Injury Protection Insurance
Driver &/or Delivery Driver – Key Information Document
Underwritten by AXA Insurance Egypt

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 Insurance Egypt ("AXA"), an authorized insurance company in Egypt 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 Egypt.

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:** EGP 250,000/-
  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 EGP 12,500/-
  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 Disability due to accident:** EGP 250,000/-
  AXA shall pay the amount shown above in case You suffer a total and permanent disablement within one year from the date of an accident covered by this Policy. The disablement is deemed permanent and total in any of the following cases:

  Permanent Loss of eyesight

  Loss/ Loss of use* of the arms or hands

  Loss/ Loss of use* of the legs or feet

  Loss/ Loss of use* of an arm and a leg

  Loss/ Loss of use* of an arm and a foot

  Loss/ Loss of use* of a hand and a leg

  Loss/ Loss of use* of a hand and a foot

  *Where any of the abovementioned body parts or organs absolutely and permanently no longer perform their function then such body part is deemed as lost limb or organ for the purposes of this insurance.

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

- **Permanent Partial Disability due to accident:** Percentage of EGP 250,000/- 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:

	Percentage			**Percentage**
1-The upper limbs* for non-left-handed	**Right**	**Left**	**2- lower limbs**	
Total loss of arm or hand	60%	50%	Total loss of a lower limb to above knees	50%
Total loss of shoulder movement	25%	20%	Total loss of a lower limb to below knees	40%
Total loss of elbow movement	20%	15%	Partial amputation of foot including all toes	30%
Total loss of wrist movement	20%	15%	Total loss of Ilium movement	30%
Total loss of thumb and index finger	30%	25%	Total loss of knee movement	30%
Total loss of thumb and a finger other than index.	25%	20 %	Total loss of movement of ankle joint	15%
Total loss of index and a finger other than thumb	20%	15 %	Total loss of Hallux (big toe)	8%
Total loss of 3 fingers other than thumb and index	25%	20%	**3- Fractures**	
Total loss of thumb only	20%	15%	Unhealed fracture of the leg	30%
Total loss of index finger only	15%	10%	Unhealed fracture of the foot	20%
Total loss of middle finger only	10%	8%	Unhealed fracture of the wrist	20%
Total loss of ring finger only	8%	7%	Unhealed fracture of the lower jaw	25%
Total loss of little finger only	7%	6%	A rib fracture with permanent deformation In chest and functional disorders	10%

*If You are left-handed and it is proven in the medical report, the right-hand percentages for the upper limbs shown above will be applied when calculating the indemnity applicable to You.

4-Deafness, shortening of limbs and sight loss:

Total deafness	40%	Deafness of one ear	15%
shorting of lower limb by at least 5 cm is	15%	Total loss of one eye	35%

The absolute and final disability of a limb or organ or part of it to perform its function is deemed as lost limb or organ.

In case of the loss of a limb or organ totally or partially, the degree of disability is determined as proportion to the total loss.

Regarding the Permanent Partial Disability cases which are not highlighted in this document, the percentage of disability shall be determined by your physician subject that it is approved by AXA. It is agreed and understood that:

a) In case of an accident resulting in different disability involving various limbs or organs or any parts thereof, the due indemnity is calculated based on the sum of the percentage points stipulated by the insurance policy for the relevant disabilities, provided that this sum may not, in any case, exceed the indemnity amount due in case of the Permanent Total Disability.

b) You shall not be entitled to any indemnity for the loss of a limb or organ which was permanently disabled before the accident. The amount due for the loss of limbs or organs which were partially disabled before the accident is calculated based on the difference in its state before and after the accident.

- **Reimbursement of Accidental Medical Expenses:** EGP 75,000/- 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 EGP 200 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: EGP 100 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 EGP 340,500. If the amount for Death becomes payable, no payments for Permanent Total Disability or Permanent Partial Disability will be made in addition. Any claims for Accidental Medical Expenses, Ground Ambulance Expenses and Repatriation Expenses in addition to the Death or Disability 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)
- Via telephone to AXA claims department on **Tel**: (+202) 24613600 Sunday to Thursday 9 am to 5 pm / Call Center : +20 16363 - 24/7
- In writing to AXA– uberclaims@axa-egypt.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 – www.axa-egypt.com

How do I submit a complaint to AXA?

- **By Telephone -** Tel: (+202) 24613600 Sunday to Thursday 9am to 5am / Call Center: 002 16363 – 24/7
- **By Email -** **complaints@axa-egypt.com – with "Uber Accident" in the subject**

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