

Neuron Mobility (UK) Limited

Summary of Insurance

Period of Insurance: 16-10-2024 to 15-10-2025

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All of the Insurances mentioned within this Policy Summary are subject to specific terms, conditions and exceptions – please refer to the actual policies if full terms and conditions are required

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Introduction

This document is provided to give you a summary for quick reference only of the insurances we have arranged for you. The precise terms and conditions are contained in your policies. Summaries are designed to give you a quick and easy reference point as to the covers provided. They are not intended as a substitute for the Insurance Policy, which should be carefully read and fully understood.

Your Information Pack

This document highlights a number of aspects that require particular attention relating to your insurance covers generally.

PLEASE TAKE TIME TO READ THE NOTES IN THAT DOCUMENT CAREFULLY.

It is important that you fully appreciate their implication and should you be in doubt or need clarification of any matter relevant to these notes or to your insurance cover, please do not hesitate to contact us.

Line of Business

Insured	Neuron Mobility (United Kingdom) Limited
Period of Insurance	16 October 2024 to 15 October 2025
Policy No / Form Reference	CSDIG2400314 / CSDIG2400315
Insurer	HDI Global SE – UK Branch / Aviva Insurance Limited

This Summary has been compiled without policy documentation and as such may be changed upon receipt.

This is a summary of cover only. If anything is in conflict with the policy document then your policy will prevail.

Cover / Policy Limits

Motor Third Party

a) Liability to Others – Bodily Injury

GBP Unlimited

b) Liability to Others – Property Damage

GBP 1,200,000 – private car

GBP 1,200,000 – vehicle other than private car

c) Limit of Indemnity in Total (aggregate)

GBP Unlimited

Personal Accident Policy

Insured persons – Customers of Neuron Mobility over the age of 18 who hold a valid full or provisional UK driving license. Whilst the Insured Person is riding a Policyholder approved e-scooter and engaged in an e-scooter rental contract with the Policyholder

Death - £45,000

Permanent Total Disablement - £45,000

Loss of Sight in one or both eyes - £45,000

Loss of Hearing in one ear - £11,250

Loss of Hearing in both ears - £45,000

Loss of one or more limbs £45,000

Loss of Speech - £45,000

Repatriation Expenses – Up to £4,500

Funeral Expenses – Up to £3,000

Maximum Benefit any one Insured Person - £45,000

Maximum Accumulation Limits - £1,000,000 (any one aircraft or accident)

Principal Exclusions

Alcohol and Drugs Exclusion

This policy does not cover any claim for your death, illness, injury or disability resulting from your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction).

This Part of the policy provides details of all Exclusions.

This policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.

a) War in the Insured Person(s) Country of Residence or secondment.

b) any action taken in controlling, preventing, suppressing or in any way relating to 1a above.

The above exclusion shall be inoperative in the event of War being declared whilst the Insured Person is actually engaged on a journey abroad.

1) the Insured Person engaging in any kind of flying other than as a passenger.

2) the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.

3) the Insured Person committing or attempting to commit suicide or intentionally inflicting self injury.

4) the Insured Person(s) own criminal act.

5) the Insured Person being in a state of insanity.

6) any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the Insured Person(s) Country of Residence (if different) at the time the trip was booked was "against all travel to".

7) Accidental Bodily Injury directly or indirectly caused by the Insured Person suffering from:

a) any gradually operating cause;

b) any naturally occurring condition or degenerative process;

c) Sickness or disease (unless resulting directly from Accidental Bodily Injury).

Your insurance does not cover the following:

1 Racing, pacemaking or being in any contest or speed trial or any rigorous reliability testing on Your Vehicle.

2 Any purpose connected with the motor trade, unless this use is described in the Certificate of Motor Insurance.

3 Hiring - letting out Your Vehicle in return for a sum of money.

4 Carrying and transporting passengers or goods for a sum of money (if a mileage allowance is paid to You for official or agreed business duties in connection with Your employment or for a social service, such use will be covered).

5 Any liability, loss or damage arising while any vehicle covered by this insurance is being:

- a) used for a purpose which the vehicle is not insured for;
- b) driven by or is in the charge of anyone who is not mentioned in the Certificate of Motor Insurance as a person entitled to drive or who is excluded by an Endorsement;
- c) driven by anyone (including You) who You know is disqualified from driving, has never held a licence to drive the vehicle, or is prevented by law from having a licence (unless they do not need a licence by law);
- d) used in or on restricted areas of airports or airfields. We will not pay for any claim concerning an aircraft within the boundary of the airport or airfield.

6 Any liability, loss or damage that is also covered by any other insurance.

7 Any liability You have accepted under an agreement or contract unless You would have had that liability anyway.

8 Any result of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, or military or usurped power (except where We need to provide cover to meet the minimum insurance required by the relevant law).

9 Direct or indirect loss, damage or liability caused by, contributed to or arising from:

- a) earthquake;
- b) riot or civil commotion occurring in or outside the United Kingdom, (except where We need to provide cover to meet the minimum insurance required by the relevant law);
- c) ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
- d) the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly;
- e) carrying any dangerous substances or goods which You need a licence from the relevant authority for (except where We need to provide cover to meet the minimum insurance required by the relevant law); or
- f) pressure waves caused by aircraft and other flying objects.

10 Any proceedings brought against You, or judgment passed in any court outside the United Kingdom, unless the proceedings or judgment arises out of Your Vehicle being used in a foreign country which We have agreed to extend this insurance to cover.

11 Any liability for death, injury, illness or loss of or damage to property, arising directly or indirectly from pollution or contamination, unless it is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the Period of Insurance. We will treat all pollution or contamination arising from one incident as having happened at the time of the incident. This insurance does not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks from Your Vehicle caused by a failure to properly maintain it. This exception does not apply where We need to provide the minimum level of cover necessary by law.



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