

UBIKE

EXPERTS IN LEASING
PASSION FOR BIKING



Ubike Standard Pack

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The bike plan offered by your employer is supplemented by the Ubike Standard Package. This insurance and assistance service is a product of Aedes and IMA. With this service, Ubike wants you to be able to use your bike stressless during your entire lease contract.

In case of damage or assistance, please consult the detailed terms and conditions with your employer to learn more about the coverage and exclusions.

Section 1 : Assistance

Here you can find more information about the assistance part, a product from Ubike in collaboration with IMA.

a. Assistance of your bike

In case of a breakdown while travelling, in Belgium and up to 30 km beyond the national borders, the Ubike Standard Pack entitles you to :

- The towing of the bike to the Ushop/authorised repairer closest to your home or place of residence, if the assistance cannot restore your mobility within one hour.
- to your transport and that of your luggage:
 - o Either to the Ushop/authorised repairer closest to your home or place of residence.
 - o to your home or residence
 - o to where you need to go and then back to your home or residence.

In case of theft, our assistance will arrange and pay for your transport to your starting or finishing point in Belgium. The amount of this intervention is limited to 100€.

Please note that you can use this service maximum twice a year and you must be at least one kilometre from your home and on a practicable road.

b. How can I make use of this assistance?

Call the number 32 (0)4 340 56 24, give your policy number and frame number and refer to Ubike. Police number:MA33008241

Section 2 : Insurance

This service is provided by Ubike in cooperation with Aedes.

a. **Theft**

You are covered for any fraudulent disappearance of the insured bike or kick scooter and/or its accessories on condition that the insured bike or kick scooter and/or its accessories are not found within 7 days after reporting to the police and on condition that the insured bike or kick scooter is secured to a fixed attachment point with a reference lock.

Between 10 p.m. and 6 a.m., parked, the insured bicycle must be in a closed, covered and locked private space (without mandatory fixed point attachment via the referenced padlocks) OR in a closed space accessible to authorised persons (with mandatory fixed point attachment via the referenced padlocks).

For bicycle with a total value including VAT equal to or greater than €10,000 (options included), you are requested to equip yourself with a first padlock (Padlock Art*** or Bicycle Gold or Diamond Secure) as well as a second padlock Art** or a GPS tracker for parking.

In case of a first theft, you are entitled to a replacement bike** (see point 3 below).

In the event of a second theft during your leasing period, you are covered by outstanding balance insurance and do not have to pay the remaining monthly instalments.

A replacement bike in case of theft*

In case of theft** of the insured (e)bike or kick scooter during the term of your lease contract, you are entitled to a one-off replacement of the insured (e)bike or kick scooter without any change in the monthly rental price of the insured (e) bike or kick scooter or the original term of the financing.

- ✓ In case of theft between the 1st and 12th month, you will receive a voucher worth 90% of the original value of the insured bike or kick scooter, from which any excess is deducted.
- ✓ In case of theft between the 13th and the 24th month, you will receive a voucher worth 80% of the original value of the insured bike or kick scooter, from which any excess has been deducted.
- ✓ In case of theft between the 25th and 36th month, you will receive a voucher worth 70% of the original value of the insured bike or kick scooter, from which any excess has been deducted.

The replacement bike or kick scooter (and any accessories) will be selected

from the stock of bikes in the same category in a Ushop of your choice within 2 months of receipt of the voucher.

Any difference in price between the replacement bike or kick scooter and the voucher must be paid by the employee directly to Ushop.

**Check with your human resources if this is included in your contract*

b. Material damage

A compensation is provided for any damage to the insured bike or kick scooter caused by a fall, collision, accidental contact, including loading and unloading, tilting, impact or vandalism, as well as any damage to the insured bike or kick scooter caused by fire or natural disaster.

The insured bike or kick scooter is considered irreparable if the repair costs exceed the value of the bike or kick scooter, less the value of the wreckage.

A franchise of €50 will be applied.

Please note that if the damage is due to improper use (alcohol intoxication, fraudulent intent, paid competition, etc.), the costs will be at your expense.

A replacement bike in case of irreparable damage

In the event of irreparable damage** to the insured (e)bike or kick scooter during the term of your lease contract, you are entitled to a one-off replacement of the insured (e)bike or kick scooter without any change in the monthly rental price of the insured (e)bike or kick scooter or the original term of the financing period.

- ✓ In case of irreparable damage between the 1st and 12th month, you will receive a voucher worth 90% of the original value of the insured bike or kick scooter, from which any excess is deducted.
- ✓ In case of irreparable damage between the 13th and the 24th month, you will receive a voucher worth 80% of the original value of the insured bike or kick scooter, from which any excess has been deducted.
- ✓ In case of irreparable damage between the 25th and 36th month, you will receive a voucher worth 70% of the original value of the insured bike or kick scooter, from which any excess has been deducted.

The replacement bike or kick scooter (and any accessories) will be selected from the stock of bikes in the same category in a U Shop of your choice within 2 months of receipt of the voucher.

Any difference in price between the replacement bike or kick scooter and the

voucher must be paid by the employee directly to Ushop.

c. Personal injury (only for speedpedelecs)

Compensation is granted for physical injury resulting from a fall, collision or accidental contact with the insured (e-)bike or kick scooter. This compensation covers :

Death

Aedes pays a capital sum of €25,000 to the spouse, who is not divorced or legally separated, or to the legal heirs of the deceased Insured up to and including the second degree.

Permanent disability

The capital sum paid to the insured person in case of permanent invalidity shall be determined as follows :

- if the permanent invalidity is between 1% and 25%: EUR 250 per % invalidity;
- when the degree of permanent disability is between 26% and 100%: EUR 500 per % disability; limited to a maximum of EUR 25,000.

Costs of medical treatment

Up to a maximum amount of € 2,500 per insured and per claim, Aedes will reimburse the medical, surgical, pharmaceutical, hospital or clinic or cure costs necessary for the medical treatment prescribed to the insured to remedy the consequences of the accident, until the consolidation of the injuries, for a maximum period of 3 years and this, after the intervention of your mutual insurance fund.

An all-inclusive formula: a surplus can be claimed for legal protection as soon as a motor vehicle is involved.

Please consult the general terms and conditions if you want to know more about exclusions.

d. Civil liability (only for speedpedelecs)

In accordance with the law of 21 November 1989 and the following conditions, the civil liability that you bear as a result of an accident caused by the insured bike or kick scooter in Belgium is covered, both in Belgium and in another country of the European Union. The cover is granted for accidents occurring on public roads or on public or private land.

All insurance cases must be reported within 48 hours of the theft or damage to insurance@ubike.be.

Section 3 : Maintenance

Once your leasing contract is activated, you have an annual budget for preventive maintenance or minor repairs. Your budget is renewed each year on the anniversary of your contract and cannot be cumulated from one year to the next.

a. What is my maintenance budget for?

The maintenance budget can be used for all kinds of minor repairs (punctures, replacement of brake pads, etc.), but also for preventive maintenance (braking, chain lubrication, etc.) resulting from the use of the bike. The purchase of bike accessories is not allowed in the maintenance budget. You can check the available balance at any time on Ubike's employees website under the tab «Voucher». The only thing you have to do is to fill in your e-mail address (the same as the one you used to order your bike).

b. How should I use my voucher?

Your bike can be serviced in the U Shop of your choice.

Contact your Ushop to make an appointment. Please state your surname, first name and employer on the spot, so that the Ushop can check your available balance.

The Ushop will take care of the repair or maintenance of your bike and will send the invoice directly to Ubike. If the amount to be invoiced is higher than the available balance, you will have to pay the difference directly to Ushop