

Premium members, Roadside Assistance Cover Terms and Conditions

1.4.2026, Service providers

Autoliitto ry, the Automobile and Touring Club of Finland (called in this text Autoliitto, abbreviation AL), or the cooperation partners authorized by Autoliitto produce the Premium member services which are needed for the continuation of journey according to and in adherence to these terms and conditions.

Person entitled to the services (later referred to as Premium member)

A requirement for the use of assistance services is a valid Premium membership of Autoliitto or a valid Family Premium membership. For Family Premium membership to be valid, there must be a valid main Premium membership in the same household.

The other Autoliitto membership, to which the assistance services can be linked to is Managing Director member (of a Company member).

To get the Family Premium membership one other Family member must have a valid Premium membership. Eligible for the Family Premium member is a person who is living in the same household. In the case family member moves out during the membership year, Autoliitto has the right to change the Family membership into a Premium membership and send a bill for that. When moving out, the Family member also loses his/her right to the Assistance Services.

The member has the right to use the Assistance Services for the continuation of the journey when one is either a driver or a passenger travelling in a standard vehicle covered by the service.

When asked, the member must prove his/her identity.

Annual Premium membership fee

The annual Premium membership fee is 219 €. The fee for the Managing Director member is 112 €/12 months. The Family Premium membership fee is 72 €/person/12 months.

The paid membership fee will not be returned for the remaining period of valid membership unless in the case that Premium membership is cancelled because of change in the conditions.

Beginning and termination of the validity

Premium membership is valid for a fixed period. The validity starts at the beginning of the day following the day of payment. The Premium membership terminates at the day entered on the membership card at 24:00 hours.

Autoliitto will send an invoice for the new period before the previous period has elapsed. Premium membership continues automatically, if the membership fee is paid by the given deadline.

Vehicles covered by the Premium membership

Premium member services intended to guarantee the continuation of journey are valid when the Premium member travels in one of the following vehicles registered for private use in Finland: a private car, a delivery van, a light lorry, a microcar, a motorcycle (also light motorcycle and three-wheeled vehicle over 50 cm³) or a mobile home with a total weight up to 4250 kg. However, the service is not valid in a vehicle registered as a bus. Also, the trailers which are legally coupled to the above-mentioned vehicles are covered. The trailer that had been coupled to the covered vehicle will be towed to the same place as the drawing vehicle in case of a breakdown. If the trailer breaks down, it will be towed to the nearest appropriate garage appointed by the Alarm Center.

When travelling in foreign countries, in which the Premium membership Cover is valid, the services intended to guarantee the continuation of journey will be rendered for the above-mentioned vehicles registered for private use in Finland, and of 20 years old or less.

A vehicle with temporary license plates bearing the word "KOE" or a vehicle with a transfer mark will not be considered as a vehicle registered in Finland.

Roadside assistance services are not rendered when the vehicle is participating in a race or in practice for a race.

Area covered

Premium member services intended to guarantee the continuation of journey are valid on public roads, also on private roads which are open for public use, on streets in built-up-areas and on parking places provided that the helper vehicle will be able to come to the spot.

In addition to Finland the Premium member services intended to guarantee the continuation of journey are valid in following European countries:

Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy (incl. San Marino and Vatican), Latvia, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal (incl. Madeira and Azores), Romania, Serbia, Slovakia, Slovenia, Spain (incl. Canary Islands), Sweden, Switzerland (incl. Liechtenstein), Turkey (both European and Asian sides) and United Kingdom.

Costs covered and maximum limit of costs

In Finland

If the vehicle which is under the cover of Premium membership services can't be used due to a technical failure, a breakdown, a flat tyre, having left the public road, running out of fuel or after having filled wrong fuel while travelling on the road, being at the destination of the journey or being in the home yard, the costs for the below listed basic and the additional services will be taken up to the maximum amount of 600 € (incl. VAT 25,5 %) per one assistance case on the condition that a person travelling in the stranded vehicle has ordered the services from the Premium members' Alarm Center or with a permission of the Alarm Center.

In foreign countries in which the cover is valid

If the vehicle which is under the cover of Premium membership services can't be used due to a technical failure, a breakdown, bouncing off the road, running out of fuel, after having filled wrong fuel or a puncture when starting off for the journey, while travelling on the road or being at the destination, the costs for the below listed basic and the additional services will be taken up to the maximum amount of 2000 € (incl. VAT) per one assistance case on the condition that a person travelling in the stranded vehicle has ordered the services from the Premium members' Alarm Center or with a permission of the Alarm Center.

Common terms for the costs covered

Premium membership is also valid in traffic accidents. Premium membership does not take up the costs for damage caused by vandalism, fire or theft, nor for heating device failures or other kinds of lack of living comfort in mobile homes or in caravans. Premium membership does not either meet the costs which have occurred when an authority has prohibited the use of the vehicle.

Autoliitto has the right to refuse to pay the contractual costs, if the use of the vehicle is for a second time not possible due to such technical failure, for which the Premium members' Cover already

once has taken up the costs, but the vehicle has not been taken to repairs within reasonable time despite the request given by the Autoliitto Alarm Center (for instance auxiliary current for battery).

Premium membership does not cover any other costs than listed in these terms and conditions. For instance, no indirect costs will be compensated. When continuing the journey with a vehicle other than your own, the service does not compensate for the transportation, transfer or storage costs of unusual luggage or additional costs caused by pets that may be included. Autoliitto is not responsible for damage to property on the vehicle being assisted.

The Premium member may use the service up to 5 times during the 12-month term (this does not apply to technical advice calls).

If the vehicle to be assisted has a self-employed and non-bonus car service insurance, the primary aim is to use it.

Compensation of costs afterwards

If the service provider can't send the invoice directly to Autoliitto, Autoliitto compensates the costs the Premium member himself has paid against the original receipt, however only up to the maximum amount stated in the terms and conditions.

Basic services of the Premium membership

Breakdown assistance

Repair to the car on the spot supposing that the work takes one hour at the most. Premium membership covers the work and the travel costs of the repairer. Premium member must pay for the spare parts and accessories.

Fuel refill

Fuel will be supplied if the fuel has run out. Premium member must himself/herself pay for the fuel. In the case of electric cars, empty batteries are equated with the end of the fuel, and the car will be transported to the nearest charging station.

Tyre change

In case of a puncture the tyre will be changed supposing that there is proper spare tyre, mounting bolts and special tools possibly needed for the work in the vehicle. If it is not possible to change the tyre on the spot, the Premium membership covers the towage of the vehicle to the nearest appropriate garage which the Premium members' Alarm Center has arranged.

Towage

Towage is included to the nearest appropriate garage which the Premium members' Alarm Center has arranged. The member must pay the garage bill himself.

Jump start

Included, except the auxiliary charge required for repeated cold starts.

Battery service

Delivery of a new battery and replacement work to the place of damage or home address, depending on regional availability (replacement work requires a battery purchased through the Service) and is replaceable without special tools and/or workshop conditions. A Premium member

pays only the price of the battery and the delivery and service fee of 20 € (incl. VAT 25,5 %). Applies to batteries (12V) for cars, vans, camper vans and light trucks. Does not cover driving battery in hybrid or electric cars.

Additional services of the Premium membership

Replacement car

Premium members' Alarm Center arranges a replacement car and covers the car hire costs for up to three days while the car of the member is being repaired. The contract for the replacement car is in between the member and the rental company.

Requirement for the replacement car is a valid driver's license in Finland, meeting the conditions of the rental company and a street address in our register.

The hire costs will be taken up by Autoliitto when:

- The Premium member or any other person travelling in the broken-down car fulfils the rental terms of the car hire company concerning the age, the driving license category, the credit card, or any other issue required by the hire company.
- Replacement car belongs to the small family car category (rental categories A to B).
- Replacement car has standard control devices.
- The broken car can't be fixed within 2 hours from the time the request for assistance was received at the AL Alarm Center.
- Premium member does not use other means of transport or accommodation.

Premium member must pay the costs related to the use of the replacement car except the actual car hire price (for example the cleaning costs). The member must also pay for the collision damage reduction and other optional fees offered for car rentals.

Other means of transport

The Premium members' Alarm Center will arrange if needed transport either to home or to the destination of the journey, for the member and for all members of the party travelling with him in the same vehicle.

The Premium members' Alarm Center will arrange if needed transport from abroad to Finland for the member and for all members of the party travelling with him in the same vehicle. The economy-class flight or the journey by another appropriate means of transport, the costs of which do not exceed the flight costs, will be compensated.

Accommodation service

Premium member and the members of the party travelling with the member in the same vehicle are covered for suddenly arising unpredictable accommodation costs due to a breakdown, if the member is on the journey and at least 20 km from home. The cover comprises accommodation in a middle-class hotel room, which the Premium members' Alarm Center has arranged for a maximum of 2 nights, provided that the Premium member does not use a replacement car or other means of transport.

Collection of the repaired vehicle from the garage

In Finland: The collection of the repaired vehicle from the garage is included in the Premium membership, if the member does not use a replacement car. As collection costs for a bus or train ticket for one person will be compensated. If the journey by bus or by train lasts more than 6 hours, an economy class flight will be compensated.

Abroad: The collection of the repaired vehicle is included in the Premium membership. As collection costs an economy class flight for one person will be compensated. As an alternative the costs for using another appropriate means of transport will be compensated, if the costs do not exceed the costs of a flight.

Restrictions of services by countries

The service will be carried out within the limits of the legislation in respective countries and Autoliitto is not responsible for possible restrictions of the services due to the prevailing legislation.

Restrictions of the validity of the Premium members' Cover services

Premium member services are not valid if:

- The use of the vehicle is prohibited because the vehicle has not been taken to the statutory technical inspection.
- The structure or the accessories of the vehicle are not in the condition required by the laws and regulations.
- The incident has been caused deliberately or with gross negligence.
- If the alcohol level of the driver was at the point of driving or after it above the legal limits set in the respective country.
- If the driver of the vehicle has caused damage when driving the vehicle under the influence of some intoxicating substance other than alcohol, or under the influence of both alcohol and an intoxicant, so that his ability to a faultless performance has deteriorated considerably.
- If the driver did not have that category driving license which was required for the vehicle in question.
- The vehicle is not registered in Finland. A vehicle with test number plates or transfer marks is not considered as registered in Finland.
- The max amount of assistance sessions (5 / 12 months) has already been used. After the 5 times the Alarm Center will still help on the phone, and the member will get the services with the member discount.

Limitation of responsibility of Autoliitto

Autoliitto does not take the responsibility for any damage caused by a third party when dealing with an assistance incident.

Force majeure

Autoliitto is not obliged to produce the services for the continuation of the journey as stated in these terms and conditions, if there is a force majeure reason, like state of war, natural catastrophe or the suspension of public traffic.

Notice of termination of Premium membership and the reimbursement of expenses incurred

Autoliitto has the right to cancel the Premium membership in the middle of the membership period with a 14 days' written notice of termination, if the Premium member has fraudulently given Autoliitto misleading or incomplete information that bears significance when Autoliitto assesses its obligations stated in these terms and conditions.

Autoliitto has the right to be reimbursed the incurred expenses, if the member has fraudulently given misleading or incomplete information, upon which Autoliitto has paid for costs without having the obligation to do it by virtue of these terms and conditions.

Amendments to the terms and conditions

Autoliitto has the right to amend the conditions of the Premium membership. The amendments come into force immediately. After having received the information about the amended conditions, the member may terminate the Premium membership with 14 days' notice. The member will then get back the remaining amount of the membership fee he has paid for the present membership period.