



Group Policy Schedule

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 2025 (the Start Date) ii) To: 30 th June 2026 (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 . Cover is only valid during the Effective Time .
Applicable Policy Wording:	Personal Accident Insurance Group Policy
Date of issue:	1 st July 2025

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/Vehicle 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 old or over	£50,000
B. Accidental death – aged 17 years old or under	£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 Facial Scarring following Acid Attack:- Minimum benefit, 3cm – 9cm in length Maximum benefit, 10cm+ in length Maximum Benefit whole area of the Face	 £250 £500 £500 £750 £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 1 week 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, or if you are a Category B Insured Person at any time) Benefit Period Waiting Period	£25 per day up to 6 days 1 week Note: Cover in place for 13 days but the first 7 days are not paid	£25 per day up to 6 days 1 week 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	
Accident Medical Expenses 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/Vehicle Adaptation/Relocation (Accidents Only)	
Benefit Description	Benefit Amount
	Category A or B
Home/vehicle adaptation or relocation following an Accident resulting in Permanent Total Disablement	up to £10,000
Section 11. Recovery (Accidents only)	
Benefit Description	Benefit Amount
	Category A or B
A. Recovery after Hospital Stay of more than one consecutive night	£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 1 - Addition of Cover: Rider Training

The Policy is extended to cover any authorised person engaged in **Rider Training** with the **Group Policyholder** during the **Period of Insurance** and **Effective Time**.

Specific Definitions for this endorsement

Rider Training

Training organised by the **Group Policyholder**

Effective Time is amended to

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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