

## 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 Personal Accident Insurance Policy**  
**Policy Number: UKBOPD25911**

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 personal accident insurance policy with Deliveroo as the Group Policyholder. It provides cover in the event of death or serious injury following an accident and a range of other covers including dental injuries, and hospital stay as a result of an accident.

### What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident, with a range of secondary covers included too. This policy pays benefits in accordance with the policy wording, in the event that you:-

- ✓ die or are permanently disabled; or
- ✓ suffer damage to teeth; or
- ✓ need to stay in hospital; or
- ✓ are temporarily unable to work

as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule.

- ✓ **Section 1. Serious Injury** – A. Accidental death - £50,000 / B. Permanent Total Disablement - £50,000 / Permanent Partial Disablement\* – up to £30,000

\* Permanent Partial disablement benefit limits vary depending on nature of the permanent injury.

- ✓ **Section 2. Disfigurement & Scarring of the Face** - up to £750
- ✓ **Section 3. Dental Injury** treatment - up to £2,000
- ✓ **Section 4. Hospital Stay** following Accident - £50 per night (max. £3,000)
- ✓ **Section 5. Dislocation** (hip, kneecap, wrist, elbow, ankle, shoulder, collar bone, finger, toe, jaw) up to £500
- ✓ **Section 6. Temporary Total Disablement**  
if you have been contracted by Deliveroo for at least two calendar months at the date of the Accident: up to £50 per day up to 23 days, if less than two calendar months this reduces to a maximum of £25 per day for up to 6 days
- ✓ **Section 7. Accident Medical Expenses** following a **Serious Injury** up to £7,500
- ✓ **Section 8. Family Expenses** – travel, accommodation & meal expenses for your family – up to £500
- ✓ **Section 9. Urgent Expenses following death** – up to £6,000
- ✓ **Section 10. Home Adaptation/Relocation** – Up to £10,000
- ✓ **Section 11. Recovery** – £20 a day (max £280)
- ✓ **Section 12. Repatriation following Accidental Death or Permanent Total Disablement only** – please call Chubb Assistance on +44 (0) 20 7173 7798 to arrange
- ✓ **Telephone Helpline:** Advice for Counselling, Personal Tax, Medical and Bereavement

### What is not insured?

- ✗ Injuries from participation in Air sports or as a result of Air travel, other than as a fare paying passenger
- ✗ Suicide or deliberate self-harm
- ✗ Injuries as a result of illness or disease
- ✗ Injuries whilst on active service as a member of any reserve or full-time armed forces
- ✗ Repetitive Stress (Strain) Injury or Syndrome or any gradually operating cause.
- ✗ Waiting period –
  - first 7 days under Section 6 Temporary Total Disablement
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

### Are there any restrictions on cover?

- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Full-time or reserve members of the armed forces are not covered whilst called out for active service.
- ! Substitute riders are not eligible for cover under Section 6. Temporary Total Disablement
- ! Under Section 6 the benefit is paid at a maximum of 75% of weekly pay
- ! Under Section 6 Temporary Total Disablement there is a 7 day waiting period before benefits start to be paid



## Where am I covered?

Whilst Cover is effective anywhere in the United Kingdom whilst:-

- ✓ on a delivery run and checked-in to the Group Policyholder's smartphone technology application, on behalf of the Group Policyholder or other users of the Group Policyholder's smartphone technology application; and
- ✓ for 60 minutes immediately after logging out of the Group Policyholder's smartphone technology application; and
- ✓ while logged on to 'free login' on the Group Policyholder's smartphone technology application.



## 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, or must comply with the terms and conditions of the service agreement if engaged as a substitute, when they join the policy, and be under the maximum age limits stated in the group policy schedule.

### During the period of insurance

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury
- After an injury, you should obtain and follow the advice of a Doctor.

### 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/](https://deliveroo.bikmo.com/)
  - o Alternatively
  - o Web: [www.chubbclaims.co.uk](https://www.chubbclaims.co.uk)
  - o Email us at [uk.claims@chubb.com](mailto:uk.claims@chubb.com)
  - o Call +44 (0) 345 841 0059
- You must agree to a medical examination if we ask for it. We will pay for it.



## 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 when they die; 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.