Uber Nigeria
Driver Partner & Passenger Injury Protection Insurance
Key Information Document
Underwritten by AXA Mansard Insurance plc

This summary is provided for information purposes only to you in your capacity as Driver Partner or Passenger (“**You**”) and does not create nor constitute any contractual commitments to You.

Uber has purchased insurance cover for certain risks that arise on an Uber 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 (the “**Policy**”) from and underwritten by AXA Mansard Insurance plc (“**AXA Mansard**”), regulated by the National Insurance Commission.

The Policy costs You nothing but is designed to protect You against certain risks (and up to certain limits) by enabling You to submit a claim to AXA Mansard in the unfortunate event that You suffer Bodily Injury arising from an Accident while on a Trip in the Covered Period using an Uber application in Nigeria.

Here is a summary of the covers that are available to You and which are subject to the terms and conditions of the Policy:

Schedule of Covers

Sum Insured = NGN 2,000,000

A. Bodily Injury (excluding any sickness disease or medical disorder) causing:

A1. Death occurring within 12 months of the Accident causing Bodily Injury, together with funeral expenses up to NGN 100,000.

A2. Partial Permanent Disablement occurring within 12 months of the Accident causing Bodily Injury

	Permanent Disablement	**Percentage of Sum Insured**
(a)	Permanent loss of eyesight in both eyes	100
(b)	Loss of one eye and one hand or one foot	100
(c)	Loss of speech and hearing in both ears	100
(d)	Loss of the legs or feet	100
(e)	Loss of the arms or hands	100
(f)	Loss of an arm and a leg	100
(g)	Loss of an arm and a foot	100
(h)	Loss of a hand and a leg	100
(i)	Loss of a hand and a foot	100
(j)	Loss of either one hand, one foot or sight of one eye	50
(k)	Loss of speech or hearing in both ears	50

(l)	Loss of hearing in one ear	20
(m)	Loss of thumb and index finger of same hand	20

PROVISOS applicable to A2. and A3. :

I. "Loss" with regard to:
(a) Toe, finger, thumb means actual complete severance from the foot or hand;
(b) Hearing means entire and irrecoverable loss of hearing.

II. When more than one Partial Permanent Disablement arises from one Accident, only one Disablement with the highest percentage is payable.

III. 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 the profession or occupation of the Claimant.

A3. Total Permanent Disablement
payable as 100% of sum insured, as provided under A1. and A2. above which entirely prevents the Claimant from following own or suited occupation.

A4. Medical Expenses
necessarily incurred due to an admitted claim under one Accident for A2. above of up to NGN 600,000. There is an additional sum of up to NGN 20,000 for ambulance cost.

B. Daily Payment

Where a Driver Partner suffers Bodily Injury from an Accident which results in hospitalisation lasting a minimum of 24 consecutive hours and it is Medically Certified by the Medical and Dental Council of Nigeria that the Insured Person is subsequently unable to undertake any work, the Insurer shall pay the Driver Partner a daily sum of NGN 1,000 for each day it is confirmed that they are unable to undertake any works for up to a maximum of thirty (30) days.

NOTE: The maximum total amount the Insurer will pay in the aggregate for an Insured Person for all injuries arising from any one Accident is NGN 2,000,000.

Who is covered?

- Passengers and Driver Partners are eligible for access to the covers listed above in the Schedule of Covers for Accidents during the Covered Period.

When does the cover start and stop?

- From the time of acceptance of a request for a ride request until its completion using the Uber App, as more particularly described in the definition of “Covered Period”.

What is excluded?

The Policy excludes cover for Bodily Injury which is the result of or is contributed to by:

1. Intoxicating liquor or drugs.
2. Suicide or self-inflicted injury.

3. War, invasion, civil war, rebellion, etc.
4. Radioactivity and nuclear risk.
5. Political risk exclusion.
6. Terrorism exclusion.

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 will be provided to AXA Mansard)
- Via telephone to AXA Mansard Claims Department on +2348150491085
- In writing to AXA Mansard - Life&GeneralAccidentClaims@axamansard.com
- By Post to AXA Mansard at Plot 1412, Ahmadu Bello Way, Victoria Island, Lagos

In the event of any occurrence likely to give rise to a claim under this Policy written notice shall be reported to AXA Mansard as soon as possible and in any event, within 14 days of the date of the Accident.

Evidence required from Claimant:

(a) All certificates information and evidence required by the Insurer shall be furnished at the expense of the Claimant or his/her legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe.
(b) The Insured Person shall, when required, submit to medical examination at the Insurer's expense in respect of any alleged Bodily Injury.
(c) The Insurer shall in the event of the death of the Insured Person be entitled to have a post-mortem examination at its own expense, in the absence of a police report confirming death as a result of an Accident.
(d) The Insurer shall not be liable unless after Bodily Injury the Insured Person shall procure and act on professional medical or surgical advice.

If any claim under this Policy 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 under this Policy, AXA Mansard shall be under no obligation to entertain such claim.

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

Who is the Insurer?

Here is the link to AXA Mansard's website – https://www.axamansard.com/.

How do I submit a complaint to AXA Mansard?

Your complaint can be made in any of the following ways:

1. Telephone AXA Mansard on 0700 292 626 7273 and request AXA Mansard's Customer Service Staff to register Your complaint.
2. Walk into AXA Mansard office and request their Customer Service Staff to register Your complaint. Visit AXA Mansard's website https://www.axamansard.com/ and look up for the contact details.

We regularly use the following capitalised terms in this summary.

<u>Defined terms</u>

Accident means a sudden, unexpected external and specific act or event which occurs during the Covered Period and occurs at an identifiable time and place, within the borders of the Federal Republic of NIgeria which results in loss or damage to unnamed Passenger(s) and/or Driver Partner(s).

Bodily Injury means physical injury sustained by the Insured Person which is caused (solely and independently of any other cause) as a result of an Accident during the Covered Period which, results in the Insured Person's death or disablement and/or results in medical expenses being incurred.

Claimant means the Insured Person who makes a claim for compensation under the Policy.

Covered Period means the following two periods within the Period of Insurance:

- **En Route**: the period from when a Driver Partner accepts a request for a Trip from a Passenger via the Uber App and is en route towards the pick-up location of the Passenger(s), including but not limited to, the boarding of the Passenger(s) into the Passenger Hire Vehicle of the Driver Partner.
- **On Trip**: the period which immediately follows on from the boarding of the Passenger(s) into the Passenger Hire Vehicle and which continues until the last Passenger alights from the Passenger Hire Vehicle or any earlier termination of the Trip.

Driver Partner means an individual who undertakes Transportation Services to users on his/her own behalf using the Uber App pursuant to a written agreement.

Insured Person means any unnamed Passenger or Driver Partner.

Insurer means AXA Mansard Insurance plc.

Medical Certification means a written statement from a medical doctor or physician which attests to the result of a medical examination of a patient.

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 and any other person who is a passenger in the Passenger Hire Vehicle during the Trip.

Passenger Hire Vehicle means an automotive vehicle with four-wheels, which by its structure and mechanical conditions is suitable for the provision of Transportation Services.

Period of Insurance means the date from which the Policy takes effect until its expiry or earlier termination or cancellation.

Transportation Services means the provision of passenger transportation services to Passengers via the Uber App in Nigeria by Driver Partners using Passenger Hire Vehicles.

Trip means a journey taken by one or more Passengers in a Passenger Hire Vehicle driven by a Driver Partner facilitated by an Uber App.

Uber Application ("**Uber App**") means an application and/or software licensed by Uber and installed on mobile devices or tablets that is used by a Driver Partner pursuant to a written agreement for the purpose of connecting with requestors of Transportation Services.