



# Policy Summary

Public Liability Insurance for Just Eat Riders

August 2025

# Schedule

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Policyholder: Just Eat.co.uk Limited

Registered address: Fleet Place House, 2 Fleet Place, London,  
United Kingdom, EC4M 7RF

Law: English Law

Jurisdiction: Courts of England and Wales

Insurer: Zurich Insurance Company Ltd.

Period of insurance: 1st August 2025 – 31st July 2026

Renewal date: 1st August 2026

# Policy Summary

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The following summary is issued for your information only. It doesn't constitute a legal contract of insurance. This summary is designed to inform you of the key features of the policy and it doesn't include the full terms and conditions of the policy – these can be found in the Policy Wording which is available upon request.

## What is covered? / Key features of cover

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The policy covers the legal liability of Riders or Substitutes who, while making deliveries for Just Eat UK, accidentally cause personal injury or property damage to third parties. Coverage applies only to incidents occurring within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man during the Period of insurance. The policy also includes defence costs for claims brought against insured Just Eat UK Riders or Substitutes.

Limit of Liability for cover:

Cover	Limit of Liability	Excess
Liability for Personal Injury and/or Property Damage	GBP 5,000,000 per any one Event	No excess
Defence Costs	GBP 500,000 per any one Event	No excess

## Exclusions

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Please note, below it's a summary of the most important exclusions in the policy. The policy may contain other, more extensive, exclusions which do not appear in this list.

The policy will not cover:

- Liability arising from deliberate actions of the Rider or Substitute.

- Liability where the method of transport used by the Rider or Substitute is not permitted on UK roads.
- Liability where the method of transport is not in a good state of repair or has been modified from the original specification.
- Liability arising from a contract.
- Liability arising from the use of any vehicle which requires compulsory motor insurance.
- Liability arising from problems with electronic data.
- Liability arising from war, riots, terrorism, radiation or pollution.
- Liability for injury to an employee.
- Liability for sharing false information.
- Liability arising from the sale or distribution of asbestos, cannabis, explosives.
- Injury to the Rider, Substitute or any passenger carried by the Rider or the Substitute.
- Liability incurred when the Rider or Substitute is under the influence of alcohol or drugs, unless the drugs are prescribed by a doctor.
- Property owned by the Rider or Substitute in their care, custody and control.
- Fines, penalties and punitive damages.
- The delivery of hazardous goods which require additional licensing to transport.
- Any liability associated with Covid-19 or associated illness.
- Liability arising out of abuse or harassment.

## Eligibility criteria and restrictions

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Just Eat UK Riders are eligible for cover under this Policy if:

- they are 18 years of age or over, and under 70 years of age.
- they are legally permitted to work in the United Kingdom.
- they hold a valid rider supplier agreement with the Policyholder to provide delivery services.
- they have been 'available' on the Just Eat UK App to accept Orders during the Coverage Period.
- they pay any excess.

In order for a Substitute to be covered, in addition for the Substitute to meeting the above eligibility criteria. The Rider will have the following obligations:

- hold an active and valid rider supplier agreement with the Policyholder at the time of substitution.

- show that all relevant terms of the rider supplier agreement with the Policyholder, in relation to the Substitute, are met
- provide evidence that the Substitute is permitted to work in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Restrictions on cover:

- This cover is only for Just Eat UK Riders or their Substitutes whilst delivering an order accepted on the Just Eat UK App and for 15 minutes after the order is marked as delivered or cancelled on the Just Eat UK App.

## Making a claim

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The Just Eat UK Rider shall:

- report any accident, claim or proceeding as soon as possible
- provide at its own expense details and information that Zurich may require with 30 days
- Immediately forward to Zurich every letter, claim, writ, summon, process or other document unacknowledged
- exercise due diligence, carry out and permit to be taken any action which may be reasonably practicable to prevent, minimise or mitigate any or further loss, damage, injury, illness, accident or incurring liability
- retain unaltered and un-repaired anything in any way connected with the injury, loss or damage for as long as Zurich may reasonably require

The Just Eat UK Rider shall not:

- without the written consent of Zurich admit or repudiate liability, negotiate or make any offer, promise or payment in connection with any claim

If you need to make a claim please visit <https://app.onsi.com/claims>

Alternatively, you can contact Zurich through one of the following methods:

Mail: Zurich Insurance, 70 Mark Lane, London, EC3R 7NQ

Email: [commercialcasualtyclaims@uk.zurich.com](mailto:commercialcasualtyclaims@uk.zurich.com)

Phone: 0800 783 0690

# Privacy policy

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We're committed to keeping your personal information safe and using it responsibly. We collect, use, and share your information so we can offer insurance services that meet your needs, and we always follow data protection laws when doing so.

The types of information we collect may include your name, address, date of birth, job, financial details, health info, any past claims or convictions, and details about other people you've asked us to include on your policy.

We and our trusted partners will only use your personal data when:

- It's needed to provide you with a quote or insurance cover
- It's required by law or regulation
- You've given us permission
- Or it's in our legitimate business interests—like helping us improve our services or tell you about products that might be relevant to you.

We'll only collect what's necessary and keep it to the minimum needed to provide you with our services.

To read our full data protection statement, visit: [www.zurich.co.uk/dataprotection](https://www.zurich.co.uk/dataprotection)

## **Need Help or Have Questions?**

If you have any questions or want a paper copy of our full data protection statement, email us at **gbz.general.data.protection@uk.zurich.com** or write to our Data Protection Officer at:

**Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP**