

SCOPE OF THE ROADSIDE ASSISTANCE SERVICE:

- If, for valid and verifiable reasons, the member is unable to contact the roadside assistance service and must find another service provider, the member must settle the bill and return the original invoice to SIGMA ASSISTEL at 1100 Rene-Levesque Blvd W, Suite 1500, Montreal, QC H3B 4N4 within thirty (30) days after the breakdown in order to be reimbursed. When sending the claim, the member must provide proof that the service was performed by a certified towing professional. The reimbursement will be made as per the commercial pricing in effect in the area where the breakdown occurred and as per the terms of the service.
- SIGMA ASSITEL cannot guarantee that the repair shop where the vehicle will be towed will be open at the time of the intervention. In addition, SIGMA ASSISTEL cannot guarantee that the required repairs will be effected without delay by the repair shop.
- Waiting time may be longer than usual in case of adverse weather conditions. Under certain exceptional circumstances, the SIGMA ASSISTEL agent may ask the driver to find a certified towing professional by his/her own means, settle the bill and later file a claim for reimbursement.
- Extra costs incurred when towing or winching a vehicle pulling a caravan, trailer or other equipment are not covered and must be disbursed directly by the member. When a breakdown occurs, SIGMA ASSISTEL cannot guarantee that the towing professional will have the equipment required to service a caravan, trailer or other equipment. Waiting time may be longer than usual and, under certain exceptional circumstances, the driver may be required to find a service provider capable of towing a caravan, trailer or other equipment, and to settle the expense.

ALWAYS ATTENTIVE TO YOUR NEEDS

The Réseau FADOQ and the Laurentian Bank are proud to offer you even more privileges. Your FADOQ GOLD Privilege VISA card now includes a **free roadside assistance service**. Make the best of this new benefit whenever you need it.

Have a safe trip!

CUT OUT YOUR QUICK-FACTS CARD AND KEEP IT IN YOUR WALLET



Lost or stolen VISA card

Montreal: **514-284-7570**

Canada and United States: **1-800-263-8980** (toll-free)

Laurentian Bank Customer Service

Every day from 8 a.m. to 8 p.m.

Montreal: **514-252-1846**

Canada and United States: **1-800-252-1846** (toll-free)

fadoq

ROADSIDE ASSISTANCE



A NEW SERVICE INCLUDED WITH YOUR
FADOQ GOLD PRIVILEGE VISA CARD



TERMS AND CONDITIONS

The new Roadside Assistance service* included with your FADOQ GOLD Privilege VISA card is a service provided by SIGMA ASSISTEL. This service is subject to the following terms, conditions and limitations:

WHO IS INSURED:

All Laurentian Bank FADOQ GOLD Privilege VISA cardholders with an account in good standing as per the agreement governing the use of the card.

COVERAGE AREA:

Canada and United States (excluding Alaska and Hawaii).

COVERAGE:

24 hours/day, every day of the year.

NUMBER OF SERVICES:

Up to four (4) service calls per year per cardholder.

COVERED SERVICES:

- **Tow:** To the authorized garage chosen by the member within a radius of 10 km from the breakdown. If the authorized garage chosen by the member is farther than 10 km from the breakdown, the member will be charged for each excess kilometre. One single tow per occurrence.
- **Battery boost:** To have the vehicle started because the battery is too weak or because it must be recharged. If the attempt to boost the battery is unsuccessful, the vehicle will be towed as per the conditions of the service.
- **Flat tire assistance:** Replacement of the damaged tire by the vehicle spare wheel. If the driver does not have a spare tire, the vehicle will be towed as per the conditions of the service.
- **Assistance-keys:** Unlocking doors when keys were left inside the car. Towing the vehicle as per the terms of the service if the key is broken in the ignition switch or if it is impossible to unlock the doors. If required, locksmith service fees are covered up to a maximum of \$50.

FADOQ GOLD PRIVILEGE VISA CARD



Roadside Assistance

24/7 service

Montreal: **514-871-3224**

Canada and United States: **1-877-870-3224** (toll-free)

Collision and Damages to a Rental Vehicle

Canada and United States: **1-800-847-2911** (toll-free)

Elsewhere: **410-581-9994** (collect)

CUT OUT YOUR QUICK-FACTS CARD AND KEEP IT IN YOUR WALLET

- **Fuel delivery:** Fuel delivery when the vehicle has run out of gas and is immobilized. The driver will meet the cost of fuel beyond 5 litres.
- **Winching:** Hoisting the vehicle when the driver's vehicle is stuck in sand, mud, snow or is in a ditch. The vehicle must be accessible through a normal circulation road. An operator and a service vehicle will be provided for this service. The driver is responsible for costs disbursed for additional equipment or personnel.

EXCLUSIONS :

SIGMA ASSISTEL roadside assistance is intended for regular emergency situations related to the use of a non-commercial passenger car.

The following services are not covered:

- Repeated services for a vehicle lacking in maintenance or which requires routine repairs;
- Second intervention for the same reason if the maintenance or necessary repairs were not made on the vehicle;
- Snow removal on or around the vehicle;
- Seasonal tire changes, installation or removal of chains;
- Storage of the vehicle;• Parts, labour or repairs necessary due to the breakdown;
- Arrangements related to repairs and payment of same;

- For all roadside assistance services:
 - > When the member (cardholder) is not present on the breakdown site (the cardholder must remain onsite with the vehicle);
 - > From a garage to another;
 - > From a garage to another site;
 - > In a scrap yard;
 - > For a driver unable to drive, including due to drugs, alcohol or fatigue;
 - > Vehicle in storage, temporarily not utilized, without a licence plate, or which cannot be driven on the road. The vehicle must be fit for use on a public road and driven by its own motor.
- Towing to a private residence;
- Towing and winching of a vehicle with a gross vehicle weight rating (GVWR) over 3,500 kg;
- Service for a vehicle that is stuck or has broken down on a private road, a vacant lot, a private driveway covered with snow or ice (removal of snow is not covered), a beach, a trail that is not maintained, levelled or cleared, or any other hard-to-reach location.
- Events related to an accident (collision, shock or impact involving or not involving another vehicle upon which the vehicle is no longer roadworthy);
- The service does not cover:
 - > Motor homes and other recreational vehicles, motorcycles, snow-bikes, caravans, trailers or other equipment;
 - > Vehicles used for commercial purposes.

MODIFICATIONS AND CANCELLATION:

The Laurentian Bank reserves the right to modify the terms and conditions herein or to cancel the Roadside Assistance service at any time and without notice.

*Service in effect starting August 15th, 2014.