Uber
Driver & Passenger Injury Protection Insurance
Key Information Document
Underwritten by AIG Uganda 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 to users.

The insurance cover has been purchased by Uber in the form of an insurance policy (the “Policy”) from and underwritten by AIG Uganda Limited (“AIG”), regulated by the Insurance Regulatory Authority of Uganda.

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 AIG in the unfortunate event of an Accident that occurs during the Period of Insurance while on a Trip in the Covered Period using the Uber application in Uganda and that directly and within 24 months causes or results in Death or Bodily Injury.

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. In the event of any conflict between the information contained in this summary and the terms of the Policy, the terms of the Policy shall govern

Schedule of Covers

Sum Insured (excluding Emergency Medical Expenses & Daily or Inconvenience Payments) = UGX 7,500,000

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

A1. Death occurring within 24 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 24 months of the Accident causing Bodily Injury

INSURED EVENT COMPENSATION EXPRESSED AS A PERCENTAGE OF THE SUM INSURED

1. **Death**	
As a result of an Accident	100%
Disappearance	100%
Death as a direct result of exposure to the elements of nature as a direct result of an Accident	100%
2. **Permanent Total Disablement**	
As a result of an Accident	100%
Permanent Total Disablement as a direct result of Exposure to the elements of nature	100%
3. **Permanent Disability**	
Permanent and Total Loss of:	
Both hands or both feet	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
One hand or one foot	50%
4. **Permanent and Total Loss of Sight in:**	
Both eyes	100%
One eye	50%
5. **Permanent and Total Loss of Hearing in:**	
Both ears	100%
One ear	50%

6.	**Permanent and Total Loss of Speech**	100%
7.	**Permanent and Incurable Insanity**	100%
8.	**Permanent and Incurable Paralysis**	100%
9.	**Permanent and Total Loss of four fingers and thumb of either hand**	70%
10.	**Permanent and Total Loss of four fingers of either hand**	40%
11.	**Permanent and Total Loss of thumb of either hand:**	
	Both joints	30%
	One joint	15%
12.	**Permanent and Total Loss of a finger of either hand:**	
	Three joints	10%
	Two joints	7.5%
	One joint	5%
13.	**Permanent and Total Loss of toes of either foot:**	
	All in one foot	15%
	Great – both joints	5%
	Great – one joint	3%
	Other than great – each toe	1%
14.	**Fracture of leg or patella with established non-union**	10%
15.	**Shortening of leg by at least 5cm**	7.5%

16. **Sweeper Clause** Permanent Disabilities not otherwise provided for under Insured Events 1 to 15 benefit up to a maximum of 15%.

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

Where Insured Person is injured as a result of an Accident and requires Immediate Medical Treatment for Hospital, nursing home, surgical or other diagnostic or remedial treatment given or prescribed by a qualified Medical Practitioner following an Accident during a Covered Period (On-trip or En Route), Insurer will reimburse the actual Medical Expenses incurred for the Immediate Medical Treatment of a relevant health service rendered in Uganda up to a maximum of . UGX 1,875,000. This includes a sub-limit of UGX 750,000 for ambulance cost.

There is no deductible payable for this benefit.

Funeral Expenses

In the event of Death as a direct result of an Accident and provided that the notification of Death was received by the Insurer within 120 days, the Insurer shall pay the Insured Person's heirs a sum of UGX 750,000.

B. Daily 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 and it is Medically Certified that the Insured Person is subsequently unable to undertake Trip, the Insurer shall pay the IDriver a daily sum of UGX 13,000 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

Where a Driver or Passenger(s) suffers Bodily Injury from an Accident which results in hospitalisation lasting a minimum of 24 consecutive hours the Insurer shall pay the Driver or Passenger(s) lump sum of UGX 65,000.

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 UGX 7,500,000 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 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. 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, 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 AIG ● Via telephone to AIG Uganda Claims Department on +256 312 211 311
- In writing to AIG - aiguganda@aig.com
- By Post to AIG Uganda Limited at P.O.Box 7077 Kampala- Uganda

In the event of any occurrence likely to give rise to a claim under this Policy written notice shall be reported to AIG as soon as possible and in any event, within 30 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 a medical Practitioner's advise

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, AIG 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 AIG Uganda's website – www.aig.co.ug

How do I submit a complaint to AIG?

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

1. Telephone AIG on +256 312 211 311 and request AIG's Claims team staff to register Your complaint.
2. Walk into AIG office and request their Customer Service Staff to register Your complaint. Visit AIG's website www.aig.co.ug and look up for the contact details.

If you are dissatisfied with AIG's final response, or dissatisfied with the delay in their response, the Insurance Regulatory Authority has set up a Complaints Bureau in 1998 as per Section 15(f) of the Insurance Act to handle complaints against insurance companies. You may lodge a complaint with the Bureau for prompt settlement to complaints and avoidance of lengthy and costly Court cases.

Defined terms

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 Uganda 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 via the Uber App and is en route towards the pick-up location of the Passenger(s) or goods, including but not limited to, the boarding of the Passenger(s) into the vehicle of the Driver .
- **On Trip**: the period which immediately follows on from the boarding of the Passenger(s) or goods into the vehicle and which continues until 15 minutes after the last Passenger alights from the vehicle or any

earlier termination of the Trip.

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

Insured Person means any unnamed Passenger or Driver .

Insurer means AIG Uganda 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.

Medical Practitioner shall mean a person registered with a current, legal licence to practice medicine, but excludes an Insured Person or a member of any Insured Person's immediate family

Passenger means a person who has arranged a Trip using an Uber application that 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 a Driver facilitated by the Uber App for the purpose of transporting Passengers or goods..

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 .