

Deliveroo Riders Liability Cover

Insurance Product Information Document

This insurance product is intermediated by Collective Society Ltd, an independent and fully authorised intermediary regulated by the Financial Conduct Authority (FRN 923788) and registered in England and Wales under Company Number 1178912. This insurance is underwritten by the insurer: Zurich Insurance Company Ltd is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.



The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

This is a public liability insurance policy.



What is insured?

Public Liability:

- ✓ The legal liability of the Rider or Substitute for injury or damage to property of a third party whilst the Rider or Substitute is:
 - using a bike,
 - using a kick-scooter,
 - using an electric vehicle (that does not require compulsory motor insurance); or,
 - whilst on foot when collecting or delivering an orderup to GBP 1,000,000
- ✓ The costs of defending a claim for legal liability up to GBP 500,000



When and where am I covered?

- ✓ This insurance covers the Riders and Substitutes in the territories listed in the policy schedule (Great Britain, Northern Ireland, the Channel Islands and Isle of Man).



Are there any restrictions on cover?

- ! This cover is only for Deliveroo Riders or their Substitutes whilst logged into the Deliveroo app and for an hour after logging off the Deliveroo app.
- ! This cover is only available for the first hour of being logged on if the Rider or Substitute does not accept any orders.



What is not insured? (contd.)

The insurer will not cover:

- ✗ Liability arising from deliberate actions of the Rider or Substitute
- ✗ Liability where the method of transport used by the Rider or Substitute is not permitted on UK roads
- ✗ Liability where the method of transport is not in a good state of repair or has been modified from the original specification
- ✗ Liability arising from a contract
- ✗ Liability arising from the use of any vehicle which requires compulsory motor insurance
- ✗ Liability arising from problems with electronic data Liability arising from war, riots, terrorism, radiation or pollution
- ✗ Liability for injury to an employee
- ✗ Liability for sharing false information
- ✗ Liability arising from the sale or distribution of asbestos, cannabis, explosives
- ✗ Injury to the Rider, Substitute or any passenger carried by the Rider or the Substitute
- ✗ Liability incurred when the Rider or Substitute is under the influence of alcohol or drugs, unless the drugs are prescribed by a doctor
- ✗ Property owned by the Rider or Substitute in their care, custody and control
- ✗ Fines, penalties and punitive damages The delivery of hazardous goods which require additional licensing to transport
- ✗ Any liability associated with Covid-19 or associated illness
- ✗ Liability arising out of abuse or harassment

Please refer to your policy wording for a full description of each of these exclusions

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What are my responsibilities?

- You must take all reasonable precautions to prevent and minimize the risk of injury or damage to the property of third party, maintain all property in good repair and comply with all applicable legal and regulatory obligations.
- You must tell us as soon as practicably possible if you become aware about any changes in important information about yourself which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of the cover which applies to you. In certain circumstances we may cancel your policy in accordance with the “Notification of changes” section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must notify any claim to the Administrator as soon as possible.



When and how do I pay the premium?

- The policy is paid for by Deliveroo and provided to the Rider or Substitute as a benefit of being a Rider or Substitute.



When does the cover start and end?

- This insurance cover is for a 12 period and the start date and end date of the cover are specified in the policy schedule.



How do I cancel?

- You cannot cancel this contract as the contract is between Deliveroo and the Insurer.