



**X<sup>L</sup> Insurance**  
International Casualty

# Deliveroo Riders Liability Cover

IPID and Important Information



# Deliveroo Riders Liability Cover

## Insurance Product Information Document

### XL Catlin Insurance Company UK Limited

Registered in England - Company Number 5328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is a public liability insurance policy.



#### What is insured?

- ✓ The legal liability of the Rider or Substitute for injury or damage to property of a third party whilst the Rider or Substitute is:
  - using a bike,
  - using a kick-scooter,
  - using an electric vehicle; or,
  - whilst on foot when collecting or delivering an order,up to GBP 1,000,000.
- ✓ The costs of defending a claim for legal liability up to GBP 7,500.



#### What is not insured?

- ✗ Liability which does not arise from a delivery.
- ✗ Liability arising from deliberate actions of the Rider or Substitute.
- ✗ Liability where the Rider or Substitute is not allowed to use the method of transport they are using at the time of the accident, including where the method of transport is not permitted on UK roads.
- ✗ Liability where the method of transport is not in a good state of repair or has been modified from the original specification.
- ✗ Liability arising from a contract.
- ✗ Liability arising from the use of any vehicle which requires compulsory motor insurance.
- ✗ Liability arising from problems with electronic data.
- ✗ Liability arising war, riots, terrorism, radiation or pollution.
- ✗ Liability for injury to an employee.
- ✗ Liability for sharing false information.
- ✗ Liability arising from the sale or distribution of asbestos, cannabis, explosives
- ✗ Injury to the Rider, Substitute or any passenger carried by the Rider or Substitute.
- ✗ Liability incurred when the Rider or Substitute is under the influence of alcohol or drugs, unless the drugs are prescribed by a doctor.
- ✗ Property owned by the Rider or Substitute in their care, custody and control
- ✗ Fines, penalties and punitive damages.
- ✗ The delivery of hazardous goods which require additional licensing to transport
- ✗ Any liability associated with Covid-19 or associated illnesses
- ✗ Liability arising out of abuse or harassment.



### Are there any restrictions on cover?

- ! This cover is only for Deliveroo Riders or their Substitutes while logged into the Deliveroo app
- ! This cover is only available for the first hour of being logged on if the Rider or Substitute does not accept any orders.



### Where am I covered?

- ✓ This insurance covers the Riders and Substitutes in the territories listed in the policy schedule (Great Britain, Northern Ireland, the Channel Islands and Isle of Man).



### What are my obligations?

- You must take all reasonable precautions to prevent and minimize the risk of injury or damage to the property of third party, maintain all property in good repair and comply with all applicable legal and regulatory obligations.
- You must tell us as soon as practicably possible if you become aware about any changes in important information about yourself which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example we may amend the terms of the cover which applies to you. In certain circumstances we may cancel your policy in accordance with the "Notification of changes" section of the policy document. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.
- You must notify any claim to the Administrator as soon as possible.
- You must pay the excess of £150 in case of claim for damage to property of a third party



### When and how do I pay?

The policy is paid for by Deliveroo and provided to the Rider or Substitute as a benefit of being a Rider or Substitute.



### When does cover start and end?

This insurance cover is for a 12 period and the start date and end date of the cover are specified in the policy schedule.



### How do I cancel the contract?

You cannot cancel this contract as the contract is between Deliveroo and the Insurer.





## Fair Processing Notice

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This Privacy Notice describes how XL Catlin Insurance Company UK Limited (“we”, or “us”) collect and use the personal information of insureds, claimants and other parties (“you”) when we are providing our insurance and reinsurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this policy, will be used by us for the purposes of determining your application, the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third-party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: [legalcompliance@axaxl.com](mailto:legalcompliance@axaxl.com).

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>.

### **Brokers, Intermediaries, Partners, Employers and Other Third Parties**

If you provide us with information about someone else, we will process their personal information in line with the above.

Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.



**[axaxl.com](http://axaxl.com)**

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