

Stand on E-scooter Insurance Policy

Insurance Product Information Document

Company: eavi

Product: Third party Liability and Personal Accident



This document is a summary of the insurance contract it does not contain the full terms and conditions, and is not personalised to your specific individual needs. Complete pre-contractual information is provided in the Statement of Fact, Certificate of Motor Insurance, Policy Schedule and Policy Booklet. For full details of all policy terms, conditions, limitations and exclusions, please refer to the Policy Booklet, a copy of which is available on request at any time.

This Insurance has been underwritten by Wakam S.A. who is a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés), operating in the UK, through its UK branch, whose principal place of business is 18th & 19th floors, 100 Bishopsgate, London, EC2N 4AG. Authorised and regulated by Autorité de Contrôle Prudentiel et de Résolution (ACPR, 4 Place de Budapest CS 92459, 75436 Paris) – Siren 562 117 085 APE 6512Z in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

What is this type of insurance? This Stand on E-scooter policy is provided for the drivers detailed in your schedule to drive stand on E-scooters for social domestic & pleasure use (including commuting), business use and delivery use. It provides cover for your liability whilst driving or using the stand on E-scooter causing injury to other people or damage to their property and you suffering and accident whilst driving and using the stand on E-scooter, subject to policy conditions, exclusions and endorsements.



What is insured?

- ✓ Unlimited cover for death or bodily injury to other people.
- ✓ Damage to third party property up to £ 1,400,000.
- ✓ Your death, permanent total disablement or permanent partial disablement (loss of sight and loss of limb) either immediately or within one (1) year from the date of the accident up to £ 30,000 in a 12-month period.
- ✓ Protected No Claims Bonus



What is not insured?

- ✗ Any driver under 21 or over 65 years of age.
- ✗ Any loss or damage to the insured vehicle.
- ✗ Any theft or attempted theft of the insured vehicle and any loss or damage to the insured vehicle by theft or attempted theft.
- ✗ Illness or disease unless this is the direct result of an accident.
- ✗ Injury caused by a pre-existing disease or physical weakness.
- ✗ Any head injury suffered whilst the user is not wearing a helmet at the time of the accident.
- ✗ Your death or injury if it is resulting from suicide or attempted suicide.
- ✗ Driving without a valid licence or not complying with its restrictions.
- ✗ If any insured vehicle is being used for a purpose which is not permitted or is excluded by the Certificate of Motor Insurance.
- ✗ If any insured vehicle is being driven by or was in the charge of any person who is not included to drive on the current Certificate of Motor Insurance.
- ✗ If any insured vehicle is being driven by or in the charge of any person who does not meet the terms and conditions of their driving licence, or has never held a driving licence, or is disqualified or prevented by law to drive a vehicle.
- ✗ Any loss where you or any named driver are found to be under the influence of alcohol or drugs.



Are there any restrictions on cover?

- ! Any applicable policy excess.
- ! The maximum speed of the insured vehicle must not exceed 28 mph.
- ! Any death, injury, loss, damage, cost, expense, indirect loss or legal liability directly or indirectly caused by, contributed to or arising from any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), act of terrorism, civil war, rebellion, revolution, insurrection or military or usurped power except as so far as is necessary to meet the requirements of the Road Traffic Act
- ! Any loss or damage to the personal effects and luggage of the driver.
- ! Any death, injury, loss, damage, cost, expense, indirect loss or legal liability directly or indirectly caused by vehicles used for public transport of equipment or passengers, taxis.
- ! Any death, injury, loss, damage, cost, expense, indirect loss or legal liability directly or indirectly caused by the use of the insured vehicle for purposes other than social domestic & pleasure use, business use and delivery use.
- ! Any death, injury, loss, damage, cost, expense, indirect loss or legal liability directly or indirectly caused by the use of the insured vehicle for deliveries and transportation of goods except as part of the activity of delivery use.
- ! Fraudulent or false claims will not be covered and we reserve the right to void your policy.



Where am I covered?

- ✓ United Kingdom



What are my obligations?

- All claims must be reported within 24 hours directly to our dedicated claims team on 0800 954 0776 regardless of fault to qualify for your reduced policy excess.
- You must check your policy documents to ensure all information you have disclosed is accurate and complete, if it doesn't this may result in additional premiums being charged, your claim not being paid in full, your policy being cancelled or void from inception. Let us know if you have any medical conditions disclosable to the DVLA. - Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.
- In the event of a claim, never admit liability at the scene. - Once you 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
- You must fully co-operate with our claims investigations. Failure to co-operate will leave us with no alternative than to proceed to settle the claim on a without prejudice basis, reduce Your NCD and issue a notice of cancellation.
- You must comply with the terms and conditions of the policy including any endorsements shown on your schedule.



When and how do I pay?

To the insurance broker, who acting on your behalf has arranged this insurance policy.

Contact details can be found on your schedule of insurance, who will explain the payment options available to you.



When does the cover start and end?

Cover starts from and ends as stated on the Certificate of Motor Insurance and Schedule, or ends sooner if the policy is cancelled.



How do I cancel the contract?

You may cancel the policy at any time by contacting eavi customer support.

If you cancel within the first 14 days of receipt of the policy documentation, providing there has been no claim or incident likely to give rise to a claim, a full return of premium will be given however this will be subject to a **minimum insurer charge of £35.00 Plus Insurance Premium Tax (IPT)**.

If you cancel this policy after 14 days of receipt of the policy documentation and there has been no claim (or claim pending) during the current period of insurance, we will calculate the pro-rata premium for the period You have been insured and refund any balance subject to a **£50.00 policy administration fee charged by us**.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current period of insurance, no premium refund will be given.