



## Getting to know my cover

**You're covered while you are online and logged into the Deliveroo app and up to one hour after going offline for:**

- Accident: when you get hurt as a result of an accident
- Third Party Liability: when you hurt someone else or damage someone else's property in the event of an accident

ONLY WHILE  
RIDING WITH DELIVEROO



## What is covered?

### WE PAY YOU

*If you're injured*



MEDICAL  
EXPENSES



DENTAL  
EXPENSES



TEMPORARY  
INCAPACITY



PERMANENT  
INCAPACITY



DEATH

### WE PAY ON YOUR BEHALF\*

*If you injure someone or damage someone else's property*



BODILY INJURIES OR DAMAGES  
TO THEIR PROPERTY

*\* You are only covered when you are riding your bicycle or walking to collect and deliver orders.  
Motor Liability is always excluded.*

## What is not covered?



*your mobile  
phone*



*your clothes*



*your bicycle*



*when you're  
not working*

# My insurance in detail

## Capital benefits resulting from an accident in Belgium

BENEFITS	INDEMNITY AMOUNT
Accidental Death	€ 50.000
Funeral Benefit	€ 3.000
Loss of sight in one eye	€ 15.000
Loss of sight in both eyes	€ 30.000
Loss of a limb	€ 30.000
Permanent Total Incapacity	€ 50.000
Temporary Total Incapacity from an Bodily Injury due to an Accident	<p><i>Have worked for more than 60 days?</i> 75% of the insured person's average gross daily income for up to 30 days from the date of the Bodily Injury.</p> <p><i>Have worked for less than 60 days?</i> € 25 per day for up to a maximum of € 150.</p> <p><i>Substitute?</i> € 25 per day up to 6 days Waiting Period: 7 days</p>
Quadriplegia	€ 50.000
Paraplegia	€ 50.000
Loss of hearing in both ears	€ 30.000
Loss of hearing in one ear	€ 7.500
Total and permanent loss of speech	€ 30.000
Loss of use of shoulder or elbow	€ 15.000
Loss of use of hip, wrist, knee or ankle	€ 9.000
Loss of use of the whole lower jaw	€ 13.500
Loss of use of kidney	€ 7.500

BENEFITS	WE INDEMNIFY UP TO	EXCESS ( <i>what you have to pay</i> )
Liability for bodily injury and/or accidental damage	€ 5.000.000	€ 150 for material and immaterial damage No excess for bodily Injury
Liability for damage to goods	€ 5.000	10%, min € 100
Pure financial loss	€ 250.000	No Excess
Legal defence	€ 7.500	No Excess

# What if you've had an accident?

Don't worry, in the event of an accident we will be there by your side!

To report an accident and make a claim, fill in the form at this address: [deliveroo.qover.com](https://deliveroo.qover.com)

You'll need to provide some evidence to support your claim and help validate it. This ensures a smooth and stressfree experience.

- When did the accident take place?**
- Where did it happen?**
- Can you explain what happened?**  
*Describe the circumstances and the damages.*
- Who is involved?** *Collect the identity and contact of all persons involved / third parties.*
- Are there any witnesses who could testify?** *Get their identity and contact details.*
- If a motorised vehicle is involved, fill in and get a copy of the European Claim Statement.**
- Take pictures** *(scene, license plate, IDs, etc).*
- Call the police** *if you have a statement from the police please share it.*

## Who is the insurer?

**wakam**

Wakam – 120-122, rue Réaumur | TSA 60235 | 75083 Paris Cedex 02 – France.

## Contact us

**We're always here for you.**

Don't hesitate to get in touch if you have any questions!

### Qover SA

-  [contact@qover.com](mailto:contact@qover.com)
-  <http://deliveroo.qover.com>
-  +32 2 588 25 50

### By post

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