



One of the best upgrades you can do to your 4WD is a decent breakdown/recovery policy. For those of us who use their 4WD off-road, basic roadside assistance and standard vehicle insurance is useless.

Promises and packages abound. I don't have the answer to what is the best policy. However, I do know many of the questions to ask, and the importance of asking them.



Ensure everyone understands your cover and has your insurance details.

If your policy says 'remote access recovery', it doesn't always mean your covered

For starters "remote access recovery" may mean something completely different to your insurer than you. Read the fine print, but more importantly, ask questions up front.

Put specific scenarios to the broker or customer service operator. Maybe pick a spot on the map – What if I got stuck here? What if my engine failed here? Or if I crashed here? What if I became too sick to travel out of here?

If they don't know the answer, escalate the call till you get someone who does.

Check if there is a 24 hour or weekend contact number. Don't get caught with Monday to Friday business hours, or internet only support. Access can be unreliable and there is a strong chance you may be caught out on a weekend.

It will also pay to check before you need to use it whether your satellite phone can call 1300 or 1800 phone numbers, as not all can.

If your car is still under warranty, what stipulations apply so it isn't voided? Does the cover apply only for the first 12 months or full extended warranty period?

Just as significant, what recovery options does it include? Only 2WD or remote areas as well?



Who's responsible for making bookings with tow companies and who makes the calls to get it started?

Your insurance company has a different definition of off-road than you

The cost of a breakdown out bush and bringing a vehicle to a repair centre can be thousands of dollars.

Is there a condition that stipulates towing only provided if accessible by a 2WD vehicle in all weather conditions? What is the definition of accessible by 2WD?

While you're at it, what's the company's definition of "off road"? Gazetted tracks only, is beach driving covered, how about muddy roads? Ask for the details, especially if you have a specific trip in mind.



What's the company's definition of "off road"?



I want to upgrade my policy, can I?

What sets premium recovery coverage apart from company offerings? Are these features that you really need?

What different excess payments are available?

Is there an option to top up my cover if I'm planning to go into a remote area such as the Simpson or the Old Telegraph Track? Do I need to?



Can I top up my cover if I'm going into a remote area?

Membership benefits and responsibilities

Reciprocal rights between motoring clubs RACV, NRMA and RAA etc mean you're covered by your home State provider.

Do you know if your extra cover or care package applies to the 4WD or a specific member?

Do they have to be with you if you need to call?

Is your retrieval package restricted to pay only to transport your vehicle from where it is stranded to the nearest bitumen?

Who's responsible for the rest of the trip to the repairer? Is this covered by a roadside package or third-party provider? Does the tow company have to provide separate invoices?

Is there a weight limit to what can be towed? Some only cover up to 2000kg.

Is the van or camper tow included? In many cases this is standard. If you need it, check it's covered by the basic excess.



Is your retrieval package restricted to transport your vehicle to the nearest bitumen?

Supportive service and entitlements

Waiting for a tow can sometimes mean a long wait, so make yourself comfortable.

You will find it much less frustrating if you already know the answers to these questions.

What support do you get if you break down or are stranded? A replacement vehicle, accommodation, fuel, food allowances, other incidental costs?

Who's responsible for making bookings with tow companies and motels etc? Will you have to pay upfront and apply for a refund?

What are the restrictions placed on allowances covered? There might be only one price point accommodation option. Will you be out of pocket if it's too high? Is there a time limit if you must wait for parts or a repairer?



Is the van or camper tow included?

If I have a deadline will you deliver?

How about getting home if I must, and the car's not ready?

Is there a timeframe for the camper to be freighted? Will it be a speedy delivery of my clothes, food and belongings packed inside or do I need to get them out?



Keep notes and share the details

Ensure you and your travelling partners understand your cover and have your insurance details.

Jot the numbers down, so if something happens, it's one less stress for whoever must deal with it. Confirm who has the authority to make a claim, do you need anyone additional listed?



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Don't be fooled

Fancy advertising images and clever testimonials are the devil, not the detail.

Don't be caught out when it matters most. Many major companies offer recovery cover. Do your research well before you leave home.

Ask, ask, ask before you sign, so that you can be confident that you're getting what you need and what you're paying for.

Has your 4WD ever broken down? Were you covered by your policy?