

## Group Personal Accident Insurance Policy

### The Schedule Summary

<b>POLICY NO</b>	: 10-19-PG005398
<b>POLICYHOLDER/INSURED</b>	: Easy Planet Limited
<b>INSURED PERSON</b>	: <ul style="list-style-type: none"><li>• Active Registered Drivers of SuperCab</li><li>• Passengers of SuperCab</li></ul>
<b>AGE LIMIT</b>	: Driver 21 - 75 years Passenger 1 day to 85 years
<b>BENEFICIARY/RELATIONSHIP</b>	: Legal Estate
<b>SCOPE OF COVERAGE</b>	: Drivers: Coverage shall commence when the Insured SuperCab taxi Driver accepts a hiring order online arranged via the Insured, and ends when Driver cancelled the order or drops off the hiring passenger(s) whenever occurred first.  Passengers: Coverage shall commence when the Passengers get aboard the SuperCab taxi ordered online via the Insured, and ends immediately when get off the SuperCab taxi after the journey of the same order.
<b>BUSINESS</b>	: SuperCab Taxi Hailing App
<b>LOCATION</b>	: Anywhere within territory of Hong Kong
<b>AGGREGATE LIMIT</b>	: HK\$10,000,000 per accident
<b>PERIOD OF INSURANCE</b>	: From 1 <sup>st</sup> July 2019 to 30 <sup>th</sup> June 2020 (Both days included)

**ASSICURAZIONI GENERALI S.p.A.**



Hong Kong, 17 June 2019



**SCHEDULE OF BENEFITS**

<b>Benefit (Scale 2)</b>	]	<b><u>Amount Insured Per Person (HK\$)</u></b>
<b>A. Accidental Death</b> (Event 1)	]	
	]	<b>Driver and Passenger</b>
	]	HK\$250,000
<b>B. Accidental Permanent Total or Partial Disablement</b> (Events 2-20)	]	Passenger Age 76-85:
	]	Benefits reduced to HK\$100,000
	]	
<b>C. Accidental Medical Expenses Benefit</b>	]	<b>Driver Only</b>
• Max. per accident	]	HK\$3,000
• Deductible : \$500 per accident	]	Motor Accident cover only
	]	

**ADDITION TO CONDITIONS**

- 1) Warranted that No cover will be provided under this Insurance if the taxi journey is not hired and track via SuperCab
- 2) Sanction Clause :
  - The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade, economic or financial sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any other locally applicable jurisdictions.
  - This Policy does not provide any cover, and does not include any liability to pay any claim or provide any benefit or service, in respect of any risk related to Crimea, Democratic People's Republic of Korea, Iran, Syria, Cuba and Venezuela.
- 3) No exclusion on Terrorism
- 4) All claims must be verified by the policyholder.
- 5) Other terms and conditions are subject to our Group Personal Accident Insurance Policy, subsequent endorsement(s) and rider(s), if any.

**SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.**

### COMPENSATION TABLE (SCALE 2)

This Policy will insure the Insured Person in respect of the following Events as per the percentage of Amount Insured as stated in the Schedule of Benefits, in accordance with the defined Bodily Injury, resulting in:

Events	Percentage of Principal Sum
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
Right Hand	70%
Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	20%
great – both Joints	7.5%
great - Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

#### PROVISIONS

- Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same Bodily Injury.
- After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same Insured Person for Bodily Injury sustained thereafter.
- In cases where the Insured Person is left-handed, the compensation percentage in Events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

**SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THIS POLICY.**