Rider’s General Third Party Liability Insurance
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’s General Third Party Liability insurance 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

Insurance cover under this policy is only provided if no statutory motor third party liability insurance for the Insured Unit exists in the United Kingdom.

What is insured?

The General Third Party Liability Insurance policy provides indemnity for sums a Beneficiary may become legally liable to pay for:

✓ Damages arising directly from an Accident caused by the Beneficiary.

✓ Legal Costs arising directly from an Accident, subject to our prior written consent.

Who is insured?

✓ An individual who is registered to the Platform Application and rents an Insured Unit for personal transportation purposes.

✓ An individual who uses an Insured Unit with the explicit consent of the Insurer.

What is not insured?

× Any accident that does not arise from the use of an insured unit.

× 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 outside of a designated zone

× Any injuries or death caused when riding an insured unit with passengers or animals.

× Any property damage (including vehicles):
  - owned or rented by a Beneficiary
  - loaned or rented to a Beneficiary
  - in the care, custody or control of a Beneficiary

× 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 a deliberate act, 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.

× Any liability in connection with terrorism.

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.

! Any breaches in the traffic law or regulations by the Beneficiary while using an Insured Unit

! If you fail to tell us about any other insurance that wholly or in part covers the risk when notifying a claim will release us of our obligations under this policy.

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

! General exclusions apply to the whole policy, please refer to the full policy wording.

Where am I covered?

✓ The insurance is only valid in the United Kingdom.

What are my obligations?

- You must comply with the insurance terms and conditions.
- In the event of a claim, you must:
  - Inform us without delay of the damage;
  - Take reasonable precautions to prevent and minimise any financial loss which might be caused as a result of the accident.

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 Rider's General Third Party Liability insurance, it is an integral part of the named insured rental offer.