

SPIN PERSONAL ACCIDENT TERMS AND CONDITIONS

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GROUP INSURANCE

Spin Personal Accident Insurance is a Group Insurance Policy held by Spin (Skinny Labs Inc. dba Spain) for the benefit of Spin customers (to protect the rider while using Spin Units).

Spin (Skinny Labs Inc. dba Spain) is the Policyholder.

ABOUT US AND OUR INSURANCE SERVICES

Allianz Assistance
102 George Street
Croydon, CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We, Allianz Assistance, are an insurance intermediary that offers products from the insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for Personal Accident insurance. Spin (Skinny Labs Inc. dba Spain) has purchased insurance cover to protect the rider while using Spin Units.

4. What will you have to pay us for this service?

You will not pay us anything for this service as Spin (Skinny Labs Inc. dba Spain) has purchased insurance cover to protect the rider while using Spin Units. Spin (Skinny Labs Inc. dba Spain) is the Policyholder and pays the premium to the Insurer.

5. Who regulates us?

Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD. We are authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 311909. Our regulated business includes arranging insurance..

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on **0800 111 6768**.

6. What to do if you have a complaint

If you wish to register a complaint, please contact Allianz Assistance:

- By writing: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD
- By phone: **020 8603 9853**.
- By email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call **0800 023 4567** or **0300 123 9 123** email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk.

IMPORTANT INFORMATION

Insurer

Spin Personal Accident Insurance Policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance, which is a trading name of AWP Assistance UK Ltd. We agree to cover You according to the Policy Terms and Conditions.

You should carefully read and retain this document, as it provides a guide to the benefits You have under the cover.

How your policy works

Spin (Skinny Labs Inc. dba Spain) has purchased insurance cover to protect the rider while using Spin Units. Spin (Skinny Labs Inc. dba Spain) is the Policyholder and pays the premium to the Insurer

You are insured for Permanent Disability and death resulting from the use of a Spin Unit. The indemnity is limited to £22,746 per claim. Permanent Disability will be assessed according to the severity of the Disability. The indemnity in case of death is limited to £22,746 per claim.

Financial Services Compensation Scheme (FSCS)

For Your added protection, the Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, the law of England and Wales will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this Policy, the courts of England and Wales shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the Insurer and You do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

1. DEFINITIONS

Some of the words and phrases in these Policy Terms and Conditions have specific meanings. These are explained below and have the same meaning wherever they appear beginning with a capital letter.

Beneficiary / Beneficiaries / You / Your

- An individual Customer, who:
 - rents a Spin Unit for personal transport purposes in the UK according to the Rental Agreement; and
 - is aged 18 years or over; and.
- Any other Permitted user.

Commercial Use

The use of a Spin Unit for purposes relating to a Your trade, business, craft or profession. For the avoidance of doubt, this shall not include commuting between a Beneficiary's residence and place of work.

Consolidation

A statement made by an authorised Physician determining the date from which the Beneficiary's condition, when injured, is considered permanent and presumed definitive because no treatment is likely to bring about a significant change in the Beneficiary's condition

Covered Period

The period of time from when a Beneficiary unlocks a Spin Unit until the Beneficiary locks the Spin Unit in accordance with the instructions in the Spin Application, or otherwise completes the use of the Spin Unit, whichever is the earliest.

Customer

Any person who is registered to use the Spin Application.

Entitled Person

The named executor of Your estate or other personal representative who is legally entitled to make a claim in Your name.

Insurer

AWP P&C SA.

1. DEFINITIONS (CONTINUED)

Limit of Indemnity

The maximum liability of the Insurer in respect of any Road Accident is £22,746. The compensation amount may be a percentage of this amount, depending on the type of injury sustained or an accumulation percentage if multiple injuries are involved. Refer to Section 2 - Permanent Disability Table for further details.

Pandemic

An epidemic disease that is recognised as being a Pandemic by the World Health Organization (WHO) due to the severity and spread of the contagious epidemic disease.

Permanent Disability

The permanent partial or total loss of a person's functional capacity as outlined in the Permanent Disability Table and as established by a Physician when the Consolidation has been determined

Permanent Disability Degree

The degree of Permanent Disability which is determined by a Physician using the Permanent Disability Table.

Permanent Disability Table

The table of injuries from which the Permanent Disability Degree is determined (see Section 2).

Permitted User

Any individual person that:

- Uses a Spin Unit with the explicit consent of a Beneficiary that has rented such Spin Unit under a Rental Agreement; and
- Is aged 18 years or over.

Physician

A person who is legally qualified to practise medicine; doctor of medicine.

Policy

The terms and conditions setting out the rights and obligations of the Beneficiary.

Policyholder

Spin (Skinny Labs Inc. dba Spain) and the local entity Spin Mobility Limited, New Penderel House, 4th Floor, 283-288 High Holborn, London WC1V 7HP.

Rental Agreement

The contract for hire of a Spin Unit entered into by a Customer and the Policyholder.

Residence

Your place where You usually live in the United Kingdom.

Road Accident

A sudden event neither expected nor intended by the Beneficiary and which first occurred or commenced at an identifiable specific time during a Covered Period which results in Your Permanent Disability or Death.

Spin Application

The application used by a Customer in order to use the Spin Unit.

Spin Electric Bicycle

An electric pedal cycle, which has pedal assistance powered by an electric motor with maximum continuous rated power according to local laws and regulations, which assists the human propulsion of the pedal cycle and that ceases to provide assistance when the pedal cycle reaches a maximum speed, according to local laws and regulations.

Spin Electric Scooter

An electric two wheeled kick scooter propelled by a combination of human power and an electric motor with handlebars, brake(s) and a deck that allows a person to stand while operating the scooter, which is powered by an electric motor with maximum continuous rated power capable of propelling the scooter with or without human propulsion and that ceases to provide assistance when the scooter reaches a maximum speed according to local laws and regulation.

Spin Unit(s)

Only the Spin Electric Bicycles and the Spin Electric Scooters, which are owned by the Policyholder.

Unauthorised Use

- the use of the Spin Unit by anyone other than a Beneficiary. For example, use following theft of the Spin Unit or through the improper use of a Customer's log-in credentials for the Spin Application; or
- Commercial Use of the Spin Unit.

We, Our, Us

Allianz Assistance who administer the Policy on behalf of the Insurer.

2. PERMANENT DISABILITY TABLE

The table below features all the injuries considered under the Permanent Disability Degree rating. A Physician will fully assess the Beneficiaries injuries and make a Consolidation of the Permanent Disability Degree. This will then be used to determine the amount of compensation payable - see 1b) under Section 3 The cover for calculation of the compensation amount.

Type and severity of injury	Permanent Disability Degree of injury
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BURNS (Second and third degree)

Burns involving 16 – 30% of body surface	25%
Burns involving involving more than 30% of body surface	45%

COMPLETE LOSS OF THE SENSES

One eyeball or sight in one eye	30%
Both eyeballs or sight in both eyes	100%
Hearing in one ear	30%
Hearing in both ears	60%
Tongue and sense of taste together	50%

COMPLETE LOSS OF THE ORGANS

Loss of a pulmonary lobe	50%
Loss of the spleen	15%
Loss of one kidney	20%
Loss of both kidneys	50%
Loss of the stomach	20%
Loss of the small or large intestine (over 50% of the organs' length)	20%
Loss of the liver (over 50% of the parenchyma)	20%

LOSS OF EXTREMITY OR CONTROL OF INDIVIDUAL EXTREMITIES

Upper extremity at the shoulder joint	70%
Upper extremity above the elbow joint and below the shoulder joint	65%
Upper extremity below the elbow joint and above the wrist	60%
Upper extremity below or at the level of the wrist	55%
Lower extremity above the mid-thigh	70%
Lower extremity below the mid-thigh and above the knee joint	60%
Lower extremity below the knee joint and above the mid part	50%
Lower extremity below the mid-calf and above the foot	45%
Lower extremity — the foot at the ankle joint	40%
Lower extremity — the foot excluding the heel	30%

2. PERMANENT DISABILITY TABLE (CONTINUED)

Cover is only for a Permanent Disability arising due to one of the mentioned injuries. The percentage payable is detailed on page 7 under 'Limits of Indemnity'.

Type and severity of injury	Permanent Disability Degree of injury
LOSS OF FINGERS/TOES (partial loss means the loss of a fragment of bone)	
Complete loss of the thumb	20%
FRACTURES (comminuted open fractures only, of the following bones)	
<ul style="list-style-type: none"> Bones forming the pelvis Bones of the hip (except for isolated fractures of the pubic bone or the ischium, or the coccyx) Bones, within the hip (acetabulum, proximal epiphysis of the femur, trochanters, sub- and trans-trochanteric fractures) 	25%
<ul style="list-style-type: none"> The humerus bone The femur bone 	15%
<ul style="list-style-type: none"> The skull base and vault The scapular bone 	15%
DISLOCATIONS AND SPRAINS	
Dislocations of the thoracic spine	20%
Dislocations of the lumbar spine	15%
OTHER INJURIES	
Loss of skull's bone tissue throughout its thickness:	
<ul style="list-style-type: none"> On the surface of at least 6 square centimetres On the surface from 3 to 6 square centimetres 	30% 20%
Loss of teeth (at least half of the crown)	1%
Loss of the ear	
<ul style="list-style-type: none"> Loss of one auricle Loss of two auricles 	15% 25%
Damage to the larynx resulting in the need to permanently use a tracheal tube and:	
<ul style="list-style-type: none"> Voice disorders Complete aphonia 	30% 60%
Loss of the whole nose	30%
Loss of a mandible	50%
Damage to the lungs and pleura:	
<ul style="list-style-type: none"> With permanent respiratory disorder confirmed with spirometry and gas monitoring examination 	25%
Damage to the heart:	
<ul style="list-style-type: none"> With efficient cardiovascular system Leading to circulatory insufficiency 	15% 40%
Damage to the sphincter resulting in permanent faecal incontinence	30%
Damage to the bladder or urinary tract resulting in urinary incontinence	20%
Loss of the penis	40%
Loss of one testicle or ovary	20%
Loss of the uterus	40%

3. THE COVER

Benefits

The Insurer reserves the right to check the validity of the cover, the eligibility of the Beneficiary and the proof of the occurrence of a covered event.

Our benefits are provided when:

- You have been injured following a Road Accident which results in Permanent Disability
- You die following a Road Accident.

In any case You should, prior to contacting Us, take all the necessary medical steps to ensure that Your condition is stable. When You submit a claim to Us, we will ask for supporting documentation to prove the validity of Your claim. In accordance with applicable privacy laws, our medical doctors can ask for Your medical file and any supporting documentation required to accurately assess Your claim.

Limits of Indemnity

The Limit of Indemnity payable by the Insurer is as follows:

1. Permanent Disability

£22,746 (or the appropriate percentage of this amount) determined by the Permanent Disability Degree if You are left with a Permanent Disability as a result of a Road Accident while using a Spin Unit.

a) Determining the Permanent Disability Degree

A Physician determines, after Consolidation of the Beneficiary's injuries, their Permanent Disability Degree, with reference to the Permanent Disability Table.

The Beneficiary may be assisted, at their own expense, by a Physician of his choice.

The Beneficiary undertakes to communicate to Us all information that we may reasonably request in order to determine their Permanent Disability Degree.

In the event of disagreement on the conclusions of the expertise, the following provisions shall apply:

- The causes and consequences of the claim shall be estimated by mutual agreement. Failing this, the claim shall be estimated by an amicable third party expert appraisal. The liability for the fees for this appraisal shall be shared equally between the Insurer and the Beneficiary.

- If the parties fail to agree on the choice of the third party expert, the appointment shall be made by the appropriate local court to the Beneficiary's place of Residence.

This appointment shall be made on a simple request signed by the Insurer or by one of the parties only, the other having been summoned by registered letter.

b) Calculation of compensation amount

The indemnity which is paid to the Beneficiary corresponds to the payment of a capital sum proportional to the Beneficiary's Permanent Disability Degree. It is calculated by multiplying the maximum limit of cover shown in the Table of Limits and Conditions by the Beneficiary's Permanent Disability Degree, provided that :

- the Permanent Disability Degree is strictly greater than 15% (no indemnity shall be paid if the Permanent Disability Degree is less than or equal to 15%),
- in any event, the Degree of Permanent Disability may not exceed 100%.

2. Death

£22,746 payable to the Entitled Person if You die as a result of a Road Accident while using a Spin Unit.

Death must occur within one year following the Road Accident and be as the direct consequence of the Road Accident. It is the responsibility of the Beneficiary or the Entitled Person to provide all evidence required of the Road Accident and subsequent death.

Any indemnities that may have been paid before the death, under 1. Permanent Disability (above), resulting from the same Road Accident, will be deducted from the death benefit.

4. GENERAL EXCLUSIONS

The indemnity in this Policy (including under any extension) will not apply to legal liability or pay any amounts arising from:

1. Any Unauthorised Use of a Spin Unit.
2. Any accident that is not a Road Accident.
3. Any use of a Spin Unit if You are aged 17 years or under.
4. Any use of a Spin Unit where the speed of the Spin Unit at the time of the Road Accident is higher than the locally regulated maximum speed
5. Any use of a Spin Unit where passengers or animals are being carried
6. Any use of a Spin Unit whilst under the influence of alcohol (above the locally allowed limit for drivers) or whilst under the influence of illegal or non-prescribed medication or drugs.
7. Suicide and attempted suicide or the consequences of attempted suicide of You or any other Beneficiary
8. Any Road Accident caused:
 - intentionally by a Beneficiary; or
 - resulting from them:
 - participating in a crime;
 - committing an offense; or
 - being involved in a fight (except in cases of self-defence).
9. Notwithstanding anything to the contrary in this Policy, the Insurer shall not provide cover and shall not be liable to pay any claim or provide any benefit under this Policy for anything
 - a) resulting from;
 - b) arising out of; or
 - c) relating to any Pandemic outbreak (including the COVID-19 virus)
10. Any claim where the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, the European Union or the United States of America.

5. GENERAL CONDITIONS

1 Role of the Policyholder

- a) The Insurance Premium is paid by the Policyholder.
- b) The Policyholder must inform the Beneficiaries of any material change in the Policy, including any amendment, restriction or cancellation thereof, as soon as possible.

2 Geographical scope of cover

This policy is only valid in the United Kingdom

3 Fraudulent Claims

In the event that a fraudulent claim is made under this Policy by or on behalf of a Beneficiary:

- a) the Insurer may recover from the Beneficiary any sums paid by the Insurer in respect of the claim; and
- b) in addition, the Insurer may by notice to the Beneficiary treat the Policy as having been terminated with effect from the time of the fraudulent act solely in relation to that Beneficiary.

6. HOW TO MAKE A CLAIM

You must take reasonable precautions to prevent any claim. The Beneficiary or the Entitled Person must also provide proof in support of a claim.

Please provide notification of any claim to the Policyholder quickly through the Spin Application or visiting the website: claims@spin.pm.

The Policyholder will forward the claim to Us, including relevant rental data. Alternatively contact Allianz Customer Care by emailing: Spin.claim@allianz.com

We will provide the Beneficiary or Entitled Person with further instructions.

7. MAKING A COMPLAINT

If You want to make a complaint, please contact Us in one of the following ways.

- Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD
- Call: 020 8603 9853
- Email: customersupport@allianz-assistance.co.uk.

If We cannot settle Your complaint, You can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

- Visit: www.financial-ombudsman.org.uk
- Write: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Call: 0800 023 4567 or 0300 123 9 123 or
- Email: complaint.info@financial-ombudsman.org.uk

8. DATA PROTECTION NOTICE

We care about Your personal data.

This summary and Our full privacy notice explain how Allianz Assistance protects Your privacy and uses Your personal data.

Our full privacy notice is here:

www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to: Customer Support (Data Protection), Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

How will We obtain and use Your personal data?

We will collect Your personal data from a variety of sources including:

- Data that You provide to Us;
- Data that has been provided to Us by Spin when You submit a claim. To view Spin's privacy notice please visit: <https://www.spin.app/privacy>; and
- Data that may be provided about You from certain third parties such as another insurer or the police.

We will collect and process Your personal data in order to comply with Our contractual obligations and/or for the purposes of Our legitimate interests including:

- Entering into or administering contracts with You;
- Informing You of products and services which may be of interest to You.

Who will have access to Your personal data?

We may share Your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on Our behalf;
- Organisations who We deal with which provide part of the service to You such as the Policyholder, another insurer or the police;
- To meet Our legal obligations including providing information to the relevant ombudsman if You make a complaint about the product or service that We have provided to You.

We will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

How long do we keep Your personal data?

We will retain Your personal data for a maximum of seven years from the date the insurance relationship between Us ends. If We are able to do so We will delete or anonymise certain areas of Your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will Your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever We transfer Your personal data outside the UK and the EEA to other Allianz Group companies, We will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, We take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

What are Your rights in respect of your personal data?

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that We restrict any processing concerning You, or withdraw Your consent where You previously provided this;
- Request that We stop processing it, including for direct marketing purposes;
- Request that We update it or delete it from Our records;
- Request that We provide it to You or a new insurer; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can You contact Us?

If You would like a copy of the information that We hold about You or if You have any queries about how We use Your personal data, You can contact Us as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 020 8603 9853

By email: AzPUKDP@allianz.com

This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance.
AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by
the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Assistance is the trading name of AWP Assistance UK Ltd Registered in England. Registration No. 1710361.
AWP Assistance UK Ltd, PO Box 74005, 60 Gracechurch Street. London, EC3P 3DS. AWP Assistance UK Ltd
(FCA Firm reference number: 311909) is authorised and regulated by the Financial Conduct Authority.
AWP Assistance UK Ltd act as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.