# Datafolio

## Certificate of Motor Third-Party Liability Insurance (RCA)

*Rental Electric Scooters (Monopattini Elettrici) — Italy*

⚠ **LEGAL NOTICE:** This document is issued for informational purposes only. It is NOT the official contrassegno identificativo required under Decreto MIT 6 March 2026. The mandatory physical contrassegno is issued exclusively by the MIT platform and printed by the Istituto Poligrafico e Zecca dello Stato. This certificate may be presented by users as proof of insurance coverage.

## 1. POLICY IDENTIFICATION

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| **Certificate Number** | G88UJ8EPDC |
| **Policyholder** | Em transit srl |
| **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. 209/2005)<br>as amended by Legge 177/2024 and Decreto MIT 6 March 2026 |

## 2. INSURED VEHICLES

All rental electric scooters (monopattini elettrici a propulsione prevalentemente elettrica) owned or operated by the Policyholder ( Em transit srl and rented to the public through the Policyholder's application or authorised third-party apps, circulating within the territory of Italy.

**Technical definition (Art. 1 Legge 177/2024):** Two-wheeled vehicle · electric motor · max. continuous power ≤ 0.50 kW · max. design speed ≤ 25 km/h · no seat · rider standing.

## 3. INSURANCE COVERAGE SUMMARY

| Coverage | Limit of Indemnity | Scope |
|---|---|---|
| Motor Third-Party Liability (RCA)<br>— Bodily Injury (Art. 128 CAP) | € 6,450,000 | Per claim<br>(all victims combined) |
| Motor Third-Party Liability (RCA)<br>— Property Damage (Art. 128 CAP) | € 1,300,000 | Per claim |
| Personal Accident — Death | € 25,000 | Per person |

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| 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 Art. 144 CAP — Unconditional protection of third-party victims:** No contractual limit, exclusion or defence may be invoked against an injured third party. The limits of indemnity above represent the maximum aggregate payable to all victims of a single claim. Individual victim rights under Italian law are fully preserved.
**i Helmet (Legge 177/2024):** Helmet use is mandatory for ALL riders

## 4. PERMITTED USE

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| **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).<br>Legal minimum under Italian law (Legge 177/2024): 14 years. |
| **Helmet** | Mandatory for ALL riders under Italian law (Legge 177/2024). Strongly recommended even where not legally required. |
| **Maximum speed** | 25 km/h (vehicle design speed) — 20 km/h on Italian public roads (Codice della Strada). |
| **Territory** | Italy. Coverage extends to other EU Member States and Green Card countries for RCA only, subject to the minimum limits of the country of circulation. |

## 5. KEY EXCLUSIONS (SUMMARY — NON-EXHAUSTIVE)

**The following are NOT covered (to the extent permitted by mandatory Italian law):**

- 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 of the vehicle (subject to third-party rights under Art. 144 CAP)
- Damage not arising from a road traffic accident
- Fines, penalties and criminal sanctions

*For the full list of exclusions, please refer to the General Terms and Conditions (CG_Wakam_Datafolio_eKickscooters_IT_ENG) and the Special Conditions.*

## 6. CONTRASSEGNO AND CLAIMS PROCEDURE

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| **Contrassegno (Decreto MIT 6 March 2026)** | Each insured Electric Scooter must display the mandatory MIT contrassegno identificativo (physical sticker, 50 mm × 60 mm, issued by the MIT platform). The contrassegno code links the vehicle to this insurance policy in the MIT database. Obligation effective from 16 May 2026. |
| **RCA obligation** | Mandatory Motor Third-Party Liability (RCA) cover effective from 16 July 2026 (Legge 177/2024 — Art. 122 et seq. CAP). |
| **Claims notification** | Accidents must be reported to the Dott / Insurer within 3 calendar days (Art. 1913 Codice Civile) from when the customer has been aware. Provide: date/time/location, contrassegno code, description of accident, third-party details (if any). |
| **Claims handler** | Multi Serass S.r.l<br>Address : Via Sangro, 15, 20132 Milano MI, Italy<br>Email : wakam@multiserass.com |
| **Prescription period** | 2 years from the date of the accident (Art. 2952 Codice Civile). |
| **Complaints** | Level 1: Datafolio — helpme@datafolio.io<br>MSA ______________________<br>Level 2: IVASS — Via del Quirinale 21, 00187 Roma — www.ivass.it<br>(after prior complaint to Wakam, if unsatisfied within 30 working days) |

⚠ **PROHIBITION OF TACIT RENEWAL (Art. 170-bis CAP):** This contract DOES NOT RENEW TACITLY. It terminates automatically on the Expiry Date. The Insurer will notify the Policyholder at least 30 days before expiry. RCA cover is maintained until the 15th day following expiry, pending a new contract.

## 7. INSURANCE INTERMEDIARY AND INSURER

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

| **Place / Date:** | **Datafolio:** |
|---|---|
| ____________________<br>Lille 30/06/2026 | ____________________<br>Yuri Narozniak |

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

Conditions and GTC prevail over this certificate.

For further information: General Terms and Conditions (CG_Wakam_Datafolio_eKickscooters_IT_ENG) | Special Conditions (SC_Wakam_Datafolio_eKickscooters_IT_ENG_v1) | Ref. IPID available on request.