Rider Personal Accident Cover for Permanent Disability and Death

Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document.

What is this type of insurance?
ERS Rider Personal Accident Cover for Permanent Disability and Death covers individuals (beneficiaries) who:

- Rent an insured unit through the platform application; or
- Use an insured unit with the explicit consent of a registered user of the platform application

What is insured?

✓ **Permanent Disability** – Up to £50,000 (depending on the degree of the injury) for Permanent Disability caused by an accident whilst using an insured unit.

✓ **Death** - £50,000 for death arising out of an accident whilst using an insured unit.

What is not insured?

- × Any accident that does not arise from the use of an insured unit.
- × Permanent Disability which falls below the total threshold of a 15% disability.
- × The unauthorised use of an insured unit including the improper use of a customer's log-in credentials or commercial use of an insured unit.
- × Any accident whilst riding on a pavement or outside of a designated zone
- × Any injuries or death caused when riding an insured unit with passengers or animals.
- × Any injuries or death caused under the influence of alcohol, drugs or medicine whereby it would be considered a driving offence or an illegal substance in the UK.
- × Any death or injury caused by suicide or attempted suicide.
- × Any accident caused whilst the insured unit is used in the course or furtherance of a crime or as a means of escape from, or avoidance of legal apprehension.
- × Any financial loss.

N.B. Please refer to your policy wording for full terms and conditions.

Are there any restrictions on cover?

! The beneficiary must be aged 18 years or older.

! All general conditions must be met for cover to apply.

Where am I covered?

✓ The insurance is only valid in the United Kingdom.

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What are my obligations?

- You must comply with the insurance terms and conditions.
- In the event of a claim, you must follow all medial advice and provide us any relevant information and documentation to support your claim.

When and how do I pay?

- The insurance premium is paid by the named insured, there is no additional charge to the beneficiary.

When does the cover start and end?

- The cover starts when you start the rental of an insured unit through the platform application and finishes at the end of the rental period.

How do I cancel the contract?

- You cannot withdraw from the Riders Personal Accident Cover for permanent disability and death, it is an integral part of the named insured rental offer.