vehicle which cannot be unlocked due to the keys being locked in the Vehicle or lost; any Vehicle or Trailer carrying live animals unless the Vehicle or Trailer is unloaded. In any of the situations above, we may assist in arranging a Tow but you must pay for the cost of the Tow at current commercial rates. 'On road Join and Go' subscribers are required to pay towing fees at the time of the tow. Other Businesswise members will have towing fees charged to their Account.

**PRIVACY** By becoming a BusinessWise Member, you agree to us collecting, storing, using and protecting your personal information in accordance with our Privacy Policy, available at [mynrma.com.au](http://mynrma.com.au) and amended by NRMA from time to time.

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NSW 2135 Australia  
T 1300 369 349  
F (02) 4320 4511  
[mynrma.com.au/businesswise](http://mynrma.com.au/businesswise)



## Glossary

These terms and conditions use the following definitions:

**Accident** means an incident in which a Vehicle has been damaged in a collision or impact with another object, whether or not this is another Vehicle or where this is caused by a mechanical failure. This includes a series of incidents arising out of a single event.

**Account** means an account established by us in accordance with clause 1.8.

**Authorised Business Representative** means a person who is authorised by a BusinessWise Member to act on behalf of the BusinessWise Member in respect of a BusinessWise Membership.

**Breakdown** means an occasion where a Vehicle cannot be driven due to mechanical or other failure, the cause of which is not an Accident, Theft, Fire, Flood or malicious damage.

**Certificate of Coverage** means a certificate issued by NRMA confirming receipt of payment for any Subscription Package purchased by a BusinessWise Member, and containing a schedule of the Vehicles covered under the applicable Subscription Package including Vehicle registration details.

**Constitution** means the Constitution of the National Roads and Motorists' Association Limited trading as NRMA Motoring & Services as amended from time to time.

**Country Area** means an area outside the Metropolitan Areas.

**Country Service Centre** means a contractor in a Country Area appointed by NRMA to provide Motoring Assistance to Members' Vehicles.

**Country Service Centre Boundary** means the perimeter of the geographical area, which is serviced by a Country Service Centre.

**Commercial Service(s)** means service(s) that are provided by a third party supplier.

**Excess Kilometres** means excess kilometres over and above the free Towing entitlements which a Nominated Vehicle receives under the applicable Subscription Package.

**Fire** means heat or flame, which damages the panel work, mechanical or electrical parts of a Vehicle.

**Flood** means a rising or overflow of water in a normally dry area, watercourse or water crossing.

**Goods** means the load of the Vehicle at the time of the Breakdown. This does not include Vehicles or Trailers carrying live animals.

**Hazardous and / or Dangerous Material** means liquid, solids, gas or waste as defined by NOHSC / ASCC National Standards & Codes of Practice

**GVM** means gross vehicle mass which is the weight of the Vehicle or Trailer including load.

**Heavy Vehicle** means a vehicle that weighs more than 8.2 tonnes GVM but not more than 68 tonnes GVM.

**Light Commercial Vehicle** means a Vehicle that weighs more than 3.5 tonnes GVM but not more than 12 Tonnes GVM.

**Major Mechanical Breakdown** (For BusinessWise Advance, Absolute and Light Commercial Absolute Subscription Packages only) means an incident in which your Vehicle is disabled due to a mechanical failure making the Vehicle undrivable. This does not include windscreen wiper malfunction or failures caused by or contributed to by an Accident, Fire, Flood, Theft or malicious damage.

**Member** means corporation or entity who has agreed to become a Member of NRMA, whose name is entered on the NRMA Register of Members and who subscribes to any existing NRMA membership packages.

**Metropolitan Area** means the metropolitan areas of Sydney, Newcastle (including Raymond Terrace, Nelson Bay and Maitland) Blue Mountains (including Springwood and Katoomba), Illawarra (including Kiama, Wollongong and Picton) and all areas of the ACT.

**Motorcycle** means a Vehicle registered as a motorcycle, including mopeds, trikes and powered pedal cycles.

**Motoring Assistance** means the range of services (including Roadside Assistance) provided to a Vehicle at the location of a Breakdown by an NRMA Patrol, Tow, battery or auto electric officer or contractor to restore the mobility of the Vehicle, or to allow it to be driven or relocated to a place where complete and/ or permanent repairs can be carried out.

**MVRIA** means the Motor Vehicle Repair Industry Authority.

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NSW 2135 Australia  
T 1300 369 349  
F (02) 4320 4511  
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**Nominated Vehicle or Vehicle** means any motorised registered automobile or Motorcycle nominated for service by a BusinessWise Member on a Subscription Package for Motoring Assistance and for which an annual Subscription Package Fee has been paid for the period during which service is requested.

**NRMA, we, our, us** means the National Roads and Motorists' Association Limited, ABN 77 000 010 506 trading as NRMA Motoring & Services, and includes its officers, employees, agents and contractors.

**Patrol or Patrol Officer** means an NRMA employee or contractor providing Roadside Assistance.

**Remote Area** means a place in a Country Area in which Motoring Assistance is not provided by a Country Service Centre or affiliated motoring organization.

**Roadside Assistance** means assistance provided to a Vehicle by a Patrol Officer to attempt to restore the mobility of the Vehicle at the Breakdown location.

**Serviced Area** means any area in which we provide Motoring Assistance within a Metropolitan Area or within a Country Service Centre Boundary.

**Special Towing Equipment** means any Towing apparatus that is not covered under the definition of Standard Towing Equipment.

**Standard Towing Equipment** means any Towing apparatus that is the equivalent of a two-wheel drive truck fitted with a tilt tray slide bed, hoist or cradle or a vehicle and trailer combination.

**Subscription Packages** means our products BusinessWise Assist, Absolute, Advance, Light Commercial Assist, Light Commercial Absolute, BusinessWise Taxi Assist and Heavy Vehicle Assist.

**Subscription Package Fee** means the annual fee payable when you nominate a Vehicle on a Subscription Package to receive Motoring Assistance.

**Subscription Package Year** means the current valid year of a BusinessWise Member's Subscription Package.

**Tow, Towing or Towing Service** means the service provided according to these BusinessWise Membership Terms and Conditions to a Vehicle or Trailer disabled by a Breakdown, and involving its removal from the Breakdown site to another location using whatever Standard or Special Towing Equipment is available and considered appropriate by us.

**Trafficable Road** means any public or private road, which is designed for and is in a suitable state for the use of a two-wheel drive motor Vehicle. It includes the road-related areas immediately adjoining the road itself such as road shoulders, breakdown lanes, medians and parking places. This covers any road which NRMA Motoring & Services has permission to use (specifically by its owner, because it is a public road) and which a standard NRMA Patrol Vehicle can access safely.

**Trailer** means any two, three or four-wheeled domestic trailer, caravan, horse or dog trailer or boat trailer that does not exceed 2 tonnes gross weight, 5.5 metres in length including the draw bar (A-frame), 2.5 metres in width and 2.6 metres in height. For Heavy Vehicle Assist this means B-Double trailer, dog trailer, pig trailer or articulated trailer

**Unregistered Vehicle** means a Vehicle that does not have a current registration as required by the respective State Motor Authority.

**Unroadworthy Vehicle** means a Vehicle or trailer which has been issued with a defect notice, or whose condition makes it unsafe to either drive or tow and which cannot be made safe to either drive or tow through the provision of temporary Roadside Assistance as determined by us.

**You, your** means a BusinessWise Member or a licensed driver of the Vehicle that is covered by a Subscription Package.

These Terms and Conditions apply to BusinessWise Membership and all vehicle options and may be amended by us from time to time without written notification to you. Amendments will be posted on our website at [mynrma.com.au/businesswise](http://mynrma.com.au/businesswise).

National Roads and Motorists' Association Limited ABN 77 000 010 506, trading as NRMA Motoring & Services. NRMA Motoring & Services is separate and independent from NRMA Insurance.

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