Third Party Liability Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website –

Product: Lime Third Party Liability Insurance

Policy Period (01 March 2024 – 28 February 2025)

This document provides a summary of key information about the Lime Third Party Liability Insurance and doesn't take into consideration your specific demands and needs. Full terms and conditions are provided in the documents relating to the insurance contract.

What is this type of Insurance?

Lime Third Party Liability Insurance Policy covers individuals (beneficiaries) who:
• Rent a Lime Unit through the Lime Application; or
• Use a Lime Unit with the explicit consent of a registered user of the Lime Application. The Policy also provides cover for Lime Technology Limited as the policyholder.

Insurance cover under this policy is only provided if no statutory motor third party liability insurance for the respective Lime Unit exists in the United Kingdom.

What is insured?

The Policy provides indemnity of up to £1,709,400 per Accident and a maximum amount of £11,965,800 for any one Insurance Period for sums a Beneficiary may become legally liable to pay for in relation to

✓ **Damages** - Damages arising directly from an Accident caused by the Beneficiary.

✓ **Legal costs** - Legal costs arising directly from an Accident (our prior written consent is required).

What is not insured?

✗ Incidents arising from the unauthorised use of a Lime Unit incl. improper use of a customer's log-in credentials or commercial use of the Lime Unit.
✗ Damage to property (including vehicles):
  • owned or rented by a Beneficiary;
  • loaned or rented to a Beneficiary; and/or
  • in the care, custody or control of a Beneficiary.
✗ Damage to property of, or bodily injury to, Passengers carried by you on the Lime Unit.
✗ Damages caused when riding a Lime Unit with passengers or animals.
✗ Claims caused under the influence of alcohol/ medicine/drugs above the locally allowed limit or, in the case of medicine, above the prescribed dosage.
✗ Claims caused by wilful or malicious acts.
✗ Any liability in connection with data and cyber claims.
✗ Any liability in connection with Terrorism.
✗ Any contractual liability unless you would have had the same liability had you not entered into the contract or agreement.

Are there any restrictions on cover?

! The insured individual must be aged 18 years or older.
! Any breaches in local traffic law or regulations caused by the beneficiary while using a Lime unit will seek re-imbursement
! If you do not tell us about any other insurance that wholly or in part covering the risk when notifying us of a claim then it will release us of our obligations under this policy.
! There are General conditions that you have to meet for cover to apply.
  General exclusions apply to the whole Policy.

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Where am I covered?

✓ The insurance is valid only in the United Kingdom.

What are my obligations?

- You must comply with the Insurance Terms and Conditions.

- In the event of a claim, you must:
  - inform us without delay of the damage;
  - take reasonable precautions to prevent and minimise any financial loss which might be caused as a result of the Accident.

When and how do I pay?

Lime pays the insurance premium. There is no additional charge for you.

When does the cover start and end?

The cover starts when you start a rental of a Lime Unit through the Lime Application and finishes with the end of such rental.

How do I cancel the contract?

You cannot withdraw from the Insurance, it is an integral part of the Lime Unit rental offer