

# Motor Fleet Insurance – Electric Scooters

## Insurance Product Information Document

Company: Zego (trading name Extracover Limited), registered in England No. 10128841. Registered office: 7th Floor, Exchange House, 12 Primrose St, London EC2A 2BQ. Authorised and regulated by the Financial Conduct Authority. Firm Reference No. 752967.

Ins by Wakam Registered at 120-122 rue Réaumur, 75083 Paris and authorised by the Autorité de contrôle prudentiel et de résolution (ACPR) in France. Also authorised to operate in Ireland on a freedom of services basis.

**Level of Cover: Third Party Liability and Personal Accident.**

### What is this type of insurance?

This policy provides cover while using your vehicle for social domestic and pleasure purposes.

This is a fleet contract providing an insurance policy for third party liability and personal accident covers on your motor fleet. This policy satisfies the requirements of the Road Traffic Act.



#### What is insured?

- Liability to **third parties** for **bodily injury** or damage to their property resulting from an **accident** whilst using a **vehicle**, and up to the sums shown in the **policy schedule**.
- Reimbursement of payments for emergency medical treatment.
- The **user's** death, **permanent total disablement**, or **permanent partial disablement** in accordance with the the applicable sums shown in the **policy schedule**.
- The **user's** funeral expenses (up to £3,000).
- The **user's** repatriation cost (up to £4,500).



#### What is not insured?

- **Vehicle** being used by anyone other than the user.
- **Vehicle** being used for any other purpose other than **social, domestic and pleasure**.
- **Vehicle** being used outside the territories.
- **Vehicle** being used in an unsafe or un-roadworthy condition.
- The event where there is another insurance policy in place which covers the same or similar risk(s).
- Any loss or damage to the **vehicle** itself.
- Any loss or damage to property which belongs **to you** or any **user**, or is in the care, custody or control of anyone insured under this policy.
- Any loss or damage resulting from fines and/or penalties (whether civil or criminal).
- Criminal defence costs where the **user** either was under the influence of drink or drugs at the time of the **accident** or is charged with leaving the scene of the **accident**.
- The user's death or bodily injury where it is attributable to illness or disease, unless the direct result of an **accident**
- Any head injury suffered by a user where they are not wearing a helmet at the time of the **accident**.
- The user's medical expenses, including but not limited to the costs of private treatment, experts' opinions, and any future costs of care.
- Any loss or damage arising from an accident which was caused or contributed to by the user's deliberate or reckless act.



#### Are there any restrictions on cover?

- The cover is available in respect of users that meet the underwriting criteria specified in the policy schedule.
- The cover provided is limited to the sums shown in the policy schedule.



#### Where am I covered?

- ✓ The cover provided under this **policy** is valid in the United Kingdom.
- ✓ **You** or a **driver** will also be provided with the minimum cover which is legally required to use the insured **vehicle**, for any amounts arising from an accident occurring whilst a **vehicle** is being driven anywhere within the European Union.



## What are my obligations?

### Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and the users.
- Check your Certificate of Motor Insurance and policy schedule are correct.

### During the policy

- Let us know if you make any changes that may affect the policy.
- Take reasonable steps to protect your vehicles and ensure they are kept in a roadworthy condition.

### In the event of a claim

- Never admit liability at the scene.
- Once you or the user are in a safe position, exchange contact details with everyone involved including witnesses, and take note of vehicle registration numbers
- involved.
- If safe to do so, take pictures of the vehicles, registration numbers and any passengers, as well as the incident scene.
- If any party is injured, call the emergency services.



## When and how do I pay?

The premium is paid monthly.

Your insurance broker may be able to offer different ways of payments: cash, one off payment, credit cards



## When does the cover start and end?

The cover starts on the date shown on **your policy schedule** and lasts for 12 months. **We** will send **you** notice when **your policy** is approaching renewal.



## How do I cancel the contract?

**You** can cancel the policy on 14 days' notice at any time by contacting **us**. Cancellation may be subject to administration fees and subject to paying any outstanding **premium**, or **excesses** due from **you** on any **claim**..