

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 ridesharing and how does it work?

Ridesharing is a relatively new industry in which drivers, using their personal vehicles, are matched with passengers through simple and convenient GPS-enabled mobile 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. 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 contracted driver, through an application for use on mobile devices. Founded in 2009, it is one of the fastest growing companies in history. They have an evolving business model that initially started as a high-end livery, black car service in California, that grew 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 Insurance only insures Uber's ridesharing operations. Examples of ridesharing in Uber's current product suite include UberX, UberXL, Uber Select, UberHop, UberPool and UberWAV. There are also drivers who participate concurrently in ridesharing and the delivery of food (UberEATS). In such cases, we will provide coverage under Intact Insurance's commercial insurance policy purchased by Uber.

For drivers who only deliver food under the UberEATS platform and do not participate concurrently in ridesharing, there is no coverage under the Uber commercial policy. These customers should contact their broker or agent to purchase insurance for this, as would any customer making deliveries for other companies.

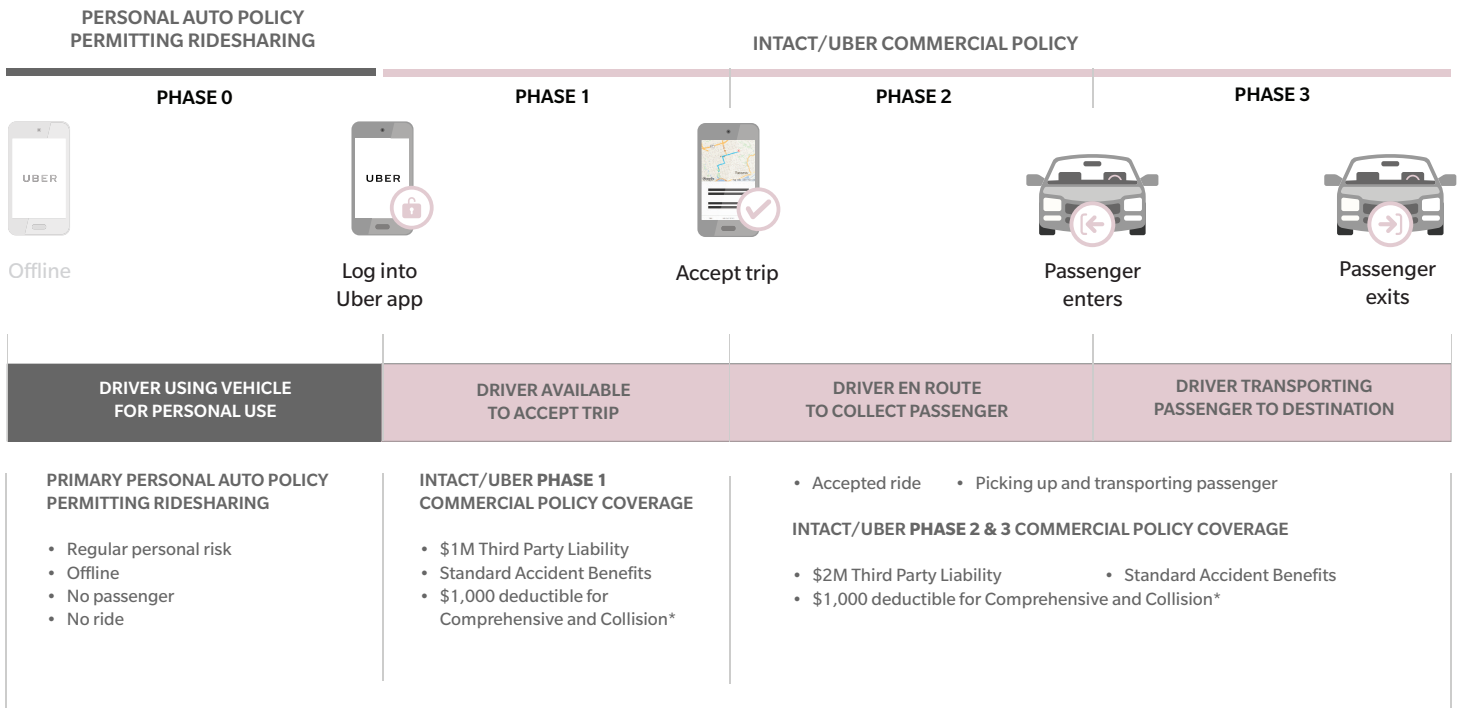
5. Why is Intact involved and why have you chosen to develop this product?

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. How does Uber's insurance coverage work in Ontario?

Intact Insurance, Novex, Jevco and belairdirect have modified their underwriting guidelines to allow for ridesharing on their personal auto insurance policies at no additional cost. Drivers participating in ridesharing must inform their broker or agent, who should then advise the personal auto insurer of the customer to ensure they are properly protected for non-ridesharing use of the vehicle. Uber has a primary commercial insurance policy with Intact Insurance that provides coverage to all vehicles, drivers and passengers from the moment drivers make themselves available to accept a ride request, to the moment passengers exit the vehicle. The Uber commercial insurance policy provides coverage up to the following limits:

- \$1 million Third Party Liability for phase 1
- \$2 million Third Party Liability for phases 2 and 3
- Standard Accident Benefits for phases 1, 2 and 3
- Comprehensive and Collision coverage with \$1,000 deductible payable by drivers for phases 1, 2 and 3. Only drivers who hold comprehensive and collision coverage on their personal auto policy will be eligible for this coverage under the Uber commercial policy.



*Comprehensive and Collision insurance coverage for physical damage is only available under the commercial policy to participating Uber drivers who have this coverage on their personal auto insurance policy.

7. What kind of proof of insurance is provided for Uber’s commercial policy?

An electronic certificate of automobile insurance can be accessed through the Uber Partner mobile application. In the event of a traffic infraction or an accident occurring while participating in ridesharing, please refer to this document.

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

In the case of an accident, drivers should 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 it, along with a digital log record, to Intact Insurance, who will then process and adjust the claim. Drivers can also call Intact Insurance’s dedicated number for Uber claims at 1-866-470-2335.

9. Are optional insurance coverages included on Uber drivers’ personal automobile insurance policies, like replacement cost or reimbursement for loss of use, covered under the Uber commercial policy?

The Uber commercial policy offered by Intact Insurance provides coverage from the moment drivers make themselves available to accept a ride request, 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 (physical damage) coverage. Comprehensive and Collision coverage, with a \$1,000 deductible, is only made available to drivers who have this coverage on their personal auto policy. This policy also provides Third Party Liability coverage and Standard Accident Benefits coverage.

10. Are Uber drivers penalized on their personal automobile insurance policies for driving incidents occurring from the moment they make themselves available to accept a ride request, to the moment passengers exit the vehicle?

Uber has a commercial insurance policy in place with Intact Insurance that provides coverage from the moment drivers make themselves available to accept a ride request, to the moment passengers exit the vehicle. Any claims arising during this time will be made against the Uber commercial policy. Drivers should reference the Uber electronic certificate of automobile insurance (available on the Uber Partner mobile app) in order to ensure Uber-related claims do not affect their personal auto 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 participating drivers with a letter to give to their personal auto insurance company, which will confirm that the claim is being charged to the Uber commercial policy. In the event of driving infractions, infractions may follow the individual, potentially affecting personal auto policies of drivers.

