

Uber Personal Accident Group Policy

Coverage Summary



This document is a summary only of the Benefits conferred on Covered Persons pursuant to the Uber Personal Accident Group Policy (**Group Policy**) issued by Chubb Insurance Australia Limited to Rasier Pacific Pty Ltd, Portier Pacific Pty Ltd and Uber Pacific Pty Ltd.

A Covered Person needs to read the Uber Personal Accident Group Policy Wording 2020 (**Group Policy Wording**) to make sure it matches the Covered Person's expectations. Unless otherwise stated, any terms defined in the Group Policy Wording have the same meaning when used in this document.

This document does not include the full terms, conditions and exclusions of the Group Policy Wording. It is issued for information purposes only. If there is a discrepancy between this document and the Group Policy Wording, the Group Policy Wording will prevail.

Please contact the Group Policyholder to obtain a copy of the Group Policy Wording.

Any claim made under the Group Policy Wording is subject to the terms of the Group Policy Wording.

The Group Policy may be subject to cancellation or amendment at any time.

For full terms, conditions, limitations and exclusion of cover, please refer to the Group Policy Wording.

Policy Number:	09PO533839
Group Policyholder:	Rasier Pacific Pty Ltd and Portier Pacific Pty Ltd, and Uber Pacific Pty Ltd
Period of Insurance:	
From:	18 December 2020
To:	30 November 2021

Eligibility

Covered Person(s):	<p>All Delivery Partners and Driver Partners, as defined below.</p> <p>Delivery Partner means an individual who provides delivery services at the request of a third party in connection with the Uber App by walking, riding a Bicycle or Motorcycle, or driving a Car.</p> <p>Driver Partner means an individual who uses a Car to provide transportation services at the request of a third party in connection with the Uber App.</p> <p>Covered Persons must meet the criteria set out under Scope of Cover below.</p>
Scope of Cover:	<p>In respect of each individual Covered Person, cover under the Group Policy Wording either:</p> <ul style="list-style-type: none">a. starts at the time a Delivery Partner accepts a request for services from a third party through the Uber App, and ends fifteen (15) minutes after the completion of the delivery service (being when the customer's order is delivered), or when the request for the delivery service is cancelled, whichever is earlier; orb. starts at the time a Driver Partner accepts a request for transportation services from a third party through the Uber App, and ends fifteen (15) minutes after the completion of the transportation service (being when the last passenger leaves the Driver Partner's Car), or when the request for transportation service is cancelled, whichever is earlier. <p>There is no cover provided under the Group Policy Wording for the Covered Person at any other time, including between the delivery services or the transportation services.</p> <p>There is also no cover provided under the Group Policy Wording for the Covered Person should they accept a request for delivery services or transportation services through an application or dispatcher other than the Uber App during the fifteen (15) minute period referred to above; except for where the Covered Person has also accepted a request for delivery services or transportation services through the Uber App.</p>

Coverage

Subject to the terms, conditions and exclusions of the Group Policy Wording, including the Scope of Cover above, the following cover is provided:

Bodily Injury

If during the Period of Insurance and while the person is a Covered Person, the Covered Person suffers from a Bodily Injury which results directly in the occurrence of one or more of the Events listed in the Table of Events in the Group Policy Wording under Part A, B or C within twelve (12) months, We will pay the corresponding Benefit shown on the Table of Events in the Group Policy Wording.

Part A - Accidental Death & Disability (lump sum)	Part B - Fractured Bones (lump sum)
up to \$500,000 (dependent on the Event)	up to \$2,000 (dependent on the Event)
Part C – Bodily Injury – Temporary Total Disablement (lump sum)	
\$150 per day, for a maximum Benefit Period of thirty (30) days and a maximum Benefit of \$4,500	

Additional Benefits

Subject to the Scope of Cover above, the following Additional Benefits are also available:

Bodily Injury – Income Supplement Benefit (lump sum)	Bodily Injury – Recovery Assessment Benefit (cost of consultation)
\$1,500 (if hospitalised)	up to \$750
Funeral Expenses (lump sum)	Spouse/Partner and Dependent Child Supplement (lump sum)
\$15,000	\$25,000 per Spouse/Partner and Dependent Child up to a maximum Benefit per Covered Person of \$75,000
Out of Pocket Expenses (reasonable related expenses)	Childcare Benefit (reasonable expenses)
up to \$5,000	up to \$5,000
Assault Benefit (lump sum)	Disappearance
\$5,000	Where after twelve (12) months of the Covered Person's disappearance, they are deemed to have died Accidentally.
Estate Emergency Cash Advance (lump sum)	Exposure
\$25,000 (which will be deducted from the lump sum benefit under Part A, Event 1 – Accidental Death).	Covered Person exposed to the elements following an Accident is covered for an Event that arises within twelve (12) months of the Accident

Uber Group Personal Accident Insurance is made available to contractors of Rasier Pacific Pty Ltd (ABN 27 622 365 833), Portier Pacific Pty Ltd (ABN 28 622 365 459) and Uber Pacific Pty Ltd (ABN 96 622 366 116) (collectively Uber) under a group policy issued to Uber by Chubb Insurance Australia Limited ABN 23 001 642 020, AFSL 239687 (Chubb). Access to the group policy is provided to Uber contractors solely by statutory operation of section 48 of the Insurance Contracts Act 1984 (Cth). Eligible Uber contractors are not a party to the group policy, do not have an agreement with Chubb and cannot vary or cancel the cover. Uber is not the insurer, does not guarantee or hold the rights under the group policy on trust for Uber contractors and does not act as Chubb's agent.

The Uber Group Personal Accident Insurance (the cover) is subject to terms, conditions, exclusions, pre-existing medical conditions and other limits. Uber contractors get access to the cover when they meet the eligibility and scope of cover requirements. It is important that Uber contractors read the cover's terms and conditions to carefully consider whether the insurance meets their needs. Chubb and Uber do not provide advice about this insurance or whether it is appropriate for Uber contractors' needs, financial situation or objectives. Uber contractors should read the Uber Group Personal Accident Insurance Policy Wording to consider whether this cover is suitable for them.

Privacy Statement

In this Statement, **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

You and **Your** refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the Privacy Act 1988 (Cth) and the Australian Privacy Principles (**APPs**), as amended or time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where we are required to by law);

- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact us, if you would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if you would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: CustomerService.AUNZ@chubb.com

Fax: + 61 2 9335 3467

Address: GPO Box 4907 Sydney NSW 2001

How to make a complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer

Chubb Insurance Australia Limited

GPO Box 4907

Sydney NSW 2001

+61 2 9335 3200

Privacy.AU@chubb.com

Contact Us

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About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au.

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