

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: Rooffoods Limited t/a Deliveroo Group Temporary Total Disablement – Sickness, Assault & Covid-19 Insurance Policy

Policy Number: UKBOPD34966

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 sickness & assault insurance policy with Deliveroo as the Group Policyholder. It provides cover in the event that you are temporarily unable to work as a result of sickness or assault.

What is insured?

The primary value of the cover is providing financial benefit if 1) you suffer a sickness that is confirmed in writing by your doctor or a hospital, or 2) for Covid-19 only, a documented positive PCR (polymerase chain reaction) test, or 3) for an assault confirmed in writing by your doctor or hospital, and a police report.

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

- ✓ are temporarily unable to work as a result of a sickness or assault.

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

- ✓ **Section 1. Temporary Total Disablement – Sickness & Assault** – £35 per day, for up to 15 days*
- ✓ **Section 2. Temporary Total Disablement – Covid-19** – £35 per day, for up to 15 days*

There are three additional cover extensions should you suffer from a Heart Attack, Stroke or Aneurysm while on a delivery run, for 60 minutes after logging off and during 'free login'.

- ✓ **Section 3 – Hospital Stay (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)**
- ✓ **Section 4 – Family Expenses (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)**
- ✓ **Section 5- Recovery (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)**

* A waiting period applies, please refer to the cover restrictions section of this document, or the policy schedule and wording for full details.

What is not insured?

- ✗ Bodily injury as a result of an accidents or accidental injury (does not apply to cover following assault)
- ✗ Suicide or deliberate self-harm
- ✗ Sickness as a result of an outbreak of infectious or contagious disease, as declared by the World Health Organisation (this does not apply to Covid-19)
- ✗ Sickness caused by radiation from exposure to nuclear waste, fuel or components
- ✗ Any physical defect, infirmity or medical condition for which medical advice or treatment has been received, or should have been received, within the twelve months prior to your start date of cover
- ✗ 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?

- ! We will only pay a maximum of two claims per Insured Person per section under:
 - Section 1. (Temporary Total Disablement -Sickness) &
 - Section 2. (Temporary Total Disablement-Covid-19) of this policy in any 12 month period
- ! You must have completed at least 30 orders for the Group Policyholder during the 8 weeks prior to your sickness or assault
- ! The Temporary Total Disablement benefit is only payable when you have been unable to work due to sickness or assault for more than 7 consecutive days
- ! We will only pay the Temporary Total Disablement benefit for days covered by a fit note from a doctor, confirmed in writing by a hospital or, for Covid-19 claims only by a documented positive polymerase chain reaction test
- ! The Temporary Total Disablement benefit will not be payable in respect of any day of paid holiday. However, days of disability whilst on holiday will count towards the waiting period.
- ! If you are aged 76 or over then there is no cover for sickness due to Chronic Conditions such as long term or incurable conditions

- ! If you are on a delivery run against the advice of a doctor, or aged 66 or over (age limit does not apply to claims as a result of Assault) then there is no cover under:
 - Section 3 – Hospital Stay (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)
 - Section 4 – Family Expenses (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)
 - Section 5- Recovery (Assault, Heart Attack, Stroke or Aneurysm while on a delivery run)



Where am I covered?

Section 1 and 2 only:

24 hours a day, anywhere in the world

Section 3, 4 and 5:

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 when they join the policy, and be under the maximum age limit 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
- During a sickness, 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/
 - o Alternatively
 - o Email us at deliverooclaims@ie.sedgwick.com
 - o Call 0161 910 1898
- 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.