

GENERAL EXCLUSIONS**1) ITACO will not be liable for the cost or the provision of a Service which arises directly or indirectly from:**

- a. Fraudulent acts or suspected fraudulent acts by any person seeking a Service.
- b. The deliberate act of any person.
- c. Negligent acts (willful or not) that cause a breakdown or accident to the Eligible Vehicle.
- d. Consequential loss of any kind.
- e. Extraordinary phenomena such as floods, earthquakes, volcanic eruptions, unusual cyclonic storms, falling astral bodies or meteorites, sand and hailstorm epidemic or pandemic, heavy rains.
- f. Terrorism, mutinies, riots, or strikes.
- g. Actions by the armed forces or security forces or organizations.
- h. Nuclear radioactivity.
- i. Fuel mineral essences or other flammable explosive or toxic materials transported in the Eligible Vehicle.
- j. Services resulting from You:
 - i. Being under the influence of drugs, toxic or narcotic substances, or where his/her blood-alcohol level exceeds that permitted by the laws in the country where the vehicle is being used.
 - ii. Not having a driving license corresponding to the class of the Eligible Vehicle.
 - iii. The contravention of regulations relating to the carriage of persons animals or objects in the Eligible Vehicle which were in whole or part cause of the event giving rise to the claim.
- k. The participation of any person in:
 - i. Competitions, rallies, or trials.
 - ii. Criminal conduct.
 - iii. Wagers or challenges.
- l. Any repairs (including spare parts) to the Eligible Vehicle.
- m. Any Service arranged without the prior authorization of ITACO.
- n. Telephone calls cost and any other additional expenses.

2) ITACO will not be liable to provide Services in respect of any services not specifically mentioned as covered including but not limited to:

- Faulty fuel gauge.
- Speedometer not working.
- Air-conditioning not working.
- Passenger door(s) cannot be opened and there are no passengers in the vehicle.
- Boot cannot be opened.
- Front and/or rear demisters not functioning.
- Horn not functioning.
- Door mirrors damaged.
- Rear view mirror damaged but not obstructing the driver's vision.
- Fuel cap is damaged or faulty and the Eligible Vehicle has enough fuel in the tank to enable it to reach the nearest workshop.
- Roof of convertible cannot be opened.
- Windows and/or Sunroof cannot be opened.
- Windows and/or Sunroof cannot be closed but weather conditions are fair and the Eligible Vehicle is not exposed to any security risk.
- Seat adjustor is faulty, but the vehicle can be safely driven.
- Passenger seat belts faulty and there are no passengers in the Eligible Vehicle.
- Security system faulty but the vehicle is not immobilized, and alarms are not sounding continuously.
- Transmission stuck in sports/winter mode.
- ABS lights illuminated.
- Air bag warning lights illuminated.
- Traction control lights illuminated.
- Other non-safety related lights/service warnings illuminated.
- Running out of windscreen washer fluid.
- Front windscreen wipers faulty but weather conditions fair.
- Rear windscreen wiper faulty.
- Any emergency or life-threatening cases

3) ITACO will not be liable to provide Services in respect of:

- a. Services to any other vehicle than the Vehicle mentioned in the Certificate (not applicable to on-demand Services).
- b. Towing of the Eligible Vehicle for regular servicing and maintenance (not applicable to on-demand Services).
- c. Towing of the Eligible Vehicle from a repair shop to another repair shop or to other destinations (not applicable to on-demand Services).
- d. If, as a result of force majeure, ITACO is unable to put into effect any of the Services envisaged in this Agreement.
- e. The provision of which would endanger the lives of those persons intended to provide the Service.
- f. Reiterated services for a previous problem with the Eligible Vehicle which was not fixed by You in due manner and time.
- g. Any problems related to the Eligible Vehicle that occurred before purchasing the RSA Plan.