

1. What is the sharing economy?

The sharing economy is a new, rapidly growing market in which people offer to rent their assets – such as their car or home, or services as a driver – to their peers through online platforms. These platforms provide information on both the consumer and the provider of the services and assets, including ratings from previous users, allowing for a level of trust that otherwise would be difficult to establish.

2. What is ride sharing?

Ridesharing is a relatively new industry in which drivers, using their personal vehicles, are matched with passengers through simple and convenient GPS-enabled smartphone apps. Passengers have the benefit of convenience and safety – they're given the driver's name, car model, license plate number and rating through the application. Passengers can watch their driver's progress towards the pickup point on their smartphone, payment is handled automatically via a credit card stored within their ride-share account, and drivers have a flexible source of income based on a schedule of their choosing.

3. What is Uber?

Uber operates a technology platform that allows users to obtain and pay for on-demand transportation and logistics services provided by an independent contractor driver through an application for use on mobile devices. Founded in 2009, it is one of the fastest growing companies in history. They have a constantly evolving business model that initially started as a high-end livery black car service in California that evolved to include ridesharing in 2013. Their GPS-enabled mobile application allows passengers to organize pre-arranged trips with independent contractors who act as ridesharing drivers. Car owners can use their vehicle to make some extra income with a flexible work schedule.

4. Which Uber operations are you insuring?

Intact insures Uber's ridesharing operations. Examples of ridesharing in their current product suite includes UberX, UberXL, Uber Select, UberHop, UberWAV and UberPool. There are also Uber drivers who participate in the delivery of food (UberEATS). In such cases, notwithstanding the limitation of the Alberta SPF 9 to passenger transportation, Intact has agreed with Uber to process claims related to UberEATS' services.

5. Why is Intact involved and why did you choose to develop this product?

Intact's core business is focused on consumer protection and meeting the insurance needs of Canadians. With the growing popularity of the sharing economy, we are adapting our product suite to offer innovative solutions to meet the changing needs of consumers and ensure they are well protected.

6. What kind of proof of insurance is provided for Uber's ridesharing policy?

An electronic insurance information form for Uber's ridesharing policy can be accessed through the Uber Partner mobile application. In the event of a traffic infraction or an accident, please refer to this document.

7. Who should Uber drivers contact in the event of a claim?

In the case of an accident, drivers should call Intact Insurance's dedicated number for Uber claims at 1-866-470-2335. Drivers can also contact Uber via email or their Uber Partner mobile application in accordance with Uber's claims reporting procedure. Uber will record the details of the incident and provide this, along with a digital log record, to Intact Insurance, who will then process and adjust the claim.

8. Are optional insurance coverages included on Uber drivers' personal insurance policies, like replacement cost or reimbursement for loss of use, covered under the Uber ridesharing policy?

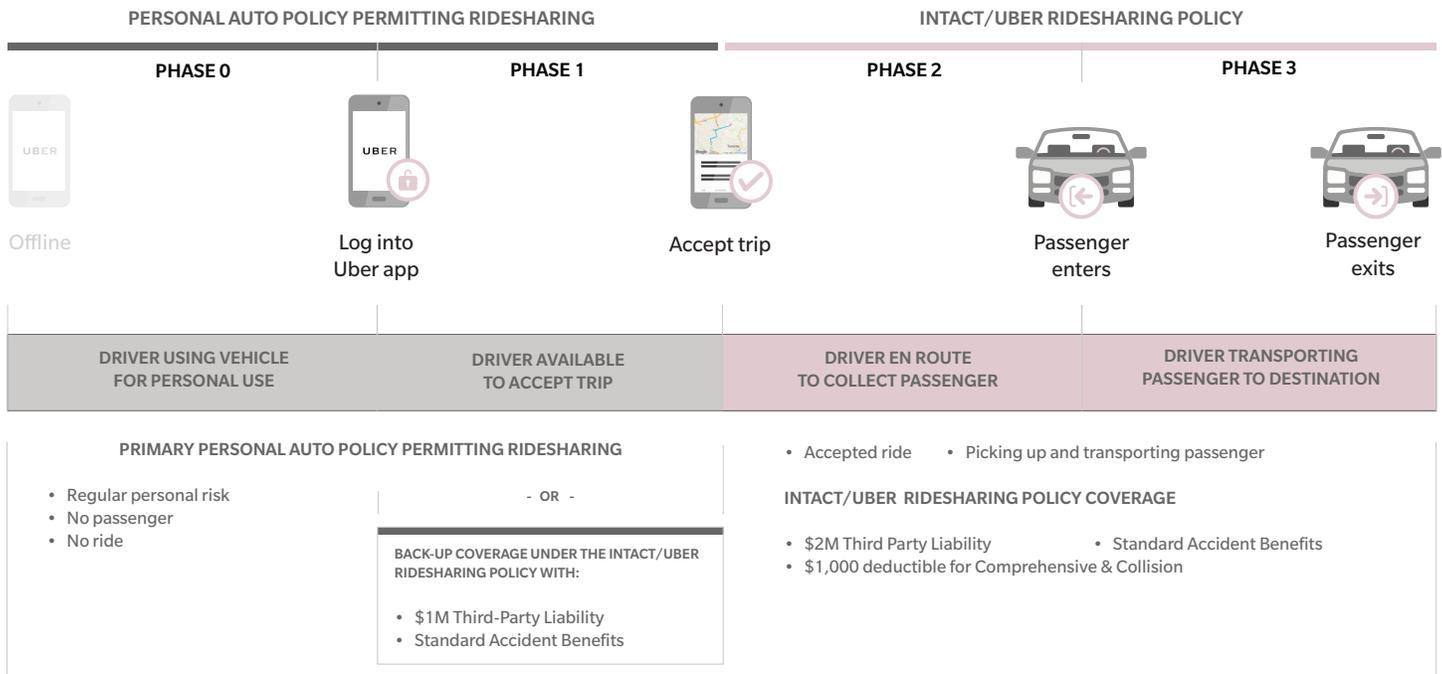
The Uber ridesharing policy offered by Intact Insurance provides coverage from the moment a ride request is accepted until the moment passengers exit the vehicle. This policy does not provide any optional coverages, regardless of what is included on the customer's personal auto policy, other than comprehensive and collision coverage from the moment a ride is accepted to the moment passengers exit the vehicle.

9. How does Uber's insurance coverage work in Alberta?

Intact Insurance, Novex and belairdirect have modified their underwriting guidelines to allow for ridesharing on their personal auto insurance policies. Drivers participating in ridesharing must inform their broker or agent, who should then advise the personal lines automobile insurer of the customer to ensure they are properly protected for non-ridesharing use of their vehicle. This newly available option can be added by customers for a small additional charge if they are insured with Intact Insurance, Novex or belairdirect. Intact Insurance, Novex and belairdirect personal auto policies will provide coverage for regular personal usage as well as the period in which Uber drivers makes themselves available to accept a ride request on the mobile application until the moment a ride is accepted.

Uber has a primary ridesharing insurance policy (SPF 9) in place with Intact Insurance that provides coverage to all the vehicles, drivers, and passengers from the moment a ride request is accepted to the moment passengers exit the vehicle. Uber's ridesharing insurance policy provides coverage up to the following limits:

- \$2 million Third Party Liability
- Standard Accident Benefits
- Collision and Comprehensive coverage with \$1,000 deductible payable by drivers



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As part of the ridesharing insurance policy offered to Uber, Intact Insurance provides back-up coverage with \$1 million of third-party liability coverage and standard accident benefits coverage that is available only upon denial of a claim by a driver's personal auto insurance company that occurred while the Uber driver is available to accept a ride request but has not yet accepted one. This coverage is contingent on a driver's claim against their personal automobile insurance policy being denied due to their participation in ridesharing with Uber. Intact Insurance will provide coverage for these drivers in the event that an incident occurs in this period and the driver's personal lines policy fails to respond.

10. Are Uber drivers penalized on their personal automobile insurance policies for driving incidents occurring from the moment a ride is accepted to the moment passengers exit the vehicle?

Uber has a ridesharing insurance policy in place with Intact Insurance that provides coverage from the moment a ride is accepted to the moment passengers exit the vehicle. Any claims arising during this time will be made against the Uber ridesharing policy. Drivers should reference the Uber ridesharing policy proof of insurance card (available on Uber Partner mobile application) in order to ensure Uber-related claims do not affect their personal lines policy. Please contact your broker or agent if you are charged for a claim that happened while participating in ridesharing with Uber. Intact Insurance will provide you with a letter to give to their personal insurance carrier, which will confirm that the claim is being charged for under Uber's ridesharing policy. Please note that any claims paid during ridesharing will still count from a grid rating perspective.

In the event of driving infractions, infractions may follow the individual, potentially affecting personal automobile policies of drivers.