Hollard.

UBER SYSTEMS TECHNOLOGIES GHANA LIMITED/RASIER OPERATIONS B.V.

Driver and Passenger Injury Protection Insurance Key
Information Document
(Underwritten by Hollard Insurance Ghana Limited)

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

Uber has purchased insurance cover for certain risks that may arise on a Trip and has given access to that insurance cover to all Drivers and Passengers at no cost.

The insurance cover has been purchased by Uber in the form of an insurance policy (the "Policy") from and underwritten by Hollard Insurance Ghana Limited ("Hollard Insurance"), 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 Hollard Insurance in the unfortunate event that You suffer Bodily Injury arising from an Accident while on a Trip in the Covered Period using the Uber application in Ghana.

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

Schedule of Covers

Sum Insured (excluding Emergency Medical Expenses & Daily or Inconvenience Payments) = GHS 50,000

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

A1. Death occurring within 12 months of the Accident causing Bodily Injury, together with **funeral expenses** up to an additional 10% of sum insured.

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

	Permanent Partial Disablement	Percentage of sum insured
(a)	Loss of two limbs	100
(b)	Loss of both hands or of all fingers and both thumbs	100
(c)	Total loss of sight of both eyes	100
(d)	Total paralysis	100
(e)	Injury resulting in being permanently bedridden	100
(f)	Any other injury causing permanent total disablement	100
(g)	Loss of arm at shoulder	100
(h)	Loss of arm between elbow and shoulder	100
(i)	Loss of arm at elbow	100
(j)	Loss of arm between wrist and elbow	100
(k)	Loss of hand at wrist	100

(l)	Loss of four fingers and thumb of one hand	50
(m)	Loss of four fingers	40
(n)	Loss of thumb ● Both phalanges ● One phalanx	 25 10
(o)	Loss of index finger ● Three phalanges ● Two phalanges ● One phalanx	 10 8 4
(p)	Loss of middle finger ● Three phalanges ● Two phalanges ● One phalanx	 6 4 2
(q)	Loss of ring finger ● Three phalanges ● Two phalanges ● One phalanx	 5 4 2
(r)	Loss of little finger ● Three phalanges ● Two phalanges ● One phalanx	 4 3 2
(s)	Loss of metacarpals - ● First or second (additional) ● Third fourth or fifth (additional)	 3 2
(t)	Loss of leg - ● At hip ● Between knee and hip ● Below knee	 100 100 100
(u)	Loss of toes - ● All ● Great, both phalanges ● Great, one phalanx ● Other than great, if more than one toe lost, each	 15 5 2 1
(v)	Eye - ● Loss of whole eye ● Loss of sight ● Loss of sight except perception of light ● Loss of lens	 100 100 50 50
(x)	Loss of hearing - ● Both ears ● One ear	 75 15

PROVISOS applicable to **A2. Permanent Partial Disablement** only:

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 permanent disablement arises from one Accident the percentages are added together but cannot exceed 100% of the sum insured per person, i.e. cannot exceed GHS 50,000.

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

A4. Emergency Medical Expenses
necessarily incurred due to an admitted claim under one Accident for A1., A2. and A3. above of up to 25% of sum insured, i.e. a maximum of GHS 12,500. This includes a sub-limit of GHS 5,000 for ambulance cost.

There is no deductible payable for this benefit.

B. Daily Payment (Not applicable to Passenger(s))

Where an Insured Person 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 Council of Ghana that the Insured Person is subsequently unable to undertake Trips if he/she is a Driver, the Insurer shall pay the Insured Person a daily sum of GHS 50 for each day it is confirmed that they are unable to undertake Trips for up to a maximum of thirty (30) days.

C. Inconvenience Payment (Not applicable to Passenger(s))

Where a Driver suffers Bodily Injury from an Accident which results in hospitalisation lasting a minimum of 24 consecutive hours the Insurer shall pay the Driver a lump sum of GHS 250.00

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 GHS 50,000 except for Death claims where a funeral expense payment of 10% of sum insured is payable in addition. If the amount for Death becomes payable, no payment for Permanent Total Disability or Permanent Partial Disability will be made in addition. Any claim for Emergency Medical Expenses, Daily Payment and Inconvenience Payment in addition to the Death or Disability amount, will not be included within the maximum total amount.

Who is covered?

- Passengers and Driver 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:

- See 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. Use of Intoxicating liquor or drugs by a Driver if the Driver is the person making the claim..
2. Suicide or self-inflicted injury by the Insured Person making the claim.
3. War, invasion, civil war, rebellion, etc.
4. Radioactivity and nuclear risk.

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 Hollard Insurance)
- Via telephone to Hollard Insurance Claims Department on 0202222392
- In writing to Hollard Insurance - claims@hollard.com.gh
- By Post to Hollard Insurance at P. O. Box GP 20084, Accra, Ghana

In the event of any occurrence likely to give rise to a claim under this Policy written notice shall be reported to Hollard Insurance 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 Insurer 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, Hollard Insurance 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 Hollard Insurance's website – www.hollard.com.gh.

How do I submit a complaint to Hollard Insurance?

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

1. In writing to Hollard Insurance at customercare@hollard.com.
2. Telephone Hollard Insurance on 0302 - 220966 /028 912 0070 and request Hollard Insurance's Customer Service Staff to register Your complaint.
3. Walk into Hollard Insurance office and request their Customer Service Staff to register Your complaint. Hollard Insurance office is located at Airport Residential Area, 11 Patrice Lumumba St, Accra, Ghana.

If you are dissatisfied with Hollard's final response, or dissatisfied with the delay in their response (beyond 8 weeks), you may file a complaint against Hollard Insurance with the you can complain to the Head of Complaints & Settlement Bureau. National Insurance Commission 030 2238 300 or 030 2238 301

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 Ghana which results in loss or damage to unnamed Passenger(s) and/or Driver(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 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 vehicle.
- **On Trip**: the period which immediately follows on from the boarding of the Passenger(s) into the vehicle and which continues until the last Passenger alights from the vehicle or any earlier termination of the Trip; plus an additional 15mins coverage for the driver; after the trip or delivery has ended

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

Insured Person means any unnamed Passenger or Driver.

Insurer means Hollard Insurance Ghana Limited.

Medical Certification means a written statement from a medical doctor or physician which attests to the results 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 application that utilizes the Policyholders affiliated digital network and any other person who is a passenger in the vehicle during the Trip.

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

Trip means a journey taken by one or more Passengers in a vehicle driven by a Driver facilitated by the 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 pursuant to a written agreement for the purpose of connecting with requestors.