



**Uber Kingdom of Saudi Arabia
Injury Protection Insurance**

**Driver Partner &/or Uber Delivery Partner & Passenger – Key Information Document
Underwritten by AXA**

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 Cooperative Insurance company], an authorized insurance company CR No 1010271203, P O Box 753, Riyadh 11421, KSA (“AXA”).

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 the Kingdom.

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

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

A1. Death occurring within 12 months of the incident causing Bodily Injury SR 100,000.

A2.	Permanent Partial Disablement occurring within 12 months of the incident causing Bodily Injury	The percentage of sum insured as per Policy Schedule (SR 100,000)
	i. Total and irrecoverable loss of all sight in one or both eyes rendering the insured person absolutely blind in the eye or eyes beyond remedy by surgical or other treatment	100%
	ii. Loss of one or both hands and/or one or both feet	100%
	iii. Loss of all fingers and both thumbs	100%
	iv. Loss of thumb	20%
	v. Loss of index finger	15%
	vi. Loss of any other finger	5%
	vii. Loss of big toe	5%
	viii. Loss of any other toe	3%
	ix. Incomplete and incurable	
	a) Paralysis	100%
	b) Insanity	100%
	x. Complete and irrecoverable loss of speech	100%
	xi. Complete and irrecoverable loss of hearing	
	a) In both ears	100%
	b) In one ear	25%



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

- I. The complete and irrecoverable loss of use of any body part or parts specified above shall be deemed to be loss of such body part or parts or members
- II. In the event of partial loss of any body part or parts specified above a proportionately lower percentage of compensation shall be 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 Insured.
- IV. When more than one permanent disablement arises from one Accident the percentages are added together but cannot exceed 100% of the maximum payment of SR 100,000 per person.

A3. Permanent Total Disablement **SR 100,000**
(other than as provided under A.1. and A.2.above which entirely prevents the Insured person from following own or suited occupation.

A4. Reasonable Medical Expenses **SR 10,000**
necessarily incurred in connection in respect of any admitted claim under one Accident for A.1., A.2. and A.3. above.

A5. Reasonable Repatriation Expenses **SR 5,000**
Expenses necessarily incurred by the Insured Person's estate or heirs for the repatriation of the body in respect of any one of the deceased insured person and/or seriously injured on the advice of competent medical authorities in consequence of any event by the insured.

A6. Daily Payment **SR 50 per day up to a maximum of 30 days**
Where an Insured Person suffers Bodily Injury from an Accident which results in hospitalization 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 SR 115,000 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 Reasonable medical Expenses, Reasonable Repatriation 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 during the Covered Period.

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 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. War.
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 may be provided to AXA)
- Via telephone to AXA Insurance Claims department as follows:
 - Tel: +966 11 477 6706 Ext-247 – 120.
 - Call Canter: 800 116 4845 (Sun – Thurs 8:00am-5:00pm).
- In writing to AXA Insurance - AXATeamforUber@axa-cooperative.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.

Who is the Insurer?

Here is the link to AXA 's website – <https://www.axa-cooperative.com/ar/> .

How do I submit a complaint to AXA Insurance?

- The AXA Insurance complaints procedure can be found at the following link <https://www.axa-cooperative.com/ar/complaints-information>.
- Here is a link to the [Regulator Authority's] [SAMA] website should You need to contact them <https://my.samacares.sa/> or Info@samacares.sa.

You could also send your complaint:

- By Telephone - Tel: +966 11 477 6706 Ext- 247 – 120.
- Call Center: 800 116 4845. (Sun – Thurs 8:00am-5:00pm).
- By Email - Ahmed.AlShehri@axa-cooperative.com .



We regularly use the following capitalized terms in this summary.

- **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 Kingdom of Saudi Arabia which results in loss or damage to unnamed Passenger(s) and / or 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** It is the natural or judicial person who triggers a claim for compensation and is entitled to the corresponding payment or service according to the coverage established in the Policy.
- **Covered Period** means the following two periods:
 - I. **In 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 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 and which continues until the Passenger flights from the Passenger Hire Vehicle 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 Kingdom of Saudi Arabia 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 or Partner.
- **Insurer** means [XA Cooperative Insurance KSA].
- **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 and Uber Portier B.V.
- **Transportation Services** means the provision of passenger transportation services to Passengers via an Uber App in the Kingdom of Saudi Arabia by Driver Partners using Passenger Hire Vehicles.
- **Trip** means either:
 - I. a journey taken by one or more Passengers in a Passenger Hire Vehicle 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.