



Getting to know my cover

You're covered while you are online and logged into the Deliveroo app and up to one hour after going offline for:

- Accident: when you get hurt as a result of an accident
- Third Party Liability: when you hurt someone else or damage someone else's property in the event of an accident

 ONLY WHILE
RIDING WITH DELIVEROO

What is covered?

WE PAY YOU

If you're injured



MEDICAL
EXPENSES



DENTAL
EXPENSES



TEMPORARY
INCAPACITY



PERMANENT
INCAPACITY



DEATH

WE PAY ON YOUR BEHALF*

*If you injure someone or damage someone
else's property*



BODILY INJURIES OR DAMAGES
TO THEIR PROPERTY

** You are only covered when you are riding your bicycle or walking to collect and deliver orders.
Motor Liability is always excluded.*

What is not covered?



*your mobile
phone*



your clothes



your bicycle



*when you're
not working*

My insurance in detail

Capital benefits resulting from an accident

BENEFITS	INDEMNITY AMOUNT
Accidental Death	€ 50.000
Funeral Benefit	€ 3.000
Loss of sight in one eye	€ 12.500
Loss of sight in both eyes	€ 25.000
Loss of a limb	€ 25.000
Permanent Total Incapacity	€ 50.000
Temporary Total Incapacity from an Bodily Injury due to an Accident	<p><i>Have worked for more than 60 days?</i> 75% of the insured person's average gross daily income or € 50 per day (whichever is lower) for up to 30 days.</p> <p><i>Have worked for less than 60 days?</i> € 25 per day for up to maximum € 150.</p> <p><i>Substitute?</i> € 25 up to maximum € 150 (max 6 days)</p> <p>Waiting Period: 7 days</p>
Quadriplegia	€ 50.000
Paraplegia	€ 50.000
Loss of hearing in both ears	€ 25.000
Loss of hearing in one ear	€ 6.250
Total and permanent loss of speech	€ 25.000
Loss of use of shoulder or elbow	€ 12.500
Loss of use of hip, wrist, knee or ankle	€ 7.500
Loss of use of the whole lower jaw	€ 11.250
Loss of use of kidney	€ 7.500

BENEFITS	WE INDEMNIFY UP TO	EXCESS (<i>what you have to pay</i>)
Liability for bodily injury and/or accidental damage	€ 5,000,000	€ 300 for material and immaterial damage No excess for bodily Injury
Liability for damage to goods	€ 5,000	10%, min € 100
Pure financial loss	€ 250,000	No Excess
Legal defence	€ 7,500	No Excess

What to do in the event of a claim?

Don't worry, in the event of an accident we will be there by your side!

To report an accident and make a claim, fill in the form at this address: deliveroo.qover.com

You'll need to provide some evidence to support your claim and help validate it. This ensures a smooth and stressfree experience.

- When did the accident take place?**
- Where did it happen?**
- Can you explain what happened?**
Describe the circumstances and the damages.
- Who is involved?** *Collect the identity and contact of all persons involved / third parties.*
- Are there any witnesses who could testify?** *Get their identity and contact details.*
- If a motorised vehicle is involved, fill in and get a copy of the European Claim Statement.**
- Take pictures** *(scene, license plate, IDs, etc).*
- Call the police** *if you have a statement from the police please share it.*

Who are the insurers?

XL CATLIN

for **Accident insurance**

XL Insurance Company SE, Uitbreidingstraat 10-16,
2600 Berchem - Belgium



LA PARISIENNE
ASSURANCES

for **General liability & Legal defence**



La Parisienne - 120-122, rue Réaumur | TSA 60235 |
75083 Paris Cedex 02 - France.

Contact us

We're always here for you.

Don't hesitate to get in touch if you have any questions!

Qover SA

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-  <http://deliveroo.qover.com>
-  +353 76 888 8655

By post

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