



Group Insurance Information and Insurance Certificate for Insured Persons under Group Liability Insurance

XL Insurance Company SE, Direktion für Deutschland, Krankenhaus 1, Im Zollhafen 18, DE-50678 Cologne (**Insurer**) herewith confirms that insurance cover has been arranged with Mila Europe GmbH, c/o Mindspace, Friedrichstrasse 68, 10117 Berlin (**Policyholder**) as follows:

Insured Persons:	All Mila Friends and Mila Pros who are registered on the Platform of the Policyholder and are domiciled in UK.
Insurance Conditions:	Conditions of Group Liability Insurance Policy no. DE00033031LI between the Insurer and the Policyholder
Coverage:	According to the terms of the Insurance Conditions and within the limits of their provisions and subject to exclusions, the Insurer shall pay to the Policyholder for the benefit of the Insured Person all sums which the relevant Insured Person shall become legally obligated to pay as damages to a customer in the context of the performance of a Transaction which commences during the Cover Period, that has been arranged over the Platform of the Policyholder (an "Insured Transaction"), subject to the Limit of Liability and the Self-Insured Retention stated below, because of - death, bodily injury or other health impairments of persons (bodily injury); - destruction, damage or loss of property (property damage).
Limit of Liability:	EUR 500'000.-- per claim and Insured Transaction and per Insured Person for bodily injury and property damage combined.
Self-Insured Retention:	The limit of liability mentioned above applies in excess of an uninsured retention to be borne by the Insured Person in the amount of EUR 20'000.-- per claim and Insured Transaction.
Exclusions:	The Insurance Conditions include various exclusions from the insurance cover (see Section 3 of the Insurance Conditions). In particular, pure financial losses and claims arising from the impairment of software or data processing are not insured.
Subsidiary Cover/Other Insurance:	There is no insurance cover under the Policy if and to the extent that there is another insurance covering the same loss.
Claim:	Any claim or circumstance which may give rise to a claim for an amount that may be possibly above the specified retention of EUR 20'000 must be notified to the Policyholder without delay. This shall be done either by mail or e-mail using the following claims form http://www.mila.com/insurance/claims-form.docx that shall be sent to the following address: Mila Europe GmbH c/o Mindspace Friedrichstrasse 68 10117 Berlin Phone: : +44 (0) 20 3808 4619 (Monday-Friday, 9.00-12.00 / 13.30-17.00) E-Mail: claim@mila.com .
Knowledge and conduct	Insofar as the knowledge and conduct of the policyholder are of legal significance, under this group insurance for the benefit of Mila Friends and Mila Pros shall also be taken of the knowledge and conduct of the insured person.
Cover Period of Group Insurance:	From 01.07.2018 to 31.12.2020
Cover Conditions:	Insurance cover is granted in the course of the online registration on the Mila platform and is valid only while the Insured Person is registered on the platform and as long as the cover is not cancelled in accordance with the Insurance Conditions.
Cancellation:	The Insurer or the Policyholder may cancel the cover before the end of the Cover Period as specified in the Insurance Conditions. If applicable, the Insured Persons will be informed by the Policyholder. The Insurer may exclude an Insured Person from the Group Insurance Contract following a loss from the Insurance Cover with respect to future Transactions as specified in the Insurance Conditions.
Contact:	Any question or complaint regarding this insurance may be addressed to the Policyholder (the contact details are specified in the in Insurance Conditions).
Alternative Dispute Resolution:	XL Insurance Company SE, Direktion für Deutschland, is member of the ADR entity Versicherungsombudsmann e.V. Members are obliged to participate in ADR proceedings before that ADR entity. In case you are not satisfied with the claims handling of your insurance company, you may be eligible to refer your complaint to: Versicherungsombudsmann e.V., P.O. Box 080632, 10006 Berlin, Phone: 0800 3699000, E-Mail: beschwerde@versicherungsombudsmann.de . In case of online contracts you can also contact https://ec.europa.eu/consumers/odr/main/ You can also place a complaint at the regulatory authority. The Insurer, including its German branch, is regulated in Ireland by The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, Ireland The German branch is also subject to the legal supervision of Germany's Federal Financial Supervisory Authority. Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Str. 108, D-53117 Bonn This does not affect the option to instigate legal proceedings.

Nothing herein contained shall serve to alter, vary or waive the clauses in the Insurance Conditions.

For full details regarding coverage please refer to the Insurance Conditions.

Date: 11.11.2019 / Place: Cologne

XL Insurance Company SE, Direktion für Deutschland