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Our Pick Of The Best Roadside Assistance For Australians

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Choice of repairer	New Vehicle Replacement	Roadside assistance	Hail, storm and flood damage
 <p>Youi Comprehensive GET QUOTE</p> <p>Optional</p> <p style="text-align: center;"> ✓ If your car is written off or stolen in the first 2 years </p>	✓	✓	✓
<p>Summary: Youi is the only comprehensive car insurer to include roadside assistance as standard in their comprehensive insurance policy. On top of this, Youi has generous benefit limits and exceptional customer service.</p>			
<p style="text-align: center;">QBE Comprehensive GET QUOTE</p>			
<p>Optional</p> <p style="text-align: center;"> ✓ If your car is written off in the first 3 years and is under 60,000 km </p>	✗	✓	
<p>★ Current offer: Save \$75 when you purchase a new comprehensive policy online.</p> <p>Who it might be good for: Those who want a trustworthy insurer and more cover than other brands, such as 3-year new car replacement (e.g. they'll give you money for a new car for up to 3 years if yours is written off).</p>			
<p style="text-align: center;">Huddle Comprehensive GET QUOTE</p>			
✗	✓ Up to 2 years from first registration, if	Optional	✓

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of a collision, a natural event, a malicious act, theft or fire. It also includes up to \$500 for essential repairs.

Who it might be good for: Someone who drives less than 15,000 km a year can opt for Pau As You

Our Pick of the Best Roadside Assistance

Note: The below list represents a selection of our top category picks, as chosen by Forbes Advisor Australia’s editors and journalists. The information provided is purely factual and is not intended to imply any recommendation, opinion, or advice about a financial product. Not every product or provider in the marketplace has been reviewed, and the list below is not intended to be exhaustive nor replace your own research or independent financial advice. For more information on how Forbes Advisor ranks and reviews products, including how we identified our top category picks, read the methodology selection below.

Best Roadside Assistance Via Insurance

WIDE-RANGE OF BENEFITS

Allianz



4.0

Unlimited call-outs	Yes
Price	Basic from \$99 and Platinum Plan from \$139
Wait period before use	48 hours

Why We Picked It

Pros & Cons

ONLINE DISCOUNT

Budget Direct



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Unlimited call-outs	Yes
Price	\$89.95 per year
Wait period before use	48 hours

Why We Picked It

Pros & Cons

CAN BE PURCHASED SEPARATELY

Suncorp



3.7

Unlimited call-outs	Yes
Price	From \$95 a year
Wait period before use	24 hours

Why We Picked It

Pros & Cons

BUDGET FRIENDLY

Aami



3.5

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Price	Up to \$86 a year
Wait period before use	24 hours

Why We Picked It

Pros & Cons

COMPLIMENTARY WITH CAR INSURANCE

Youi



3.5

Get a Quote

On Youi's Website

Unlimited call-outs	No, only first two call-outs free
Price	Complimentary with comprehensive insurance
Wait period before use	24 hours

Why We Picked It

Pros & Cons

Best Roadside Assistance Via Car Clubs

GENEROUS ACCOMMODATION BENEFIT

NRMA

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Unlimited call-outs	Yes
Price	Everyday Care \$139.80 a year; Complete Care \$263.88 a year; and Ultimate Care \$329.88 a year
Wait period	48 hours

[Why We Picked It](#)

[Pros & Cons](#)

UNLIMITED CALL-OUTS

RACV



4.2

Unlimited call-outs	Yes
Price	Roadside Care \$138 a year; Extra Care \$229 a year; Total Care \$318 a year
Wait period	24 hours

[Why We Picked It](#)

[Pros & Cons](#)

FOR WA RESIDENTS

RACWA

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Unlimited call-outs	Yes
Price	Standard \$124 a year; Classic \$210 a year; Ultimate \$315 a year; Ultimate Plus \$380 a year
Wait period	48 hours

Why We Picked It

Pros & Cons

YOUTH DISCOUNT

RACQ



4.0

Unlimited call-outs	Yes
Price	Everyday Lite: \$89 a year; Everyday: \$121 a year; Everyday Plus: \$199 a year; Ultra Care: \$252 a year; Ultimate Care: \$344 a year; RACQ RV: \$515 a year
Wait period	48 hours; 72 hours for certain benefits

Why We Picked It

Pros & Cons

PET COVER INCLUDED

RAA SA

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Unlimited call-outs	Yes
Price	Standard \$126 per year; Plus \$195 per year; Premium \$267 per year
Wait period	48 hours

[Why We Picked It](#)[Pros & Cons](#)

Methodology

To find the best roadside assistance in Australia, Forbes Advisor performed an in-depth analysis of 20 of the most popular plans in the country.

The analysis included evaluating the type of plan and cover; the specific events and optional inclusions; and an in-depth review of each provider's product disclosure statement (PDS) to evaluate any exclusions and extras.

Pro Tip

In Australia, roadside assistance plans can be purchased from car manufacturers as part of the company's after-sales service, as an optional add-on feature with drivers' annual insurance, or via state-based motoring clubs as a service for members. Basic roadside assistance plans typically cost less than \$100 a year, while those with more benefits and extra features can cost as much as \$350.

There were 18 key criteria that were analysed for each insurer or motoring club that provides roadside assistance to allow for a fair comparison. These were:

- Type of coverage:** Whether free roadside assistance is included with the insurance policy.
- Purchase options:** Whether car insurance needs to be purchased to buy roadside assistance.
- Levels of coverage:** Whether the provider offers more than one type of roadside assistance.
- Pricing:** What is the price for each level of roadside assistance plan?
- Discounts:** Are any discounts being offered on the cost of roadside assistance?

Inclusions: What is typically covered under the roadside assistance plan?

Exclusions: What are the specific exclusions from the roadside assist plan?

Who is covered: Whether the plan covers the driver or the vehicle or both?

Towing: Whether the plan has any towing limits specified in kilometres.

Call-out limits: Is there a limit on how many times you can call out for assistance in a year?

Emergency fuel: Whether or not the plan provides emergency supply when you run out of fuel.

Locksmith cover: Whether the plan has an annual allowance for a locksmith if you have left your keys in the car or lost them.

Rental car: Are you entitled to a rental car benefit after your car breaks down?

Accommodation: Is there a provision in the plan for emergency accommodation and how does it apply?

Taxi benefit: Is there a stipend for a taxi in case the car breaks down and how much is the limit?

Additional features: Does the provider offer additional benefits such as pet boarding allowance in case drivers are stranded, or assistance with caravans or trailers?

These variables were compared to then rank each provider, who were organised into two camps of roadside assistance: either insurers or motoring clubs. Each provider was ranked between one to five stars, with the leading providers (those ranked 3.5 or higher) included in the above best-of list.

A Note on Star Rankings

You will note that we have included a star rating next to each product or provider. This rating was determined by the editorial team once all of the data points above were considered, and the pros and cons of each product attribute was reviewed. The star rating is solely the view of Forbes Advisor editorial staff. Commercial partners or advertisers have no bearing on the star rating or their inclusion on this list. Star ratings are only one factor to be considered, and Forbes Advisor encourages you to seek independent advice from an authorised financial adviser in relation to your own financial circumstances and investments before you decide to choose a particular financial product or service.

What Is Roadside Assistance in Australia?

Roadside assistance is a mechanical service provided to drivers when their vehicle breaks down, and is designed to provide basic repairs or aid that allows them to get back on the road again.

It can cover a whole range of services but the most common roadside-assistance requests include jumpstarting flat batteries, tyre changes, breakdown tows, emergency fuel, or even recovering keys from locked cars.

More expensive roadside assistance plans may also provide extra features, including “health checks” for your vehicle, child seat installation, emergency accommodation in case of breakdowns away from home, or even temporary transport, such as hire cars.

Drivers wishing to make use of roadside assistance will typically contact their provider, where a representative will usually try to diagnose and fix the problem over the phone. If that doesn't work, they will send out a mobile roadside technician to help restart the vehicle on the spot or alternatively send a tow truck to transport the car to the nearest service centre.

Basic roadside assistance plans typically cost less than \$100 a year, while those with more benefits and extra features can cost as much as \$350.

How to Compare Roadside Assistance

Roadside assistance plans can vary significantly in terms of their costs as well as the services offered, so it makes sense to evaluate them on the basis of certain common features such as:

Cost: Some insurers offer roadside assistance at no extra cost with other types of insurance, while some manufacturers also throw in complimentary roadside assistance on new vehicles. While plans offering basic services can be purchased for less than \$100 a year, those with bells and whistles can cost upwards of \$350 a year.

Location: What level of roadside assistance you need will depend on where you live and where you generally drive. For instance, if you live and drive in a city, a budget plan could be enough to suit your needs. On the other hand, if you live in the countryside or travel a lot, then you might want to consider a higher level of cover.

Benefits: Most inexpensive plans offered by car insurers provide all the basic roadside assistance services for flat batteries, tyre change, emergency fuel, etc. On the other hand, roadside assistance plans offered by car clubs cost more, but they also tend to provide more features and higher cover limits.

Type of vehicle: While most cars are covered under standard basic plans, certain types of heavier vehicles such as trailers, caravans, or a four-wheel-drive may need more specialised towing services that are available in more expensive plans.

Limits: Some plans limit the maximum number of callouts for a service per year, others limit the distance they will tow your vehicle before an extra payment is required, or put a cap on features such as payment for lost keys or the amount of emergency fuel they will cover for free.

Can You Choose a Different Provider to Your Insurer?

Most car insurance providers offer roadside assistance plans either as an inclusion or as an optional extra with their comprehensive car insurance policies.

For example, Youi and Huddle include roadside assistance for free with their car insurance. Other insurers, such as Shannon's, Bupa, and AAMI offer them as an optional extra that you pay for. In either case, it is only available when you also purchase the company's comprehensive car insurance.

However, a handful of insurers such as [Allianz](#), Budget Direct and Suncorp offer a roadside assistance plan as a stand-alone product; that means drivers can purchase a roadside assistance policy with one of these insurers and hold their car insurance policy with another company.

Data research: Mia Dunn

Additional editing: Kevin Pratt

Frequently Asked Questions (FAQs)

Does RACV roadside assist cover Australia wide?

Best Insurance

[Best Car Insurance Australia](#)

[Best Motorcycle Insurance](#)

[Best Car Insurance For Under-25s](#)

[Best Car Insurance For Seniors](#)

[Best Third Party Car Insurance](#)

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