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

This summary is provided for information purposes only to you in your capacity as Driver Partner, Delivery 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 Insurance Egypt], an authorised insurance company in Egypt part of AXA Group the world wide insurance leader, and strong partner to Uber.

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 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 Egypt.

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

What are you covered for?

Physical bodily harm or injury causing:

- **Accidental Death:** EGP 212,500/-
  AXA shall pay the payment shown above in case of the death of the Insured Person within one year from the date of an accident covered by this Policy to the legal heirs and beneficiaries of the Insured person

- **Accidental Permanent Total Disability due to accident:** EGP 212,500/-
  AXA shall pay the amount shown above in case the insured suffers a total and permanent disability within one year from the date of an accident covered by this Policy. The disability 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.

  The insured is not entitled to any amounts before providing the verified proof of the disability.

- **Accidental Permanent Partial Disability due to accident:** Percentage of EGP 212,500/- as per continental scale of benefits as summarised below:

AXA shall pay the Insured Person an amount equivalent to a percentage of the Permanent Total Disability amount as shown in the table below in case the Insured Person suffers a Permanent Partial Disability within one year from the date of the accident covered by this Policy. The percentages applicable to payments for Permanent Partial Disability 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%

The above-mentioned percentages of the **upper limbs** for left-handed insured are replaced by the indemnity percentages of the upper limbs for right-handed insured only if the insured is left-handed and this is proven in the medical report.

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 for the interpretation of this policy.

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

Regarding the Permanent Partial Disability cases which are not set forth in the Policy, the percentage of disability shall be determined by the insured's physician subject that it is approved by the Company physician. 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 this 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) The Insured Person 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 63,750/- per person (included in the person sum insured).
  Where an Insured Person suffers physical bodily harm or injury from an accident which requires medical treatment then AXA shall reimburse the Insured Person any medical expenses up to the amount above. Where the medical expenses per person per accident amount in total to less than EGP 200/- they are not covered. All other Medical expenses claims per Insured Person per accident amounting to EGP 200 or greater are fully indemnified to the agreed limit with no deductible applying.

- **Ground ambulance expenses:** up to EGP 1,000/-
  Where an Insured Person suffers physical bodily harm or injury from an accident which requires ground ambulance then AXA shall reimburse the Insured Person any ground ambulance expenses up to the amount above.

- **Funeral expenses:** up to EGP 5,000/-
  In the event that an Insured person suffers Accidental Death then AXA shall reimburse his heirs any incurred funeral expenses up to the set amount above.

- **Daily Payment sum: EGP 100 per day up to a maximum of 30 days**
  Where an Insured Person suffers physical bodily harm or injury from an accident which results in hospitalisation lasting a minimum of 48 consecutive hours and it is Medically Certified that the Insured Person is subsequently unable to undertake Transportation Services if they are Driver Partner or Delivery Services if they are Delivery Partner, the Insurer shall pay the Insured Person a daily sum as specified for each day it is confirmed by Medical Certification that they are unable to undertake Transportation Services or Delivery Services (as the case may be) , 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(s) for all injuries arising from any one accident is EGP 217,500 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 , Funeral Expenses and Daily Payment in addition to the Death or Disability amount, will be included within the maximum total amount.

Who is covered?

- Passengers and Driver Partners and Delivery Partners are eligible for access to the covers listed above in the Schedule of Covers for accidents

When does the cover start and stop:

- From the time of acceptance of a request for a ride or delivery until its completion using an 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
3. Active War Risks
4. Terrorism
5. Kidnap and ransom
6. Radioactive contamination
7. Illness or Sickness

The Policy also excludes losses relating to physical bodily harm or injury other than those caused solely and directly by violent, accidental, external and visible means.

The policy includes cover for physical bodily harm or injury which result from or are contributed to by riots, civil disorders, labour disorders, terrorism and sabotage subject to the insured 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 Insurance Claims department on **Tel**: (+202) 24613600 Sunday to Thursday 9 am to 5 pm / **Call Center**-: +20 16363 - 24/7
- In writing to AXA Insurance – www.axa-egypt.com

In the event of any occurrence likely to give rise to a claim under this Policy written notice shall be reported to AXA Insurance as soon as possible and in any event, within three (3) months 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 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 medical examination at their expense in respect of any alleged Bodily Injury's)

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 Insurance 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 Insurance?

Here is a link to the Financial Regulatory Authority website should You need to contact them - http://www.fra.gov.eg

You could also send your complaint;

- **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 capitalised terms in this summary.

- **Covered Period**: means the following two periods:

i. **En Route**: the period from a) when a Driver Partner accepts a Trip request 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 or motorcycle of the Driver Partner; or b) when a Delivery Partner accepts a request to provide Delivery Services via the Uber App until the collection of the food and drink items to be delivered to a user.

ii. **On Trip**: the period which immediately follows on from a) the boarding of the Passenger into the Passenger Hire Vehicle or motorcycle and which continues until the Passenger alights from the Passenger Hire Vehicle or motorcycle or any earlier termination of the Trip or b) the collection of the food and drink items until they are delivered or until the return of the items to their provider where there is no delivery, whichever is later.

- **Delivery Partner** means an individual who undertakes Delivery Services using an Uber app pursuant to a written agreement
- **Delivery Services** means the provision of food and drink delivery services via the Uber App in the Egypt by Delivery Partners using Delivery Vehicles or on foot.

- **Driver Partner** means an individual who undertakes Transportation Services to users on his/her own behalf using an Uber app pursuant to a written agreement
- **Insured Person** means any unnamed Passenger Driver Partner or Delivery Partner.
- **Insurer** means [AXA Insurance Egypt].
- **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**: Automotive vehicle with four-wheel drive in two axles, which by its structure and mechanical conditions is suitable for the provision of Transportation Services
- **Policyholder** means Uber B.V., Uber Motorbike B.V. and Uber Portier B.V.
- **Transportation Services** means the provision of passenger transportation services to Passengers via an Uber App in Egypt by Driver Partners using Passenger Hire Vehicles or motorcycles
- **Trip:** means either:

  i) a journey taken by one or more Passengers in a Passenger Hire Vehicle or motorcycle driven by a Driver Partner, or

  ii) a delivery of an order for food and /or drink by a Delivery Partner

  which in either case is 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 Partner pursuant to a written agreement for the purpose of connecting with requestors of Transportation Services or Delivery Services

Wish you always be safe, we are to serve you☺

AXA Egypt Team