

Group Policy Schedule

Temporary Total Disablement – Sickness, Assault & COVID-19 Insurance

CHUBB®

Policy Number:	UKBOPD34966
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:	Temporary Total Disablement – Sickness, Assault & COVID-19 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.

Effective Time

Section 1 and 2 only:

- Temporary Total Disablement due to **Sickness and Covid 19** - 24 hours a day, anywhere in the world.
- Temporary Total Disablement due to **Assault** - 24 hours a day, anywhere in the world except
 - While 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.

Section 3, 4 and 5:

- While 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.

Schedule of Benefits

Section 1. Temporary Total Disablement – Sickness & Assault	
Benefit Description	Benefit Amount
	Category A only
Temporary Total Disablement – Sickness & Assault (if You have completed at least 30 orders during the 8 weeks prior to Your Temporary Total Disablement) Benefit Period Waiting Period	£35 per day up to 15 days 7 consecutive days Note: 1) Cover is in place for 15 days, payable from the first day of Temporary Total Disablement, once the Waiting Period has been exceeded. A Statement of Fitness to Work issued by a Doctor is required for every day for which the Benefit Amount is claimed. 2) Sickness does not include any condition arising from an Accident
	Subject to a maximum of two claims in any 12 month period.
Aggregate Limit	£10,000,000

Section 2. Temporary Total Disablement – COVID-19

Benefit Description	Benefit Amount
	Category A only
Temporary Total Disablement – COVID-19 (if You have completed at least 30 orders during the 8 weeks prior to Your Temporary Total Disablement) Benefit Period Waiting Period	£35 per day up to 15 days 7 consecutive days Note: Cover is in place for 15 days, payable from the first day of Temporary Total Disablement , once the Waiting Period has been exceeded. A Statement of Fitness to Work issued by a Doctor is required for every day for which the Benefit Amount is claimed.
	Subject to a maximum of two claims in any 12 month period.
Aggregate Limit	£2,000,000

Section 3. Hospital Stay (Heart Attack, Stroke or Aneurysm while on a delivery run)

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

Section 4. Family Expenses for Hospital Visit (Heart Attack, Stroke or Aneurysm while on a delivery run)

Benefit Description	Benefit Amount
	Category A only
Travel, accommodation and Meal expenses for Your family Maximum Benefit Amount Payable	up to £500

Section 5. Recovery (Heart Attack, Stroke or Aneurysm while on a delivery run)

Benefit Description	Benefit Amount
	Category A only
Recovery after Hospital Stay of more than one consecutive night	£20 per day, up to a maximum of £280

Policy Endorsements

Not Applicable

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