

GNP Personal Accident Insurance

Policy TBD

When using a Lime electric bicycle or scooter you have GNP Insurance,
with which you are backed by one of the most solid companies in the Mexican insurance sector for its extensive experience protecting the life, health and assets of millions of our clients.

What is it?

The Policy is Personal Accident Insurance for individuals who:

- **Rent a Lime Unit** through the Lime app or
- **Use a Lime Unit with the explicit consent of a user registered in the Lime App** (both referred to as Beneficiaries or Beneficiaries).

What coverage do you have?

Accidental death

If during the term of the policy and as a direct consequence of a covered accident suffered by the Insured and within **90 calendar days** following the date of the accident his death occurs, **GNP will pay to the designated beneficiaries,** or in their absence to the legal succession of the Insured, the amount of the sum insured established on the cover of the policy for this coverage.

Organic losses

If, during the term of the policy, as a direct consequence of a covered accident and within **90 days** of the occurrence of the accident, the injury results in any of the losses listed below, **GNP will pay the following percentages of the Sum Insured set forth below.**

For the loss of:	Indemnity
Both hands	100%
Both feet	100%
The sight of both eyes	100%
One hand and one foot	100%
A hand and the sight of an eye	100%
One foot and the sight of one eye	100%
One hand	50%
One foot	50%
The sight of one eye	30%
A thumb of either hand	15%
The index of any hand	10%
Partial amputation of a foot, including the thumb or index finger	30%
Total and irreversible hearing in both ears	25%
The index finger and another finger of a hand other than the thumb	20%
Shortening of at least 5 cm of a lower limb	15%
The middle finger, ring finger, or pinky finger	5%

Medical Reimbursement

If during the term of this policy, as a direct consequence of a covered accident and within **10 days** of the date of the same, the Insured is required to undergo medical treatment, surgery, hospitalization, or make use of an ambulance, nursing services, medicines or laboratory and cabinet studies, **GNP will reimburse, in addition to the other indemnities to which it is entitled, the amount of the aforementioned assistance after verification, in accordance with the contracted deductible.**

Funeral Expense Reimbursement

If during the term of the policy, as a direct consequence of a covered accident and within **90 days** of the date of the accident, death occurs, **GNP will reimburse the designated beneficiaries** or their absence to the Insured's estate, or in the case of children under 12 years of age to the parent or guardian, after verification, the expenses incurred for the burial or cremation, for transporting the body or ashes to the place designated by the beneficiary, in addition to the other compensation to which the Insured was entitled, up to the insured sum stipulated on the cover of the policy for this coverage.

Insured Amount

	Sum Insured	Deductible
Accidental Death (MA)	$450,000.00	
Organic Losses (OP)	$150,000.00	
Reimbursement of Medical Expenses per accident (RGM)	$100,000.00	$0.00
Reimbursement of Funeral Expenses by Accident (RGF)	$150,000.00	
School Membership	DOES NOT APPLY	
Travel Assistance	DOES NOT APPLY	
Medical Guidance Telephone and Video Consultations	INCLUDED	

Coverage period. Vigency: November 6, 2026 to November 6, 2027

How does the insurance apply?

- The insurance will only apply **if you are correctly registered in the application and the trip is registered**.
- Coverage begins **once a Lime unit is rented** through the Lime app and ends **when the tour ends**.
- Users **under the age of 18 are not covered.**

What does insurance not cover?

This policy **DOES NOT COVER** expenses for the following concepts, as well as their consequences, complications and or death:

- Injuries as a result of any bodily or mental illness.
- Infections other than those that occur as a result of accidental injury.
- Medical or surgical treatment when this is not necessary as a result of an accident.
- Dental, alveolar or gingival treatments of any nature or origin, except that are as a result of an accident other than the cases set out in section IV Exclusions within the General Conditions.
- Medical fees when the doctor is the Insured or the Insured's immediate family member (parents, children, spouse or siblings).

- Accidents resulting from quarrels and criminal acts in which the Insured or his beneficiaries participate directly and the latter is an active subject.
- Accidents arising from the direct participation of the insured as an active subject in criminal acts intentional, suicide or any attempt thereof or voluntary mutilation even when committed in a state of mental insanity.
- Injuries from infection, poisoning, or inhalation of fumes or gases of any source, or nature, except when it is proven that it was the result of an accident other than the cases set out in section IV Exclusions for all the coverages of this policy within the General Conditions.
- Injuries caused by the insured's gross negligence when under the influence of alcohol, drugs, enervants or hallucinogens, as well as drugs not prescribed by a doctor, or ingesting sleeping pills, barbiturates, narcotics or substances with similar effects.
- Accidents that occurred outside the validity of the policy.
- Illnesses or illnesses that are not directly caused by injuries caused by an accident covered by this policy.
- Abortions whatever their cause except as a result of an accident.
- Mental illnesses or deficiencies, psychotic or psychoneurotic reactions, even those resulting from the injuries covered.
- Injuries or accidents that occur as a direct result of pre-existing conditions, as indicated in the Definitions section, as well as their consequences and complications within General Conditions.
- Any accident whose start has occurred in any overdraft period, as well as any expense that has been incurred in that period.
- Expenses of companions during the Insured's stay as a patient in hospitals, or those that do not are part of the transfer unit (including the treating doctor), as well as the expenses arising from administrative procedures for these causes.

What assistance do you have?



Medical guidance via phone and video call unlimited 24 hours a day, free of charge! through

Médica Móvil

If you require the service, please contact our single customer service line

LíneaGNP 55·5227·9000
Option 2-1

What to do in case of an accident?

Gather the following documentation according to the coverage you will make valid and send it to **accident@li.me** or via the Lime app.

Document	Reimbursement for Medical Expenses / Organic Losses	Accidental Death / Funeral Medical Reimbursement
Policy.	●	●
Official identification . oter ID, passport or military card.	●	● Beneficiaries

Document	Reimbursement for Medical Expenses / Organic Losses	Accidental Death / Funeral Medical Reimbursement
Original birth certificate and copy of the insured and their beneficiaries.		●
Letter of complaint to the company. Addressed to GNP Seguros, indicating the date, full name of the insured, policy or reference, reason for the claim and signature.		
Letter of claim from third parties.		
Record of all trips.		●
Medical Report Format.	●	●
Accident or illness notice format.	●	●
Accident and/or illness reimbursement form.	●	
Format Unique format of banking information.	●	
Account statement not older than 3 months .	●	
Receipts of expenses in the name of the insured person who is the owner or affected party. Original proof of payments, invoices, receipts for medical fees, prescriptions, laboratory studies, expenses incurred outside the hospital, ambulances,	●	●
Results of clinical laboratory tests, studies and other information that have served to reach the diagnosis or follow-up for the evolution of the condition.	●	
Interpretation of studies that corroborate the diagnosis.	●	
Log of care in case of nursing and physical rehabilitation service.	●	
If legal authorities intervened in your case, include copies of the minutes of the Public Prosecutor's Office.	●	
Medical history.	●	
Declaration of death.		●
Death certificate or copy certified by the civil registry.		●

For more information, see our General Terms and Conditions: General Terms and Conditions Collective Indemnity Insurance Guaranteed for Collective Accidents (SIGA Colectivo)

This material is for informational purposes only, the insurance is governed by the General Conditions.
GNP reserves the right to request additional documentation for cases where greater clarity is needed for the opinion.