

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 Peer-to-Peer (P2P) food delivery and how does it work?

Peer-to-Peer (P2P) food delivery is a relatively new industry in which drivers use their personal vehicles to deliver food from participating restaurants to customers. Drivers are connected with restaurants and customers via a mobile application. Payment is handled through the mobile application via credit card, resulting in a safe and hassle-free payment.

3. What is Uber and Uber Eats?

Uber operates a technology platform that allows users to obtain and pay for on-demand transportation services provided by independent contracted drivers, through a mobile application. Founded in 2009, it is one of the fastest growing companies in history. Uber's on-demand food delivery platform, Uber Eats, allows customers to order food from local restaurants and have it delivered to their location. The Uber Eats app connects participating drivers with local participating restaurants and customers. Participating drivers are able to use their vehicle to conduct food deliveries and earn extra income with a flexible work schedule.

4. Which Uber operations are you insuring?

In Nova Scotia, Intact Insurance only insures Uber Eats' P2P food delivery operations. Uber's ridesharing operations are currently not available in Nova Scotia.

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

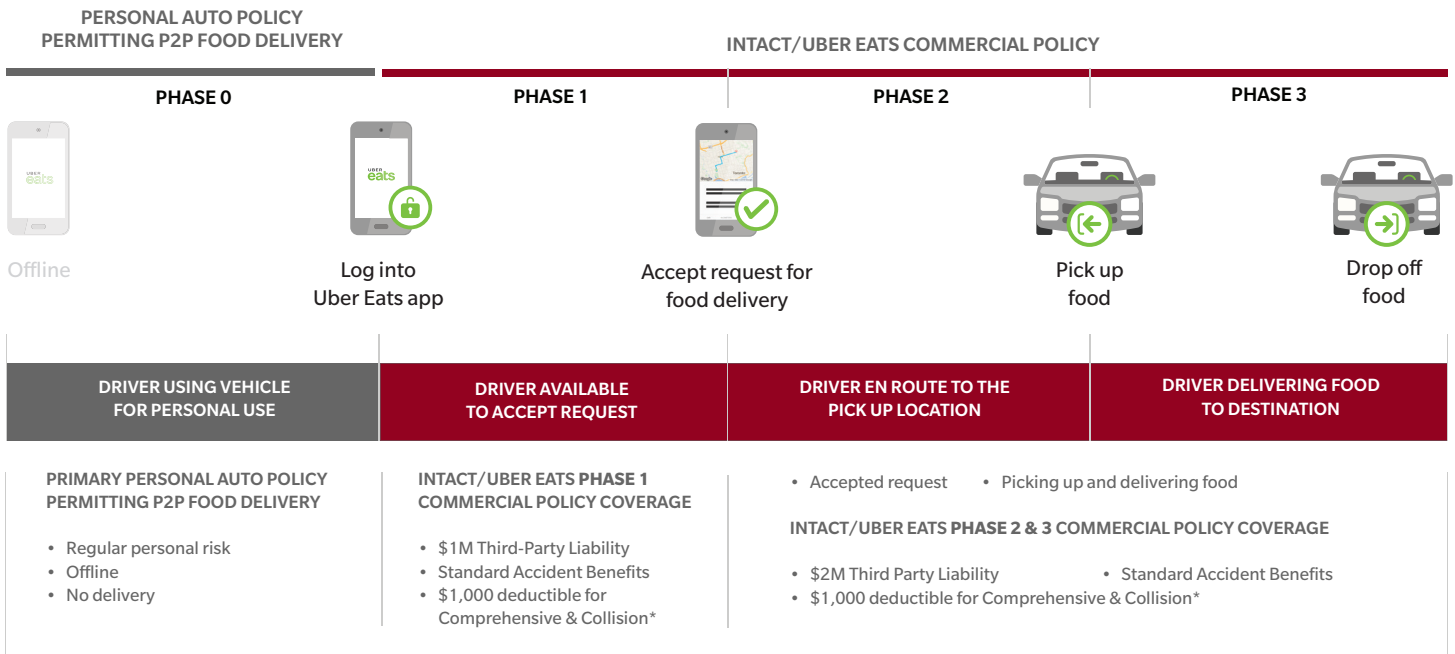
Intact is focused on meeting the insurance needs of Canadians. With the growing popularity of the sharing economy, we are adapting our product suite to offer innovative solutions to meet the changing needs of consumers and ensure they are well protected.

6. How does Uber Eats insurance coverage work in Nova Scotia?

Intact Insurance, Novex and belairdirect have modified their underwriting guidelines to allow for P2P food delivery on their personal auto insurance policies at no additional cost. Drivers participating in P2P food delivery must inform their broker or agent, who should then advise the personal auto insurer of the driver to ensure they are properly protected for personal use of the vehicle.

Uber Eats has a primary commercial automobile insurance policy with Intact Insurance that provides coverage to all vehicles and drivers from the moment drivers make themselves available to accept a food delivery request, to the moment the food is dropped off. The Uber Eats 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 Eats policy.



*Comprehensive and Collision insurance 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. Who should Uber Eats drivers contact in the event of a claim?

In the case of an accident, drivers should contact Uber Eats via email or their Uber Eats Partner mobile application, in accordance with Uber Eats claims reporting procedure. Uber Eats 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 Eats at 1-866-235-2425.

8. Are Uber Eats drivers penalized on their personal automobile insurance policies for driving incidents occurring from the moment they make themselves available to accept a food delivery request to the moment the food is dropped off?

Uber Eats has a commercial automobile insurance policy in place with Intact Insurance that provides coverage from the moment drivers make themselves available to accept a food delivery request, to the moment the food is dropped off. Any claims arising during this time will be made against the Uber Eats policy. Drivers should contact their broker or agent if they are charged for a claim that happened while participating in P2P food delivery with Uber Eats. 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 Eats policy. Driving infractions may follow the individual, potentially affecting personal auto policies of drivers.

9. Will driving infractions on the Uber Eats policy affect personal auto policies of drivers?

There is no difference in how we handle motor vehicle reports (MVRs) with regards to Uber Eats. Any chargeable convictions that appear on the MVR affect the personal auto policy.

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

The Uber Eats policy offered by Intact Insurance provides coverage from the moment drivers make themselves available to accept a food delivery request, to the moment the food is dropped off. 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. 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.