

# Electric Kickscooter (iScoot Policy)

## Insurance Product Information Document



Atlas Insurance PCC Limited, 419, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

This is a summary of the insurance policy. It is not personalised to your individual needs. Complete pre-contractual and contractual information can be found through our website <https://www.atlas.com.mt/help/downloads/> and your policy documentation.

### What is this type of insurance?

This insurance is a motor Insurance policy which covers the third party liability required by law i.e. any damage caused to persons and property. Limits of liability are €6,450,000 for bodily injury and €1,300,000 for property damage. Another option is available to cover accidental damage, fire and theft to the electric kickscooter.



#### What is insured?

Cover is primarily for third party liability as a result of the electric kickscooter and as required by law in Malta.

##### Optional Cover

Cover may be extended to cover accidental damage including fire and theft

- ✓ while it being driven;
- ✓ from the home of the owner and
- ✓ while it being transported within the luggage boot of a motor vehicle.

The value of the scooter is established on the current new replacement cost less 10% depreciation for each year after the first year from purchase.



#### What is not insured?

- ✗ The policy excess of €100 for any claim;
- ✗ Theft or accidental damage while it, the scooter, is left unattended;
- ✗ Deliberate acts including use as a weapon;
- ✗ Wilful acts and fraud;
- ✗ Wear and tear, gradual operating clauses, rust and corrosion;
- ✗ Detention or confiscation by any Government or public or local authority;
- ✗ Electric failure or breakdown;
- ✗ Acts of war and/or terrorism;
- ✗ Any claims resulting from the insured person engaging in solvent abuse and/or is under the influence of drugs or alcohol.



#### What are my obligations?

- You must have been permanently living in Malta for 6 months prior to purchase of cover;
- You must be in possession of a standard Maltese driving licence or the equivalent if the licence is issued in the EU (other than in Malta).
- You must comply with the conditions of the Micromobility Regulations of 2019 - *some important conditions from these regulations are as follows:*
  - You must abide by the maximum speed limit of 20 km per hour on roads and 10 km per hour on footpaths, pedestrian zones and cycle paths;
- You cannot use such scooters
  - in any arterial or distributor roads (details of such roads are published in the Govt. Gazette);
  - in any tunnel, bypass or underpass;
  - in any other areas advised by Transport Malta;
- You must not carry any other person on the scooter;
- You must not wear any headphones or earphones;
- You must have a headlamp and tail lamp on the scooter;
- You must wear a highly visible vest when riding after sunset and before sunrise.



#### Are there any restrictions on cover?

- ! Cover is restricted to agreed named drivers only;
- ! Use must be only for social, domestic and pleasure purposes.



## Where am I covered?

- ✓ You will be covered within the Maltese Islands.



## When and how do I pay?

- Payment is made before cover commences;
- We accept payment in cash, by cheque, by credit card or debit card as well as by bank transfer. In the event of any dishonoured cheques, we have the right to cancel cover;
- If you are insured through an Intermediary of ours, payment is made to them;
- If you are insured through an insurance broker, payment must be made to them.



## When does the cover start and end?

- The contract shall start from the date the policy is issued;
- The contract will end on the expiry date shown on the Certificate of Insurance and Policy Schedule or cancellation date shown by endorsement if cancelled prior to the expiry date.



## How do I cancel the contract?

- You may cancel your contract (cover) within 14 days from inception of cover and a full refund will be given;
- You may cancel your contract at any time after the first 14 days and a pro-rata refund of premium will be given;
- We may also cancel the contract (cover) by giving you 7 days' notice of cancellation and a pro-rata premium will be given;
- Notwithstanding the above, the original Certificate of Insurance must be returned to us for us to be able to cancel cover and allow any refund of premium (if any);
- No refund of premium will be given if any claims have been made or any are likely to be made throughout the period of cover.