

BIKMO

Rider Income Protect

Details of Insurance

BKM-COM-COIP-GDI(6.4)



Arranged in partnership with Tribe Advisory Ltd

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Introduction

Welcome to **your** Rider Income Protect insurance which has been arranged for Deliveroo by Bikmo Limited.

This cover is provided to **you** free of charge. This document contains details of **your** cover. Please read it carefully and keep it in a safe place.

This insurance is designed to provide protection to **you** if **you** have an **accident** and suffer **bodily injury** whilst logged in to the Deliveroo rider app and whilst making deliveries either on foot, **cycling** or using **your vehicle**.

Please take time to read the "Important Information" section on page 5 of this document. It tells **you** about things **you** need to check and the actions **you** need to take. It also contains information about the **waiting period** which applies to certain types of claim and information about where and when cover applies.

In order to provide **you** with this cover, Deliveroo has taken out an insurance policy with the insurer and is the Policyholder. The insurer is Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847. The insurer is referred to as "**we**", "**us**" and "**our**" in this document.

The insurance policy is solely between **us** and Deliveroo and is the only contract of insurance relating to **your** cover. **You** have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of the policy but this does not affect any right or remedy which exists or is available to **you** apart from that Act. However, as a beneficiary of the insurance contract, **you** can receive a copy of the insurance policy if **you** wish to have one by contacting Bikmo Limited at the following address: 7 Abbey Square, Chester CH1 2HU. You can also email deliveroo@bikmo.com or call 01244 470 422. Bikmo Limited is regulated by the Financial Conduct Authority under number 09149847.

How long **your** cover will last

Your cover will end automatically if **you** cease to work as a Deliveroo **rider**. As a beneficiary **you** do not have the right to cancel the insurance contract between Deliveroo and **us**. **Your** cover will end if Deliveroo, as the Policyholder, does not renew this cover at the annual renewal date.

Claims under this insurance are handled by **our claims administrator**. The **claims administrator** is Compass Underwriting Limited and their contact details are given in the section "Making a claim" on page 10. In this section **you** will find claims conditions which **you** must comply with. If **you** do not comply with these conditions the **claims administrator** may not be able to pay a claim or the amount of any payment could be reduced.

Some words and phrases in this document will always have the same meaning wherever they appear. To make them easier to recognise when they are being used, they will be shown in **bold** type. They are all listed and explained in the "Definitions" section which can be found on page 15 of this document.

If **you** have any disability that makes communication difficult, or if **you** need any documents to be made available in audio format please contact Bikmo who will be pleased to help. Their contact details are given above.

All insurance documents and all communications with **you** about this policy will be in English.

How to make a claim

To make a claim **you** should visit deliveroo.bikmo.com/incident-report and complete the online incident report form. Alternatively **you** can call the **claims administrator** on 0800 319 6601 (020 7398 0100 from a mobile), email claims@compassuw.co.uk or **you** can write to the **claims administrator** at Compass Underwriting Limited 50 Mark Lane, London EC3R 7QR.

Important information

There are conditions which relate specifically to making a claim, and these can be found in the "Making a claim" section on page 10. If **you** do not meet these conditions, **we** may reject a claim payment or any claim payment **we** do make could be reduced.

Eligibility for cover

To be eligible for this insurance **you** must:

- a. be 16 to 70 years of age; and
- b. be legally resident in the **United Kingdom**; and
- c. be permitted to work in the **United Kingdom**; and
- d. be registered with HMRC for tax purposes, (if applicable under HMRC guidelines – see <https://www.gov.uk/working-for-yourself>):
and
- e. hold a valid rider supplier agreement with Deliveroo to undertake deliveries; and
- f. be registered with HMRC for tax purposes, (if applicable under HMRC guidelines – see <https://www.gov.uk/working-for-yourself>).

If a **substitute rider** is operating on **your** behalf, the above eligibility requirements are replaced by the terms of the definition on page 19.

Important information you have given to Deliveroo

When **you** became a Deliveroo **rider**, Deliveroo may have needed to ask **you** some questions, for example to establish **your** eligibility for this insurance cover. **You** must take reasonable care to provide complete and accurate answers to any questions Deliveroo ask **you**. If the information provided by **you** is not complete and accurate:

- a. **we** may refuse to pay any claim, or;
- b. **we** may not pay any claim in full, or;
- c. the extent of cover may be affected.

If **you** become aware that information **you** have given Deliveroo is incomplete or inaccurate, **you** must inform Bikmo by emailing deliveroo@bikmo.com, telephoning 01244 470 422 or writing to 7 Abbey Square, Chester CH1 2HU.

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The BIKMO logo is located in the top right corner of the page. It consists of the letters "BIKMO" in a white, sans-serif font, centered within a teal-colored square.

Waiting period

A **waiting period** applies to claims for **temporary total incapacity** following an **accident**. This means that **you** cannot submit a claim until **you** have been **incapacitated** for a certain period of time. The **waiting period** is 7 days.

When and where cover applies

Cover is provided during what is called the "**operative time**". This is when **you** are logged in to the Deliveroo rider app and for a 60 minute period after **you** have logged out. Cover applies only within the **United Kingdom**.

What is covered

Table of benefits		
Benefit No.	Lump sum benefits for accident, bodily injury or assault .	Sum insured
1	<p>Accidental death</p> <p>(If you are under the age of 18 the maximum benefit is limited to £10,000)</p> <p>Funeral expenses in the event of accidental death</p>	<p>£50,000</p> <p>£3,000</p>
2	Loss of sight in one eye	£15,000
3	Loss of sight in both eyes	£30,000
4	<p>Loss of a limb (with the following sub-limits):</p> <p>Loss of use of one thumb</p> <p>Loss of use of one forefinger</p> <p>Loss of use of any other finger</p> <p>Loss of use of one big toe</p> <p>Loss of use of any other toe</p>	<p>£30,000</p> <p>£4,800</p> <p>£3,600</p> <p>£2,400</p> <p>£3,600</p> <p>£900</p>
5	Permanent total incapacity - (from any suited occupation by way of training, education or experience)	£50,000
6	Loss of hearing in both ears	£30,000
7	Loss of hearing in one ear	£7,500
8	Total and permanent loss of speech	£30,000
	Permanent disabilities	Sum insured
9	Loss of use of shoulder or elbow	£15,000
10	Loss of use of hip, wrist, knee or ankle	£9,000
11	Loss of use of the whole lower jaw	£13,500

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12	Loss of use of kidney	£3,000
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	Other benefits		Benefit					
13a	If you have have been working for/contracted to Deliveroo for more than 2 calendar months at the date of any accident	Temporary total incapacity from accident	We will pay £50 per day or 75% (whichever is the lesser) of your gross (before tax and national insurance) income earned from your work with Deliveroo based on your average gross earnings from Deliveroo in the 6 month period before your injury Subject to a waiting period of 7 days Maximum benefit period of 30 days					
13b	If you have been working for or contracted to Deliveroo for less than 2 calendar months at the date of any accident	Temporary total incapacity from accident	We will pay £25 per day Subject to a waiting period of 7 days Maximum benefit period of 6 days					
14	Medical expenses (the cost of medical, surgical or other remedial attention or treatment given or prescribed by a doctor and or hospital connected with a valid claim under Benefits 1 – 12)		Up to a maximum £7,500 per annual period					
15	In-patient hospital benefit		£50 per overnight stay following an accident up to a maximum of £3,000					
16	Convalescence benefit payable for a maximum of 14 days following discharge from being an in-patient at a hospital		£20 per day (up to a maximum of £280)					
17	Facial scarring benefit from an assault only: <ul style="list-style-type: none"> a. the scar length or area is 10cm or longer b. the scar length or area is 3cm to 9cm 	<table border="1"> <tr> <td>Assault</td> <td>Acid attack</td> </tr> <tr> <td>£500</td> <td>£750</td> </tr> <tr> <td>£250</td> <td>£500</td> </tr> </table>	Assault	Acid attack	£500	£750	£250	£500
Assault	Acid attack							
£500	£750							
£250	£500							

18	<p>Dislocation requiring reduction under anesthetic of the:</p> <ul style="list-style-type: none"> a. hip b. knee c. wrist or elbow d. ankle, shoulder blade or collar bone e. finger(s), toe(s) or jaw 	<ul style="list-style-type: none"> a. £500 b. £300 c. £200 d. £100 e. £50
19	Dental benefit – emergency treatment to repair damage to teeth including dentures following an assault only	Up to £2,000 in any one annual period
20	Family out-of-pocket expenses	<p>In the event of you attending a hospital for emergency treatment or as an in-patient following an accident we will pay up to £500 in total to your family to cover any out of pocket expenses incurred by any member of your family as a direct result of you having suffered accidental bodily injury.</p> <p>Out of pocket expenses may include reasonable costs of travel, accommodation and meals incurred by your family.</p> <p>Payment will be made to your spouse or partner, parents, grand-parents, siblings, and/or your children if they are over the age of 18.</p> <p>We reserve the right to ask for copy receipts in some circumstances.</p>

If, during the **operative time**, an **accident** occurs which, within twelve (12) months, results in **bodily injury** **we** will pay the appropriate benefit as shown in the Table of Benefits above.

If, after a period of twelve (12) months and after all available evidence is examined, it is reasonable to believe that **you** have died as a result of a **bodily injury**, **we** will pay the **accidental death** benefit provided there is a written undertaking from **your** estate that, if the **you** are later found to be alive, the benefit paid shall be refunded to **us** within 90 days.

Special provisions applicable to benefit 13 (Temporary total incapacity)

1. If, during the **operative time**, you become **temporarily totally incapacitated** as a result of an **accident**, and this **incapacity** continues beyond the **waiting period**, we will pay you the daily benefit for each further day of **your incapacity**. As long as we have all the information we ask for to validate **your claim**, the first benefit payment will be made 30 days after the **waiting period** ends.
2. Any benefit payment for **temporary total incapacity** shall not be deducted from any subsequent Benefits 1-12 which result from the same **accident**.

What is not covered

We will not pay any claim following an **accident**:

1. which occurs whilst **you** are not logged in to the Deliveroo rider app, or were not logged in to the Deliveroo rider app up to 60 minutes before the **accident**;
2. which occurs whilst **you** do not have in-force, a valid rider supplier agreement to complete deliveries on behalf of Deliveroo;
3. which results from **you** committing or attempting to commit suicide or intentionally injuring **yourself**;
4. which results from **you** not adhering to the provisions of the Highway Code;
5. which occurs whilst **you** are taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a **doctor**;
6. which occurs whilst **you** are taking part in a criminal act;
7. which occurs whilst **you** are driving, **cycling** (or whilst **you** are in charge of a **vehicle**) where **your** blood/urine alcohol level is above the legal limit according to the laws of England and Wales;
8. which occurs due to **your** deliberate or reckless exposure to danger that is unusual for **your** occupation or activity including not having working front and rear brakes or suitable front and rear lights during the hours of darkness;
9. which occurs whilst **you** are taking part in any competitive event;
10. where **you** deliberately expose **yourself** to exceptional danger (except in an attempt to save human life);
11. due to or arising from **war** or acts of **terrorism**;
12. due to or arising from **you** engaging in **active war**;
13. due to or arising from **nuclear risks**.

Making a claim

Who to contact if you would like to make a claim

To make a claim, or for any claim related enquiry, **you** should visit deliveroo.bikmo.com/incident-report and complete the incident report form, or contact the **claims administrator** using the following details –

Tel: **0800 319 6601** or **020 7398 0100** from a mobile

Email: claims@compassuw.co.uk

Calls will be recorded for security purposes.

The postal address for the **claims administrator** is as follows:

Compass Underwriting Limited

50 Mark Lane

London

EC3R 7QR

Things **you** must do

You must comply with the following conditions. If **you** fail to do so and this affects the ability of the **claims administrator** to fully assess the claim or keep **our** losses to a minimum, **we** may not pay the claim or any payment could be reduced.

- A **doctor** must be consulted as soon as possible after an **accident**.
- All claims must be reported to Bikmo (by using the link on page 10) as soon as possible, but in any event within 30 days of an **accident**. If a claim is not reported within 30 days, **you** must confirm the reason for the delay.
- The **claims administrator** will then provide **you** with a claim form which **you** must complete (in full) and provide, at **your** own expense, any information and assistance which the **claims administrator** may require in establishing the amount of any payment due under the **insurance**.
- The **claims administrator** must be allowed access to **your** medical reports.
- **You** must attend a medical examination if this is requested by the **claims administrator**. **We** will pay the cost of this.
- For any claim for **temporary total incapacity**, **you** must provide evidence of **your incapacity** for the duration of the claim. **You** can do this by completing a monthly 'Claim Continuation Form' and providing a 'fit note' from a **doctor**. Please note that **we** will only accept fit notes which cover periods of up to one month. If a fit note is issued for a longer period, the **doctor** must confirm why it has been issued for a longer period.
- For **assault** cover **you** will need to provide, at **your** own expense, a copy of the Police Report and crime number.

Claim payments

We will pay the **benefit** as soon as **we** have received, assessed and approved all of the necessary documentation and information. The **benefit** will be paid to **you** or **your** legal representative.

Fraudulent claims or misleading information

We take a robust approach to fraud prevention. If any claim made by **you**, or anyone acting on **your** behalf is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- a. **not** pay that claim; and
- b. **recover** (from **you**) any payments made in respect of that claim; and
- c. terminate **your** cover from the time of the fraudulent act; and
- d. inform the police of the fraudulent act.

If **your** cover is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. Compensation from the scheme may be available if **we** are unable to meet **our** obligation under this insurance.

Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU.

Tel: 0800 678 1100 (Freephone) or 020 7741 4100.

Website: www.fscs.org.uk

Termination of cover

Your cover will end automatically on the date that **you** cease to hold a valid and approved supplier agreement with Deliveroo, however any valid claim which occurred whilst **you** were working for Deliveroo, which is being, or can be, made under this insurance will be unaffected and will be settled.

How to make a complaint

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint. If **you** do wish to complain about **your** policy, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in Step 2 below.

Step 1

In the first instance, please direct **your** complaint to:

Compass Underwriting Limited
50 Mark Lane
London
EC3R 7QR

Tel: 020 7398 0100
Fax: 020 7398 0109
Email: complaints@compassuw.co.uk

Step 2

Should **you** remain dissatisfied with the outcome of **your** complaint from Compass Underwriting Limited **your** legal rights are not affected, and **you** may refer **your** complaint to Lloyd's.

Lloyd's contact information is:

Complaints at Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN

Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint", which is available at <http://www.lloyds.com/complaints>.

Step 3

Alternatively, **you** may ask Lloyd's for a hard copy.

If **you** still remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 0234 567 (normally free from a fixed line, but charges may apply from mobiles).

Tel: 0300 1239 123 (normally charged at the same rate as 01 and 02 on mobile phone tariffs).

E-mail: complaint.info@financial-ombudsman.org.uk

Data protection notice

We are the data controller (as defined by the Data Protection Act 1998 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** [Privacy Notice](#) which will be available on **our** website during May 2018 www.canopus.com.

If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post. In summary:

We and the **claims administrator** may, as part of this insurance, collect personal information about **you**, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim.

We may also collect sensitive personal information about **you** where the provision of this type of information is in the substantial public interest, including medical records to validate a claim should **you** be claiming for an accident.

We and the **claims administrator** collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example claims validation, or for communication purposes related to this cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** [Privacy Notice](#).

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We and the **claims administrator** will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** [Privacy Notice](#), please contact:

Group Data Protection Officer
Canopus Managing Agents Limited
Gallery 9
One Lime Street
London EC3M 7HA, UK
Email: privacy@canopus.com | Tel: +44 20 7337 3700

Definitions

Whenever the following words or expressions appear in **bold** in this document, they have the meaning given below.

Accident or accidental	means a sudden, unexpected and specific event, which is external, violent and visible to the body, which occurs at an identifiable time and place during the operative time and which results in bodily injury .
Accidental death	means death within 12 months of the date of the accident that caused the bodily injury .
Acid attack	means an unprovoked attack where the rider has been sprayed with a corrosive liquid and which requires medical attention or attendance at a hospital and substantiated by a Police Report or crime reference number
Active war	means your active participation in a war where you are deemed under English Law to be under instruction from, or employed by, the armed forces of any country.
Assault	means an unprovoked assault which results in the rider's bodily injury which requires medical attention or attendance at a hospital and substantiated by a Police Report or crime reference number other than an acid attack
Benefit period	means the maximum period for which benefits are payable in respect of temporary total incapacity . The benefit period commences at the end of the waiting period .
Bodily injury	means a physical injury, or physical injuries, caused solely by an accident, acid attack or as a result of unavoidable exposure to severe weather conditions which occurs within 12 months of said accident or unavoidable exposure.
Claims administrator	means Compass Underwriting Limited acting on our behalf.
Convalescence	means a period of recuperation on the orders of a doctor following a minimum of 1 day as an in-patient in hospital .

Cycling	means riding a pedal cycle , including mounting, dismounting and whilst performing road side repairs.
Daily benefit	means the amount shown in the Table of Benefits payable in the event of temporary total incapacity resulting from an accident .
Doctor	means a medical practitioner, specialist or consultant who is legally qualified, licensed and registered in the United Kingdom with the General Medical Council and is not a member of your family or employed by you in any capacity.
Family	your spouse or partner, parents, grand-parents, siblings, and/or your children if they are over the age of 18.
Hospital	means any establishment, which is registered or licensed as a medical or surgical hospital and cares for injured or sick people under the supervision of doctors .
Incapacity/incapacitated	means an accidental injury certified by a doctor that totally prevents you from doing any part of your normal work as a Deliveroo rider .
Loss of hearing	means total and permanent loss of hearing in one or both ears.
Loss of sight	means total and permanent loss of sight without expectation of improvement: <ul style="list-style-type: none">a. in both eyes when your name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or,b. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.
Loss of speech	means total and permanent loss of speech.
Loss of use	means permanent and total loss of use, where the condition is irreversible even following surgery.
Motor car	means a vehicle designed and constructed for the carriage of passengers and comprising no more than eight seats in addition to the driver's seat or a van or small commercial vehicle defined as a vehicle designed and constructed for the carriage of goods and having a maximum mass not exceeding 2.1 tonnes for which

	<p>you are legally licensed to drive.</p>
Motor cycle	<p>means a motor or engine powered two- or three-wheeled vehicle or its' electrical equivalent of no more than 250cc (or the electrical equivalent) for which you are legally licensed to drive.</p>
Nuclear risks	<p>means ionizing radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from the combustion of nuclear fuel or radioactive toxic explosion or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p>
Operative time	<p>means the period whilst you are logged in to the Deliveroo rider app and for the 60 minute period immediately after you log out of the Deliveroo rider app.</p>
Pedal cycle(s)	<p>means any cycle powered by human pedaling and/or battery which is not subject to the requirements of the Road Traffic Act.</p>
Permanent total incapacity	<p>means incapacity, which has lasted for a minimum of twelve months and in the opinion of a doctor is beyond any prospect of recovery or improvement, which prevents you from engaging or performing in any and every occupation for which you are reasonably suited by education and/or training and/or experience. (If no specific evidence can be provided your claim will be assessed against a definition of any and every occupation. For example for someone attending a catering college as a trainee chef – the assessment would be made based on their training to become a full-time chef).</p>
Rider	<p>means an individual providing delivery services for Deliveroo in accordance with a valid and active supplier agreement.</p>
Substitute	<p>means a person approved by you as the account holder with Deliveroo and who is:</p> <ol style="list-style-type: none">16 to 70 years of age; andlegally resident in the United Kingdom; andpermitted to work in the United Kingdom; andregistered with HMRC for tax purposes (if applicable under HMRC guidelines – see https://www.gov.uk/working-for-yourself);

	and in respect of whom all relevant terms of the rider supplier agreement, in relation to substitutes, are met.
Sum insured	means the maximum amount of cover we will pay.
Temporary total incapacity	means your incapacity , which lasts longer than the waiting period .
United Kingdom	means England, Wales and Scotland and Northern Ireland. (Excluding the Channel Islands and the Isle of Man).
Vehicle	means a mode of transport which is used for your work with Deliveroo of either a pedal cycle, motor cycle , electric vehicle or a motor car .
Waiting period	means the length of time during which you will need to be continuously incapacitated before you are entitled to receive the daily benefit . We will not pay any benefit during the waiting period .
War	means: <ul style="list-style-type: none">a. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, orb. Any act of terrorism, orc. Any act of war or terrorism involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.
We, Us, Our	means the insurer, Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.
You, Your, Yourself	Means the person who has received this document or any substitute as nominated by you under the terms of your supplier agreement.