

Insurance Product Information Document

This insurance is provided by XL Catlin Services SE on behalf of XL Insurance Company SE and administered by Qover. XL Catlin Services SE, Belgium Branch, is located at Uitbreidingstraat 10-161 2600 Berchem.



The purpose of this information document is to give you an overview of the main coverages and exclusions of your insurance policy. This document is not customized to your specific needs and **the information contained herein is not exhaustive**. For further information concerning your insurance and your obligations, please consult the pre-contractual and contractual conditions relating to this insurance.

What is this type of insurance?

This is a personal accident cover under a master policy designed to protect the Deliveroo riders against the financial consequences resulting from a bodily injury due to an accident during the operative time.



What is insured?

Within the geographical limits and operative time, the Deliveroo riders are covered for:

- ✓ Accidental death: 50.000€
- ✓ Funeral benefit: 3.000€
- ✓ Loss of sight in one eye: 25.000€
- ✓ Loss of sight in both eyes: 50.000€
- ✓ Loss of a limb: 50.000€
- ✓ Permanent total incapacity: 50.000€
- ✓ Quadriplegia: 100.000€
- ✓ Paraplegia: 100.000€
- ✓ Loss of hearing in both ears: 50.000€
- ✓ Loss of hearing in one ear: 12.500€
- ✓ Total and permanent loss of speech: 50.000€
- ✓ Loss of use of shoulder or elbow: 25.000€
- ✓ Loss of use of hip, wrist, knee or ankle: 15.000€
- ✓ Loss of use of the whole lower jaw: 22.500€
- ✓ Loss of use of kidney: 15.000€
- ✓ Medical expenses: Max. 7.500€/claim/aggregate for costs incurred directly related to an insured accident
- ✓ In-patient hospital benefit: 50€ per complete overnight stay up to max. 60 nights and up to 3.000€
- ✓ Convalescence benefit: 20€/day and up to max. 280€
- ✓ Facial scarring from assault only - length scar > 10cm: 500€
- ✓ Facial scarring from assault only - length scar 3cm to 9cm: 250€
- ✓ Dental benefit: Max. 2.000€/claim/aggregate for pain alleviation costs incurred directly related to an insured accident.
- ✓ Dislocation as a result of bodily injury requiring reduction under anesthetic of the hip: 500€
- ✓ Dislocation as a result of bodily injury requiring reduction under anesthetic of the knee: 300€
- ✓ Dislocation as a result of bodily injury requiring reduction under anesthetic of the wrist or elbow: 200€
- ✓ Dislocation as a result of bodily injury requiring reduction under anesthetic of the ankle, shoulder blade or collar bone: 100€
- ✓ Dislocation as a result of bodily injury requiring reduction under anesthetic of the finger(s), toe(s) or jaw: 50€
- ✓ Temporary total incapacity due to an accident: 75% of the rider's average gross daily income or 50€ per day (whichever is lower) for up to 6 months from the date of the bodily injury. If the rider has been contracted with Deliveroo Belgium for less than 60 days at the date of bodily injury the amount of 30€ per day shall be payable from the date of the bodily injury. If the rider is a substitute at the date of the bodily injury, then the amount of 25€ shall be payable up to a limit of 6 days from the date of the bodily injury. There is a waiting period of 7 days as from the accident.



What is not insured?

We will not pay any claim or benefit arising from :

- ✗ Bodily injury occurring outside the operative time.
- ✗ Bodily injury caused by or contributed to by deliberate acts, suicide, attempted suicide or self-inflicted injury.
- ✗ An accident arising directly or indirectly from: war, strike, civil protest, civil war, the insured person engaging in active war, and nuclear risks.
- ✗ Bodily injury when the rider is under alcohol or drugs influence.
- ✗ Bodily injury occurring due to any act of violence of the rider if he/she took part actively.
- ✗ Bodily injury occurring following reckless acts.
- ✗ Travel costs incurred in order to seek medical treatment following bodily injury.
- ✗ Dental costs incurred by the rider for cosmetic enhancement of teeth following bodily injury, and any dental costs not required for the alleviation of pain.

Please refer to the general conditions for the full list of exclusions.



Are there any restrictions on cover?

The Deliveroo riders are eligible for cover under this Master Policy if:

- ! They are under 70 years of age.
- ! They are legally resident and permitted to work in the country of operation.
- ! They hold a valid rider supplier agreement with Deliveroo Belgium.
- ! The substitute is eligible for cover, and is, therefore, deemed an insured person, if he has been approved by a Deliveroo rider and meets the requirements of a prevailing valid rider supplier agreement.



Where is the rider covered?

- ✓ The coverage is applicable in the country of operation.



What are the rider's obligations?

In case of a claim the Deliveroo rider must inform us, as soon as possible and in any case within 10 days and:

- Provide proof of his identity.
- Provide the evidence, assistance, and cooperation to the risk carrier and/or Qover to establish the circumstances surrounding the damage and help to obtain witness statements or other such reports.
- Send us any claim.



When and how does the policyholder pay?

The premium is paid every quarter by Deliveroo.



When does the cover start and end?

The rider is covered as from the time he is logged in, and up to one hour after going offline during the period of insurance, provided that the insured person remains contracted to the master policyholder and/or its affiliated companies or until the expiry of the master policy whichever is earlier.



How can the policyholder cancel the contract?

The policyholder can cancel the policy with a prior notice 3 months before the yearly expiry date. The rider has no cancellation rights under this group master policy.