

The Uber Fats Insurance Journey

PERSONAL AUTO POLICY

PERMITTING P2P FOOD DELIVERY INTACT/UBER EATS COMMERCIAL POLICY PHASE 1 PHASE 3 PHASE 0 PHASE 2 UBER L Drop off Log into Accept request for Pick up food **Uber Eats app** food food delivery **DRIVER DELIVERING FOOD DRIVER USING VEHICLE DRIVER EN ROUTE TO THE DRIVER AVAILABLE TO DESTINATION** FOR PERSONAL USE **PICK UP LOCATION** TO ACCEPT REQUEST

PRIMARY PERSONAL AUTO POLICY PERMITTING P2P FOOD DELIVERY

- Regular personal risk
- Offline
- No delivery

INTACT/UBER EATS PHASE 1 COMMERCIAL POLICY COVERAGE

- \$1M Third-Party Liability
- Standard Accident Benefits
- \$1,000 deductible for Comprehensive & Collision*

· Picking up and delivering food Accepted request

INTACT/UBER EATS PHASE 2 & 3 COMMERCIAL POLICY COVERAGE

- \$2M Third Party Liability
- · Standard Accident Benefits
- \$1,000 deductible for Comprehensive & Collision*

^{*}Comprehensive and Collision insurance for physical damage is only available under the commercial policy to participating Uber drivers who have this coverage on their personal auto insurance policy.

