

Group Policy Schedule for Riders

Personal Accident Insurance



| | |
|-----------------------------------|--|
| Policy Number: | UKBOPD25911 |
| The Group Policyholder: | Roofoods Limited t/a Deliveroo |
| Address: | 1 Cousin Lane, London, EC4R 3TE |
| Period of Insurance: | a) i) From: 1 st July 2024 (the Start Date) ii) To: 30 th June 2025 (both dates inclusive) Or for any other 12 month period as agreed |
| Period of Cover: | Cover for each Insured Person will begin on the Start Date or the date they are included in this insurance through the Insurance Arrangement with the Group Policyholder , if after the Start Date , valid during the Effective Time only. |
| Applicable Policy Wording: | Group Personal Accident |
| Date of issue: | 1 st July 2024 |

Insured Persons

Category A: All riders who have entered into an agreement with the Group Policyholder and who are Independent contractors, not employed by the Group Policyholder and who are to be included in this Policy and for whom the Group Policyholder has paid the appropriate premiums.

Category B: Substitute riders who have been chosen by a rider to provide delivery services to the Group Policyholder on behalf of a rider who has entered into an agreement with the Group Policyholder and who meets the requirements of the rider's agreement with the Group Policyholder.

Effective Time

Cover is effective 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.

Sections Insured

| | |
|--|------------------|
| Section 1 – Serious Injury | Insured |
| Section 2 – Disfigurement or Scarring of the Face | Insured |
| Section 3 – Dental Injury | Insured |
| Section 4 – Hospital Stay (Accidents Only) | Insured |
| Section 5 – Dislocation | Insured |
| Section 6 - Temporary Disablement | Insured |
| Section 7 – Accident Medical Expenses | Insured |
| Section 8 – Family Expenses | Insured |
| Section 9 – Urgent Expenses following Death (including Funeral Costs) | Insured |
| Section 10 – Home Adaptation/Relocation (Accidents Only) | Insured |
| Section 11 – Recovery (Accidents only) | Insured |
| Section 12 – Repatriation following Accidental Death or Permanent Total Disablement only | Insured |
| Telephone Helplines Service You can access all helplines by telephoning 0800 519 9969 | Available |
| Endorsement 1 – Addition of cover: Rider Training | Insured |

Section 1. Serious Injury

| Benefit Description | Benefit Amount |
|--|----------------------|
| | Category A or B |
| A. Accidental death – aged 18 years and over | £50,000 |
| B. Accidental death – under 17 years old | £10,000 |
| C. Permanent Total Disablement | £50,000 |
| D. Permanent Partial Disablement | up to £30,000 |

Section 2. Disfigurement or Scarring of the Face

| Benefit Description | Benefit Amount |
|---|----------------------------|
| | Category A or B |
| Face | |
| Facial Scarring following assault:- Minimum benefit, 3cm – 9cm in length Maximum benefit, 10cm+ in length | £250 £500 |
| Facial Scarring following Acid Attack:- Minimum benefit, 3cm – 9cm in length Maximum benefit, 10cm+ in length | £500 £750 |
| Maximum Benefit whole area of the Face | £750 |

Only one Benefit Amount may be paid for all Disfigurement or scarring of the Face. The Benefit Amounts are not cumulative.

Section 3. Dental Injury

| Benefit Description | Benefit Amount |
|----------------------|---------------------|
| | Category A or B |
| Dental Injury | up to £2,000 |

Section 4. Hospital Stay (Accidents Only)

| Benefit Description | Benefit Amount |
|----------------------|--|
| | Category A or B |
| Hospital Stay | £50 per each overnight stay in hospital - maximum of £3,000 |

Section 5. Dislocation

| Benefit Description | Benefit Amount |
|-----------------------------------|-----------------|
| | Category A or B |
| Dislocation of the hip | £500 |
| Dislocation of the kneecap | £300 |

| Dislocation of the wrist or elbow | £200 | |
|--|---|--|
| Dislocation of the ankle, shoulder or collar bone | £100 | |
| Dislocation of the finger(s), toe(s) or jaw | £50 per finger, toe or jaw | |
| Section 6. Temporary Disablement | | |
| Benefit Description | Benefit Amount | |
| | Category A only | Category B only |
| Temporary Total Disablement (if your first completed job as a contractor to the Group Policyholder was completed more than 2 calendar months before the date of the accident) Benefit Period Waiting Period | £50 per day up to 23 days 7 days Note: Cover in place for 30 days but the first 7 days are not paid | Not covered |
| | Subject to a maximum Benefit Amount of £50 per day or 75% of Weekly Pay, whichever is the lower amount. | |
| Temporary Total Disablement (if your first completed job as a contractor to the Group Policyholder was completed less than 2 calendar months before the date of the accident of if you are a Category B Insured Person at any time) Benefit Period Waiting Period | £25 per day up to 6 days 7 days Note: Cover in place for 13 days but the first 7 days are not paid | £25 per day up to 6 days 7 days Note: Cover in place for 13 days but the first 7 days are not paid |
| | Subject to a maximum Benefit Amount of £25 per day or 75% of Weekly Pay, whichever is the lower amount. | |
| Section 7. Accident Medical Expenses | | |
| Benefit Description | Benefit Amount | |
| | Category A or B | |
| In respect of a valid claim under Section 1 Serious Injury Maximum Benefit Amount Payable | up to £7,500 | |

Section 8. Family Expenses for hospital visits

| Benefit Description | Benefit Amount |
|--|-------------------|
| | Category A or B |
| Travel, accommodation and Meal expenses for your family Maximum Benefit Amount Payable | up to £500 |

Section 9. Urgent Expenses following Death (including Funeral Costs)

| Benefit Description | Benefit Amount |
|--|---------------------|
| | Category A or B |
| Urgent expenses following death | up to £6,000 |

Section 10. Home Adaptation/Relocation (Accidents Only)

| Benefit Description | Benefit Amount |
|--|----------------------|
| | Category A or B |
| Home adaptation or relocation following and Accident resulting in Permanent Total Disablement | up to £10,000 |

Section 11. Recovery (Accidents only)

| Benefit Description | Benefit Amount |
|---|---|
| | Category A or B |
| Recovery A. Recovery after one nights Hospital Stay | £20 per day, up to a maximum of £280 |

Section 12. Repatriation following Accidental Death or Permanent Total Disablement only

| Benefit Description | Benefit Amount |
|--|--|
| | Category A or B |
| Repatriation following Accidental Death or Permanent Total Disablement only | Unlimited costs incurred through Chubb Assistance |

Policy Endorsements

Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

Endorsement - Addition of cover: rider training

Specific Definitions for this endorsement for rider training

Rider Training

Training organised by the **Group Policyholder** for **Your** benefit

Effective time is amended to read: **Effective Time**

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 or while on official training programme with the **Group Policyholder**.

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