

General Third Party Liability insurance



Insurance product information document in respect of liability 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?

This General Third Party liability insurance is non-compulsory insurance line.



What is insured?

- ✓ The insurance covers damage caused to a third party by the USER due to riding with BOLT bike. That is, if the USER is guilty of causing the damage, it will be indemnified by the insurer.
- ✓ The insurance covers the costs of legal defence and expert analysis required to dispute or manage the claim and/or the damage caused by the USER.
- ✓ An insured event is a damage caused during the insurance period, as a result of which the USER becomes obliged to indemnify the damage caused.
- ✓ The limit of indemnity in aggregate is EUR 5'000'000 and in respect of each event EUR 1'000'000.
- ✓ Deductible would not apply.
- ✓ 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.
- ✓ Only direct damage shall be indemnified.



What is not insured?

- ✗ Other activities that are not related to driving the BOLT bike.
- ✗ Insurance cover does not extend to the damage caused to the bike itself.
- ✗ 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 related to non-patrimonial damage (e.g. pain and suffering);
 - ! claims submitted due to force majeure (e.g. natural disaster);
 - ! fines, interest and other penalties imposed in addition to the damage;
 - ! 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?

- ✓ General Third Party liability insurance applies in the Poland only.



What are my obligations?

- USER must comply with the Insurance Terms and Conditions.
- In the event of an insured event, USER must inform BOLT without delay of the damage and take reasonable precautions to prevent and minimise any loss which might be caused as a result of the accident.



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.