

Information sheet on insurance products

Company: Zego B.V., registered in the Netherlands in the Commercial Register under number 78746930, licensed and supervised as an insurance intermediary by the Netherlands Authority for the Financial Markets (company reference number: 12047576).
Wakam, registered in the Commercial Register of Paris, France, under number 562 117 085, authorised and supervised as an insurance undertaking by the French Autorité de Contrôle Prudentiel et de Résolution (ACPR).

Product: Motor vehicle liability and driver protection insurance for e-scooters

This sheet is for your information and gives you a brief overview of the essential contents of your insurance. You will find the complete information in your contract documents (insurance application, insurance certificate and insurance conditions). To ensure that you are fully informed, please read through all the documents.

What type of insurance is it?

We offer you motor vehicle insurance for e-scooters with an insurance badge. This protects you against financial risks in connection with the use of the insured vehicles.



What is insured?

We offer different types of insurance that you can choose from:

Motor third party liability insurance

- ✓ Replaces justified claims.
- ✓ Defends against unjustified claims.

Driver protection insurance

- ✓ Reimburses the accident-related personal injury of the authorised driver.
- ✓ Covers the legal maintenance claims of surviving dependants in the event of death.

Sum insured

The amount of the sum insured per loss event and type of loss can be found in your insurance policy.



What is not insured?

Motor third party liability insurance

- x Damage to your own vehicle.
- x property damage or financial loss caused by a co-insured person to you, the keeper or the owner through the use of the vehicle. However, insurance cover is provided for personal injury if, for example, you are injured through the use of your vehicle.
- x Pure financial losses resulting from non-compliance with delivery and transport deadlines.
- x Liability claims, insofar as they exceed the scope of statutory liability on the basis of a contract or a special commitment.

Driver protection insurance

- x Damage to the driver for which a third party is liable.
- x Accidents that occur to the driver as a result of intentionally committing or attempting to commit a criminal offence.
- x Pathological disorders as a result of mental reactions, even if caused by an accident.



Are there any coverage limitations?

There are a number of cases in which insurance cover may be restricted. Excluded from insurance cover in any case are, for example:

- ! Damage caused intentionally.
- ! Damage caused by participation in authorised races.



Where am I insured?

✓You have insurance cover within the geographical borders of Europe as well as the non-European areas that are part of the scope of the European Union.



What are my obligations?

For example, there are the following obligations:

- You must answer all questions in the application form truthfully and completely.
- You must pay the insurance premiums on time and in full.
- Do not drive insured vehicles under the influence of alcohol or drugs.
- Only use insured vehicles for the purpose stipulated in the contract.
- Only let insured vehicles to persons who have reached the age of 16 (sixteen).
- Report any claim to us in good time and help us to investigate and settle the claim.



When and how do I pay?

The premiums are single premiums. You must pay them before you receive your insurance sticker and insurance sticker certificate. You can transfer the premiums or authorise us to collect the premiums from your account.



When does the cover begin and end?

- The insurance cover begins when you have paid the single premium and ends at the end of the traffic year without the need for cancellation. The traffic year runs from 01 March to the end of February of the following year. After expiry, the contract can be renewed.
- The insurance cover also ends if the vehicle is scrapped.



How can I terminate the contract?

- You can cancel the contract after the occurrence of a loss event.
- If you sell the vehicle, the contract is transferred to the purchaser. The buyer is entitled to terminate the contract within one month of purchase.