

Personal Accident Insurance

Insurance Product Information Document

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Product: Spin Personal Accident Insurance

This document provides a summary of key information about the Spin Personal Accident Insurance and doesn't take into consideration your specific demands and needs. Full terms and conditions are provided in the documents relating to the insurance contract.

What is this type of Insurance?

Spin Personal Accident Insurance Policy covers individuals (beneficiaries) who:

- Rent a Spin Unit through the Spin Application; or
- Use a Spin Unit with the explicit consent of a registered user of the Spin Application.



What is insured?

The policy provides the following personal accident covers to beneficiaries who:

- Rent a Spin Unit through the Spin Application; or
- Use a Spin Unit with the explicit consent of a registered user of the Spin Application for:
 - ✓ **Permanent disability** - Up to £22,746 (depending on the degree of the injury) for permanent disability caused by a road accident while using a Spin unit.
 - ✓ **Death** - £22,746 for death caused by a road accident while using a Spin Unit.



What is not insured?

- ✗ Any accident that does not arise from the use of a Spin Unit.
- ✗ Any accident that is not a road accident.
- ✗ Permanent disability which falls below the threshold of a 15% disability.
- ✗ The unauthorised use of a Spin Unit including improper use of a customer's log-in credentials or commercial use of the Spin Unit.
- ✗ Damages caused when riding a Spin Unit with passengers or animals.
- ✗ Claims caused as a result of the consumption of alcohol above the legal maximum limit for drivers or the use of non-prescribed medicine or drugs.
- ✗ Any road accident caused:
 - intentionally by a beneficiary; or
 - resulting from them:
 - participating in a crime;
 - committing an offense; or
 - being involved in a fight (except in cases of self-defence).
- ✗ Any claims resulting from, arising out of or relating to any pandemic outbreak including the COVID-19 virus.



Are there any restrictions on cover?

- ! The insured individual must be aged 18 years or older.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy.



Where am I covered?

- ✓ The insurance is valid only in the United Kingdom.



What are my obligations?

- You must comply with the Insurance Terms and Conditions.
- In the event of a claim, you must follow all medical advice in order to assist your recovery.



When and how do I pay?

Spin pays the insurance premium. There is no additional charge for you.



When does the cover start and end?

The cover starts when you start a rental of a Spin Unit through the Spin Application and finishes with the end of such rental.



How do I cancel the contract?

You cannot withdraw from the Personal Accident Insurance, it is an integral part of the Spin Unit rental offer