

Personal Accident insurance



Insurance product information document in respect of

Personal Accident insurance risks related to driving BOLT electric scooters and bicycles in Poland

Insurer is AB Lietuvos draudimas Estonian branch (PZU)

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Policyholder is Bolt Technology OÜ and Bolt Services PL Sp. z.o.o

Insured is a physical person who rides the BOLT electric scooter or bicycle in Poland (User)

This information document provides a general overview of the insurance policy where insured risk is related to riding the BOLT electric scooter or bicycle (hereinafter BOLT bike). It does not reflect the specificities of the contract being entered into. The complete information on the insurance contract being entered into can be found in other documents, such as the proposal, policy conditions and insurance policy.

What is this type of insurance?

Accident insurance is aimed at people who are insured against expenses arising from unexpected accidents that result in loss of permanent disability or, in the worst case, death.



What is insured?

- ✓ The insurance insures the USER riding with BOLT bike and unexpected external force causes damage to the USER, which results in health damage causing permanent disability or death.
- ✓ The insurance provides following covers:
 - ✓ Indemnity for loss of capacity for work. This is a one-off indemnity paid in the event of loss of capacity for work on the basis of the severity of the loss and the agreed sum insured (EUR 50'000). The extent of the loss of capacity for work is determined one year after the insured event.
 - ✓ Indemnity for loss of life. This indemnity is paid if the insured person dies as a result of an insured event. The amount of the indemnity is EUR 50'000.
 - ✓ Deductible for each occurrence is 15%.
 - ✓ The insurance cover is valid on the assumption that the USER is entitled to drive the bike in the road traffic and on the road designated by the bikes.



What is not insured?

- ✗ Other activities that are not related to driving the BOLT bike.
- ✗ Insurance cover does not extend to the damage that was foreseeable.
- ✗ Insurance cover does not extend to the damage caused by the client's intent or gross negligence.
- ✗ Intentional acts.
- ✗ Damages caused in intoxicated condition (alcohol, drugs etc.)



Are there any restrictions on cover?

- ! The list of damage types not covered by the insurance and exclusions are given in the policy conditions. For instance, the insurance does not cover:
 - ! claims submitted due to force majeure (e.g. natural disaster);
 - ! damages where the USER violated the rules on the use of the bike;
 - ! when more people riding on the bike than intended.



Where am I covered?

- ✓ Personal Accident insurance applies in the Poland only.



What are my obligations?

- USER must comply with the Insurance Terms and Conditions.
- USER must follow the safety requirements specified in the insurance contract.
- USER must also behave reasonably during the insurance period in order to avoid insured events.
- USER must immediately notify the BOLT of an insured event and follow their instructions.



When and how do I pay?

BOLT pays the insurance premium. There is no additional charge for USER.



When does the cover start and end?

In respect of the USER the cover starts when USER starts a rental of a BOLT bike through the BOLT Application and ends with the end of such rental.



How do I cancel the contract?

USER cannot withdraw from the Insurance, it is an integral part of the BOLT rental offer.