

## Insurance Product Information Document

This insurance is provided by La Parisienne and administered by Qover. La Parisienne registered office is at 120-122, rue Réaumur, 75083 Paris (France) and whose VAT number is FR 59562117085. Non-life insurance company approved by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), 61 rue Taitbout, 75436 Paris Cedex 09, under number 4020259.



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

## What is this type of insurance?

This general liability insurance protects the Deliveroo riders in Belgium, during operative time, if they injure a third party or damages a third party's property.



### What is insured?

Within the geographical limits and operative time, the Deliveroo riders are covered whilst using his cycle or by foot, for:

- ✓ The bodily injury and accidental damage caused to a third party: limit of 5.000.000€/claim/year
- ✓ The damage to goods carried out at the time of the damage: limit of 5.000€/claim/year
- ✓ The pure financial loss caused to a third party: limit of 250.000€/claim/year
- ✓ Legal defence: limit of 7.500€/claim/year

**The excess (amount that the riders are responsible for) are the following:**

- ✓ Bodily injury, pure financial loss & legal defence: No excess
- ✓ Material & immaterial accidental damage: 250€/claim
- ✓ Damage to goods: 10% of the claim with a minimum of 100€/claim



- ✗ Any liability involving the use of the cycle other than collection and delivery of a Deliveroo placed order.
- ✗ Any liability if the rider is logged into the Deliveroo rider app but have not been available for 1 hour or more.
- ✗ Any liability resulting in defective work equipment or cycle.
- ✗ Any liability for malfunction or failure of any electric cycle.
- ✗ Any reckless or willful negligent act whilst collecting and delivering a Deliveroo placed order.
- ✗ Any damage suffered by the Deliveroo rider.
- ✗ Any act of fraud or dishonesty by the Deliveroo rider or anyone acting on his behalf.
- ✗ War, invasion, terrorism, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel.
- ✗ Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- ✗ Solvent use, being under the influence of drugs or alcohol, except those prescribed by a registered doctor, or drugs which have been prescribed by a registered doctor and not those prescribed for drug addiction.
- ✗ Engaging in any criminal act.

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



### What is not insured?

**We will not pay for:**

- ✗ Any liability occurring outside the operative time.
- ✗ Any excess provided in the policy.
- ✗ Liability arising from loss or damage to property which belongs to the rider or is in their care, custody or control.
- ✗ Motor liability.
- ✗ Any claim where the Deliveroo rider is entitled to indemnity from another source.



## 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 am I 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 8 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, writ or summons as soon as it is received.
- Notify us in writing of any impending prosecution inquest or fatal accident enquiry as soon as the Deliveroo rider become aware of it.



## When and how does the policyholder pay?

The premium is paid every quarter by Deliveroo.



## When does the cover start and end?

The policy will be tacitly renewed each year unless it is cancelled by one of the parties, the risk carrier or Deliveroo with a prior notice of 3 months before the yearly expiry date.



## How can the policyholder cancel the contract?

The policyholder can cancel the policy with a prior notice 3 months before the yearly expiry date.