

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

Product: Roofoods Limited t/a Deliveroo Group New Parent Expenses Insurance Policy
Policy Number: UKBOPD34964

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the group policy schedule and group policy wording (copies of which are available from the Group Policyholder).

What is this type of insurance?

This is a group insurance policy with Deliveroo as the Group Policyholder. It provides cover for loss of earnings and/or additional related costs you may incur as a result of becoming a parent.

What is insured?

The primary value of the cover is providing financial benefit if you become a parent.

This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ have one or more children by childbirth; or
- ✓ adopt one or more children

to compensate you for loss of earnings and/or additional related costs* of becoming a parent. The benefit is also payable in the event of a stillbirth.

The main sections of the policy and benefits are listed below, with full details contained in the policy schedule.

- ✓ **Section 1. New Parent Expenses – £1,000****

*Additional related costs include but are not limited to urgent medical treatment or services, childcare expenses for your other children, furniture, electronic equipment, personal effects and clothing for the newborn or adopted child

**Multiple Birth/Adoption – upon the birth of two or more children during a single childbirth, or the adoption of two or more children at the same time, the benefit amount will be payable for each child.

If two Insured Persons are eligible to make a claim on this policy for the same childbirth or adoption of the same child, benefit amounts will be payable to both Insured Persons

What is not insured?

- ✗ War, or any act of war
- ✗ Your illegal acts
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.
- ✗ Any claims submitted more than 90 days post birth, still birth or adoption

Are there any restrictions on cover?

- ! We will only pay one claim per person in any 12 month period under this policy.
- ! In order to be eligible for this benefit, you must have completed
 - at least 60 orders for the Group Policyholder in the 6 months prior to the childbirth if you are the natural mother of the child, or;
 - at least 30 orders for the Group Policyholder in the 8 weeks prior to the birth or adoption of your child if you are not the natural mother; and
 - have registered with the Group Policyholder and completed your first order at least 41 weeks prior to the childbirth or adoption of your child
- ! Claims must be evidenced by the provision of a birth registration, adoption certificate or stillbirth registration as appropriate.
- ! Substitute riders are not eligible for cover under this policy

Where am I covered?

- ✓ 24 hours a day, anywhere in the world.



What are my obligations?

At the start of your policy

All insured persons must have completed the onboarding process and entered into a service agreement with the Group Policyholder when they join the policy.

During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - o **Online at:** deliveroo.bikmo.com/
 - o Alternatively
 - o Email us at deliverooclaims@ie.sedgwick.com
 - o Call +44 (0) 161 910 1898



When and how do I pay?

The premium for this policy is paid by the Group Policyholder.



When does the cover start and end?

Cover commences on the start date shown in the group policy schedule or the date the Group Policyholder confirms your cover, if this is later

• An insured person's cover ceases:

- o when they no longer meet the description of an insured person (see group policy schedule) or are no longer eligible for cover (as per eligibility terms agreed with the Group Policyholder for this cover); or
- o on the date they notify that they want to opt-out of the cover; or
- o if Chubb and/or the Group Policyholder serve notice to end cover under the group insurance policy whichever happens first; or
- o at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by contacting the Group Policyholder.