

Just Eat Riders TPL Insurance Product Information Document

This insurance product is intermediated by Collective Society Ltd, an independent and fully authorised intermediary regulated by the Financial Conduct Authority (FRN 923788) and registered in England and Wales under Company Number 11789182. This insurance is underwritten by the insurer Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The policy is not intended to meet the requirements of any laws or regulations, concerning the compulsory insurance of vehicles.

What is this type of insurance?

This is a Public (Third Party) Liability insurance policy (non-motor).



What is insured?

Public Liability

- ✓ The legal liability of the Rider or Substitute for injury or damage to property of a third party whilst the Rider or Substitute is:
 - using a bike
 - using a kick-scooter
 - using an electric bike/ vehicle (that does not require compulsory motor insurance); or
 - whilst on foot when collecting or delivering an order
 up to GBP 5,000,000.
- ✓ The costs of defending a claim for legal liability up to GBP 500,000.



Are there any 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.



What is not insured?

The insurer 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 roadworthy 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.

Please refer to your policy wording for a full description of each of these exclusions.



Where am I covered?

- This insurance covers the Riders and Substitutes in the territories listed in the policy schedule (Great Britain, Northern Ireland, the Channel Islands and the Isle of Man).



What are my obligations?

- You must take all reasonable precautions to prevent and minimise the risk of injury or damage to the property of the third party, maintain all property in good repair and comply with all applicable legal and regulatory obligations.
- You must tell us as soon as practicably possible if you become aware about any changes in important information about yourself which happens before or during any period of insurance.
- When we are notified of a change we will tell you if this affects your policy. For example, we may amend the terms of the cover which applies to you. In certain circumstances we may cancel your policy in accordance with the 'Notification of changes' section of the policy document. If you do not inform us about a change, it may affect any claim you make or could result in your insurance being invalid.
- You must notify any claim to the Administrator as soon as possible.



When and how do I pay?

The policy is paid for by Just Eat UK and provided to the Rider or Substitute as a benefit of being a Rider or Substitute.



When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in the policy schedule.



How do I cancel the contract?

You cannot cancel this contract as the contract is between Just Eat UK and the Insurer.

Collective Society Ltd

Company Number: 11789182

Registered Office: 101 New Cavendish Street, 1st Floor South, London, United Kingdom, W1W 6XH

Collective Society Ltd, trading as Onsi, is authorised and regulated by the Financial Conduct Authority (FRN: 923788). You can check this by visiting the UK Financial Services Register at <https://www.fca.org.uk/register>

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2025. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.

ZCYX953.02 (04/25) ZUR