Injury Protection Insurance
Driver &/or Delivery Driver – Key Information Document
Underwritten by AXA Co-operative Insurance Company

This summary is provided for information purposes only to You in your capacity as Driver or Delivery Driver ("You") and does not create nor constitute any contractual commitments to You.

Uber has purchased insurance cover for certain risks that arise during a Trip and has given access to that insurance cover to all users of Uber Applications at no cost to users.

The insurance cover has been purchased by Uber in the form of an insurance policy from and underwritten by AXA Co-operative Insurance Company ("AXA"), an authorized insurance company in the Kingdom of Saudi Arabia part of AXA Group the worldwide insurance leader, and strong partner to Uber.

These benefits cost You nothing but are designed to protect You against certain risks (and up to certain limits) by enabling You to submit a claim to AXA in the unfortunate event that You suffer injury arising from an accident while on a Trip in the Covered Period using an Uber Application in the Kingdom of Saudi Arabia.

Here is a summary of the covers that are available to You and which are subject to the terms and conditions of the insurance policy purchased by Uber:

What are You covered for?

Physical harm or injury causing:

- **Accidental Death:** SR 100,000/-
  In the unfortunate event that You die as a result of an accident during a Trip, and within one year of this accident, your dependents or heirs will benefit from a lump sum payment

- **Repatriation expenses:** up to SR 5,000/-
  In the unfortunate event of an Accidental Death, your dependents or heirs will benefit from a lump sum payment as per the limit mentioned above to cover reasonable repatriation expenses.

- **Permanent Total Disablement due to accident:** SR 100,000/-
  AXA shall pay the amount shown above in case You suffer a total and permanent disablement entirely preventing You from following own or suited occupation.

  To be eligible You need to provide proof of the Disablement.

- **Permanent Partial Disablement due to accident:** Percentage of SR 100,000/- as per continental scale of benefits as summarized below:
  AXA shall pay You an amount equivalent to a percentage of the Permanent Total Disablement amount as shown in the table below in case You suffer a Permanent Partial Disablement within one year from the date of the accident. The percentages applicable to payments for Permanent Partial Disablement are as follows:

Permanent Partial Disablement occurring within 12 months of the incident causing Bodily Injury		The percentage of sum insured up to SR 100,000
i.	Total and irrecoverable loss of all sight in one or both eyes rendering You absolutely blind in the eye or eyes beyond remedy by surgical or other treatment	100%
ii.	Loss of one or both hands and/or one or both feet	100%
iii.	Loss of all fingers and both thumbs	100%
iv.	Loss of thumb	20%
v.	Loss of index finger	15%
vi.	Loss of any other finger	5%
vii.	Loss of big toe	5%
viii.	Loss of any other toe	3%
ix.	Incomplete and incurable	
a)	Paralysis	100%
b)	Insanity	100%
x.	Complete and irrecoverable loss of speech	100%
xi.	Complete and irrecoverable loss of hearing	
a)	In both ears	100%
b)	In one ear	25%

The complete and irrecoverable loss of use of any body part or parts specified above shall be deemed to be loss of such body part or parts or members.

In the event of partial loss of any body part or parts specified above a proportionately lower percentage of compensation shall be payable.

In the event of Permanent Disablement by physical loss or loss of use not specified above the percentage of compensation shall be assessed in proportion to the degree of disablement as compared with the cases specified without reference to your profession or occupation.

When more than one Permanent Disablement arises from one accident the percentages are added together but cannot exceed 100% of the indemnity limit by person.

- **Reimbursement of Accidental Medical Expenses:** SR 30,000/- per person
  If an accident happens during a Trip, this cover reimburses You for necessary medical costs You have incurred following the accident (e.g. X-ray, operations, medicines) up to the above-mentioned amount. Please note that amounts less than SR 250 are not covered.

- **Ground ambulance expenses: (**included in the Reimbursement of Accidental Medical Expenses in the above-mentioned limit)
  If You suffer physical harm or injury from an accident which requires ground ambulance then AXA shall reimburse You any ground ambulance expenses up to the amount above.

- **Daily Payment sum: SR 50 per day up to a maximum of 30 days**
  If You are hospitalized for more than 24 hours as a result of an accident that happened during a Trip and are thereafter unable to work because of your injury(ies), You will receive a daily payment for up to 30 days whilst You are Medically Certified by a Doctor as unfit to work.

NOTE:

1. All above covers are subject to prescribed conditions, exclusions and limits, which Uber may amend at its discretion.
2. **The maximum total amount You will benefit from in the aggregate for all injuries arising from any one accident is SR 136,500. If the amount for Death becomes payable, no payments for Permanent**

Total Disablement or Permanent Partial Disablement will be made in addition. Any claims for Accidental Medical Expenses, Ground Ambulance Expenses and Repatriation Expenses in addition to the Death or Disablement amount, will be included within the maximum total amount.

When does the cover start and stop?

- From the time of acceptance of a request for a ride or delivery until its completion using the Uber Application, as more particularly described in the definition of "Covered Period".

What is excluded?

Cover is excluded for death or injury which is the result of, or is contributed to, by (this is not an exhaustive list):

1. Intoxication, liquor or drugs
2. Suicide or self-harm
3. War
4. Radioactivity and nuclear risk

Cover is included for physical harm or injury(ies) which result from or are contributed to by riots, civil disorders, labour disorders, terrorism and sabotage subject to You being a victim of such acts and not an active participant.

How do I submit a claim?

In the event You might have a claim, You would need to submit a claim via one of the following channels:

- To Uber through the Uber Application (information You share may be provided to AXA)
- On AXA Website: https://www.axa-cooperative.com/uber-claims
- Via telephone to AXA Claims department as follows:
  - **Call Center**: 920008477 (Sun – Thurs 8:00am-5:00pm).
- In writing to AXA - AXATeamforUber@axa-cooperative.com

In the event of any occurrence likely to give rise to a claim, written notice shall be reported to AXA as soon as possible and in any event, within three (3) months of the date of the accident.

Evidence required from You:

a) All certificates, information and evidence required by AXA shall be furnished at the expense of You or your legal personal representatives and shall be in such form and of such nature as AXA may prescribe.
b) You shall when required submit a medical examination at your expense in respect of any alleged injury(ies) – the cost of the medical examination will not be reimbursed
c) AXA shall in the event of your accidental death be entitled to have a post- mortem examination at its own expense, in the absence of a police report confirming death and the cause.

If any claim shall be in any respect fraudulent or if any fraudulent means or devices shall be used by You or anyone acting on your behalf to obtain a payment, AXA shall be under no obligation to entertain such claim.

Your claim will be voidable in the event of misrepresentation, mis-description or non-disclosure of any material information by or on your behalf.

Who is the insurer?

Here is the link to AXA 's website – https://www.axa-cooperative.com/ar/

How do I submit a complaint to AXA?

- **Website:** https://www.axa-cooperative.com/ar/complaints
- **ByTelephone-** Call Center: 920008477 & 8001160020 (Sun – Thurs 8:00am-5:00pm).
- **By Email -** ComplaintsOfficer.ksa@axa-cooperative.com

We regularly use the following capitalized terms in this summary:

- **Covered Period**: means the period during a Trip from the time a Driver or Delivery Driver accepts a request from a Passenger to undertake Transportation Service and/or Delivery Service, until the time such request is completed.
- **Delivery Driver** means an individual who undertakes Delivery Services using an ”Uber App”.
- **Delivery Vehicle**: Automotive vehicle with four-wheels on two axles, or a motor scooter or motorbike or bicycle which is used to provide Delivery Services.
- **Delivery Services** means the provision of delivery services via the Uber App by Delivery Driver using Delivery Vehicles or on foot.
- **Driver** means an individual who undertakes Transportation Services to users on his/her own behalf using an ”Uber App”.
- **Medically Certified** means where a medical doctor or physician has provided a written statement which attests to the result of a medical examination of a patient.
- **Passenger:** means a person who has arranged a Trip using the Uber App (for passenger and/or goods transportation) and any other person who is a passenger in the Passenger Hire Vehicle during the Trip.
- **Passenger Hire Vehicle**: Automotive vehicle for the provision of Transportation Services
- **Transportation Services** means the provision of passenger (and/or goods) transportation services to Passengers via the Uber App by Drivers using Passenger Hire Vehicles.
- **Trip:** means a journey made by a Driver or Delivery Driver using a Passenger Hire Vehicle to carry out Transportation Service and/or Delivery Service facilitated by an Uber App.
- **Uber Application (“Uber App”):** An application and/or software licensed by Uber installed on mobile devices or tablets that is used by a Driver or Delivery Driver for the purpose of connecting with requestors of Transportation Services or Delivery Services

Wish You always be safe, we are to serve You

Team AXA