

Datafolio

Certificate of Third-Party Liability and Driver's Accident Insurance

Rental Electric Bicycles (Biciclette Elettriche) — Italy

i LEGAL NOTICE: This document is issued for informational purposes only as proof of voluntary Third-Party Liability and Driver's Accident insurance coverage for rental electric/normal bicycles. Electric bicycles (pedelec, ≤ 250 W, max assisted speed 25 km/h) are NOT motor vehicles within the meaning of art. 97 of the Italian Highway Code and are NOT subject to compulsory RCA motor insurance. This policy is a voluntary Branch 13 — General Third-Party Liability insurance, underwritten by Wakam S.A. and distributed by Datafolio.

1. POLICY IDENTIFICATION

Certificate Number	H3QRDUPUKK
Policyholder	emTransit s.r.l.
Effective Date	01 July 2026 at 00:00 CET
Expiry Date	30 June 2027 at 23:59 CET
Governing Law	Italian law — Codice delle Assicurazioni Private (D.Lgs. 7 September 2005, no. 209) Italian Civil Code (arts. 1882 et seq.) — Italian Highway Code (D.Lgs. 285/1992, art. 50) Regulation (EU) no. 168/2013

2. INSURED VEHICLES

All rental electric/normal bicycles (biciclette elettriche / pedelec o normali) owned or operated by the Policyholder (emTransit s.r.l. and rented to the public through the Policyholder's application or authorised third-party apps, circulating within the territory of Italy.

Technical specification: two-wheeled electric bicycles equipped or not with a pedal-assist electric motor with a continuous rated output not exceeding 250 W and a maximum assisted speed of 25 km/h, compliant with art. 50 of D.Lgs. 30 April 1992, no. 285 (Italian Highway Code) and Regulation (EU) no.

168/2013. Speed pedelecs (assisted up to 45 km/h) and vehicles whose motor exceeds 250 W or which are fitted with a throttle independent of pedalling are expressly excluded from coverage and fall within the moped category (art. 97 Highway Code).

3. INSURANCE COVERAGE SUMMARY

Coverage	Limit of Indemnity	Scope
Third-Party Liability (TPL) — Bodily Injury and Property Damage (Branch 13 — General TPL, art. 2, no. 13 CAP)	€ 1,000,000 per claim € 5,000,000 aggregate / year	Per claim (all victims combined) Voluntary coverage — not legally imposed minimum
Personal Accident — Death	€ 25,000	Per person
Personal Accident — Permanent Total Disablement (IPT ≥ 100%)	€ 25,000	Per person
Personal Accident — Permanent Partial Disablement (IPP < 100%)	€ 25,000 (proportional)	Per person (ANIA medical scale)
Funeral Expenses	€ 3,000	Per person

i Voluntary insurance — Branch 13 (General Third-Party Liability): This policy provides voluntary civil liability coverage. Unlike compulsory RCA motor insurance, the coverage limits above may be contractually invoked. The €1,000,000 per-claim limit applies to all bodily injury and property damage arising from a single claim. An annual aggregate limit of €5,000,000 applies to all claims in a given policy year. Individual rights of injured third parties are governed by the applicable provisions of the Italian Civil Code.

4. PERMITTED USE

Authorised use	Private travel only — in accordance with Dott's Terms and Conditions accepted by the user at the time of rental.
Minimum rider age	18 years (contractual requirement of the Policyholder — Dott). No specific minimum age prescribed for electric bicycles under Italian law; the 18-year threshold reflects the

	Policyholder's own Terms and Conditions.
Helmet	Strongly recommended for all riders. There is no general statutory obligation to wear a helmet on electric bicycles under Italian law, except for riders under 14 years of age.
Speed limit	Maximum pedal-assisted speed: 25 km/h (vehicle design limit, compliant with art. 50 Highway Code and Regulation (EU) 168/2013). The electric motor cuts out above 25 km/h. Speed pedelecs (>25 km/h) and vehicles exceeding 250 W are expressly excluded from coverage.
Territory	Italy, San Marino City, Vatican City. Coverage also extends to the territories of other Member States of the European Union, to the extent indicated in the Special Conditions.

5. KEY EXCLUSIONS (SUMMARY — NON-EXHAUSTIVE)

The following are NOT covered (refer to the General Insurance Conditions for the full list):

- Damage to the Policyholder's own fleet vehicles
- Damage to the rider's own property
- Use for hire, reward, delivery or racing purposes (unauthorised use)
- Unauthorised use of the vehicle (use without consent of the rental agent)
- Damage caused during participation in speed races, timed skill competitions or distance events
- Use on a closed circuit or skate park
- Damage caused by speed pedelecs (>25 km/h) or vehicles exceeding 250 W motor output
- Intentional damage
- War, civil war, nuclear, asbestos risks
- Damage resulting from a defect or breakdown of the insured vehicle
- Compulsory motor insurance (RCA) — not applicable to electric bicycles

6. CLAIMS PROCEDURE

Claims notification	Accidents must be reported to Dott or the Insurer as soon as possible and in any event within 30 days of becoming aware of the event. Provide: date/time/location, description of accident, third-party details (if any), witnesses, and all relevant documents. Failure to notify within this period without legitimate reason may result in a reduction of the indemnity to the extent of the actual prejudice suffered by the insurer (art. 1915 Civil Code).
Claims handler	Multi Serass S.r.l Address : Via Sangro, 15, 20132 Milano MI, Italy Email : wakam@multiserass.com
Prescription period	2 years from the date of the accident (Art. 2952 Codice Civile).
Complaints	Level 1: Datafolio — claims@datafolio.io MSA - wakam@multiserass.com Wakam Level 2: IVASS — Via del Quirinale 21, 00187 Roma — www.ivass.it (after prior complaint to Wakam, if unsatisfied within 30 working days)

7. INSURANCE INTERMEDIARY AND INSURER

Insurance Intermediary	Datafolio — SAS, registered Lille RCS no. 877 629 493 ORIAS no. 19008771 — Operating in Italy under Freedom of Services (FOS) Email: claim@datafolio.io[To be completed]
Insurer	Wakam S.A. — SA, Paris RCS no. 562 117 085 120-122 rue Réaumur, 75002 Paris, France Authorised by ACPR (no. 4020259) — Supervised in Italy by IVASS Operating in Italy under Freedom of Services (FOS)
IVASS supervision	IVASS — Istituto per la Vigilanza sulle Assicurazioni Via del Quirinale 21, 00187 Roma www.ivass.it Tel. 06.42133.928

Place / Date:

Lille 30/06/2026

Datafolio:

Yuri Narozniak

✓ Certificata per il noleggio

This certificate must be read in conjunction with the General Insurance Conditions and the Special Conditions. In the event of any conflict, the Special Conditions and General Conditions prevail over this certificate.

For further information: General Insurance Conditions (CG_Italy_eBikes_ENG-20260622) | Insurer: Wakam S.A. | Intermediary: Datafolio | Supervisory authority: IVASS