

# **Liberty Mutual: Rider Liability Product Summary**

Liberty Mutual Mobility Solutions



# General Information

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# Rider Third Party Liability Policies

## Policy TZE-661-067212-055

<i><b>Policy Number</b></i>	TZE-661-067212-055
<i><b>The Insured</b></i>	The Subscriber and Guest Rider
<i><b>Policyholder</b></i>	Neutron Holding Inc. DBA Lime
<i><b>Insurer</b></i>	Liberty Surplus Insurance Corporation
<i><b>Bodily Injury</b></i>	\$10,000
<i><b>Physical Damage to Assistive Technology Device Limit</b></i>	\$1,000
<i><b>Policy Period</b></i>	From 07/1/2025 to 7/01/2026
<i><b>Coverage Territory</b></i>	California



# Terms & Conditions

## Definitions

Term	Definition
<b>“Unit”</b>	"Unit" means an "electric scooter" or "electrically motorized board" that is owned or maintained by the "policyholder".
<b>“Subscriber”</b>	"Subscriber" means the person or individual who rents a "unit" for personal transportation purposes in the "coverage territory" pursuant to the "user agreement" by way of the "digital network application" and is of the minimum age required by local laws or regulations to ride the "unit" in the "coverage territory".
<b>“Guest Rider”</b>	"Guest rider" means any individual: a. That uses a "unit" with the explicit consent of a "subscriber" who has rented such "unit" under a "user agreement" by way of the "digital network application"; and b. Who is of the minimum age required by local laws or regulations to ride the "unit" in the "coverage territory"

## Who is an Insured

### The following are insureds:

1. A "subscriber" while using a "unit".
2. A "subscriber" while allowing a "guest rider" to use a "unit".
3. A "guest rider" while using a "unit"



# Terms & Conditions (Continued)

## **Duties in the Event of Accident, Claim, Suit or Loss – Insured**

We have no duty to provide coverage under this Policy unless there has been full compliance with the following duties:

- (1) In the event of "accident", claim, "suit" or loss, the "subscriber" or "guest rider" must give Lime prompt notice of the "accident" or loss. To the extent possible, notice should include:
  - (a) How, when and where the "accident" or loss occurred;
  - (b) The "subscriber" or "guest rider's" name and address; and
  - (c) To the extent possible, the names and addresses of any injured persons and witnesses.
- (2) Additionally, the "subscriber" or "guest rider" must:
  - (a) Assume no obligation, make no payment or incur no expense without our consent, except at the "subscriber" or "guest rider's" own cost;
  - (b) Immediately send Lime, copies of any requests, demands, orders, notices, summonses or legal papers received concerning the claim or "suit";
  - (c) Cooperate with Liberty Surplus Insurance in the investigation or settlement of the claim or defense against the "suit";
  - (d) Authorize Liberty Surplus Insurance to obtain records or other information; and
  - (e) Provide Liberty Surplus Insurance particulars of any other insurance available to the "subscriber" or "guest rider" that may apply.

**Compliance with the duties herein is a condition precedent to coverage under this Policy. In the event of breach of these duties by the "subscriber" or "guest rider", the insurance provided by this Policy for the "accident", claim, "suit" or loss shall be void, unless the breach is waived in writing by us.**

## **How to make a Claim**

Any claims arising or general claims enquiries for this Policy, please contact Lime via: [claims@li.me](mailto:claims@li.me) or through the Lime application.

Once you have contacted Lime, you will be provided with further detail and supplied with any necessary claim form and/ or any information required

