

Civil Liability and Personal accident Insurance for rental electric bike

Insurance Product Information Document

Insurance Intermediary: Datafolio is a simplified joint-stock company registered in the Lille Trade and Companies Register under number 877 629 493. Operating under the Datafolio brand, the company is governed by the French Insurance Code and is registered with the ORIAS under number 19008771. Datafolio is authorized to operate in Belgium under the Freedom of Services (FOS) regime.

Insurer: Wakam S.A. is a limited liability company registered in the Paris Register of Commerce and Societies under No 562 117 085, 120-122, rue Reaumur, 75002 Paris (France). Non-life insurance company authorised by Autorité de Contrôle Prudentiel et de Resolution (ACPR), 4 Pl. de Budapest, 75009 Paris, under number 4020259. Wakam is authorised by the National Bank of Belgium (NBB - Boulevard de Berlaimont 14, 1000 Brussels, www.nbb.be) to operate in Belgium under the freedom to provide services under number 2958.

This document contains some important facts about the policy. This is only to be considered as a summary of what the policy covers. Full information about what the policy covers can be found in the general terms and conditions for civil liability insurance for rental electric bikes (Ref. 01/05/2025 – Version 01), the special conditions and the insurance certificate.

What is the type of insurance?

This is a civil liability and personal accident insurance policy for rental electric bikes.



What is insured?

Civil Liability Insurance

The insurance covers personal injuries and damages caused by the use of a vehicle to third parties

Personal accident coverage

This insurance covers the losses related to an injury or the death of an authorized driver of the electric bike due to an accident.

Maximum amounts of compensation

- For bodily injuries and property damage to third party, the maximum amount of compensation is 1 million € per claim
- For Personal accident coverage :
 - Permanent Partial Disablement 25 000€
 - Permanent Total Disablement 25 000€
 - Death 25 000€
 - Funeral expenses 3 000€



What is not insured?

For example, the following is not covered:

- ✗ Damage to the driver's own property
- ✗ Damage to the insured rental electric bike
- ✗ Damage caused to or by transported goods
- ✗ Damage arising from speed races or skill competitions
- ✗ Damage to passengers (no passengers allowed)
- ✗ Damage arising from state of drunkenness or under the influence of other intoxicating substances
- ✗ Damage caused intentionally or recklessly by the Policyholder or the Driver



Are there any restriction on cover?

- ! Cover is available to users who meet the underwriting criteria specified in the contract.
- ! Cover is limited to the insured sums stated in the Policy Schedule.



Where does the insurance apply ?

The insurance is valid in Belgium.



What are my obligations?

- Provide correct information to the insurer, including the subject of the insurance and its use, and the owners and keepers of the vehicles.
- Pay the premium on time.
- Promptly inform the insurer of any incorrect or incomplete information relating to the insurance policy.
- In the event of a claim, report the claim and provide the insurer with the information necessary to handle the claim.



When and how should I pay?

The premium for the insurance policy is paid by the policyholder (the rental agent) as agreed in the general insurance terms and conditions and in the special conditions of the policy.



When does this insurance start and end?

The insurance starts from the date mentioned on the insurance policy and lasts for a year. The insurance is annually renewed unless terminated in accordance with the terms of your insurance contract.



How can I terminate this contract?

The contract can be terminated with a written termination notice to the insurer under the terms and conditions of the insurance for rental electric bikes.