

Endorsement form

Pilot project concerning remunerated passenger transportation services
requested exclusively using a mobile application

Conditions and restrictions imposed by the *Autorité des marchés financiers*

The **endorsement** heading must be entered in the “Declarations” section of the insurance contract.

Details required for the **endorsement** may be entered in the “Declarations” section or in the **endorsement** itself, at the **insurer’s** option.

Name of insurer:

Named insured:

Endorsement to automobile policy No.:

Effective date: This **endorsement** will apply fromat 12:01 A.M. standard time
at the address of the **named insured**.

Specified vehicles: automobiles used by partners-drivers to provide remunerated transportation
services requested exclusively using the Uber Canada Inc. mobile application.

Endorsement description

This **endorsement** sets out the conditions and restrictions imposed by the *Autorité des marchés financiers* (the “Authority” or the “AMF”) under the first paragraph of section 8 of *Order number 2016-16 regarding the Pilot project concerning remunerated passenger transportation services requested exclusively using a mobile application* (2016), 148 G.O. II, No. 39A, 3469A (the “Pilot project”).

1. Coverage period of insurance contract

The insurance contract applies from the time a partner-driver connects to the Uber Canada Inc. mobile application until the time they disconnect (the “coverage period”).

2. Definition specific to this endorsement

The expression “personal insurance policy” used in this **endorsement** refers to the liability insurance contract under section 84 of the *Automobile Insurance Act* which insures the vehicle used by the partner-driver outside the coverage period of the present insurance contract.

3. Explanations regarding certain items in the *Declarations* section of the insurance contract

Item 1

The **named insured** is Uber Canada Inc., each partner-driver and, if a partner-driver uses a vehicle which they do not own to provide remunerated passenger transportation services requested exclusively using the Uber Canada Inc. mobile application, the **owner** of that vehicle.

Important: In accordance with the first paragraph of section 8 of the Pilot project, the provisions of Title III of the *Automobile Insurance Act* concerning the owner apply to Uber Canada Inc., with the necessary amendments. This rule will, in particular, prioritize the present insurance contract during the coverage period.

Item 3

Particulars of the described vehicle: Vehicles used by partner-drivers to provide remunerated passenger transportation services requested exclusively using the Uber Canada Inc. mobile application.

Creditor entitled to the indemnities under Section B, to the extent of the creditor's interest: The creditor that, on the date of the **loss**, is entitled to the indemnities under Section B in accordance with the personal insurance policy insuring the vehicle used by the partner-driver.

4. Clarification concerning certain insurance contract coverages

The insurance contract must provide the following minimum coverages:

Section A

- Only one **amount of insurance** is provided for in Section A and this amount is at least \$1 million.
- The **amount of insurance** provided for in Section A applies for the entire duration of the coverage period.

Section B, including the following two protections:

- Protection 2;

For Protection 2 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the partner-driver must include Protection 1 or Protection 2 on the date of the **loss**.

The **deductible** for Protection 2 is the same as that indicated in the personal insurance policy insuring the vehicle used by the partner-driver for Protection 1 or Protection 2, as applicable.

The supporting documents establishing the protection and deductible under the personal insurance policy must be provided to the **insurer**.

- Protection 3;

For Protection 3 coverages to apply, the following condition must be met:

- The personal insurance policy insuring the vehicle used by the partner-driver must include Protection 1, Protection 3 or Protection 4 on the date of the **loss**.

However, if the personal insurance policy insuring the vehicle used by the partner-driver provides Protection 4, the coverages offered under this protection apply only if a peril covered by Protection 4 occurs.

The **deductible** for Protection 3 is the same as that indicated in the personal insurance policy insuring the vehicle used by the partner-driver for Protection 1, Protection 3 or Protection 4, as applicable.

The supporting documents establishing the protection and deductible under the personal insurance policy must be given to the **insurer**.

Endorsement *Q.E.F. No. 20 – Travel expenses (Section B)* ("QEF No. 20")

- For QEF No. 20 coverages to apply, the following condition must be met:
 - The personal insurance policy insuring the vehicle used by the partner-driver must include endorsement QEF No. 20, Q.E.F. No. 20a, Q.E.F. No. 20b or QEF No. 20c on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

Endorsement *Q.E.F. No. 43 (A to F) – Change to indemnity (Section B)* (“QEF No. 43”)

- For QEF No. 43 coverages to apply, either of the following conditions must be met:
 - The personal insurance policy insuring the vehicle used by the partner-driver must include endorsement QEF No. 43 on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, the applicable coverages are the same as those in the personal insurance policy.

- The vehicle used by the partner-driver must be covered by *Q.P.F. No. 5 – Complementary Insurance for Damage Caused to Insured Vehicle Form (Replacement Insurance)* on the date of the **loss**, and the supporting documents demonstrating this must be provided to the **insurer**.

In this case, QEF No. 43 coverages are, as applicable:

- Option 43A – Partial loss – New parts;
- Option 43E – Total loss – Replacement cost.

If Option 1B or Option 2B was selected in *Q.P.F. No. 5 – Complementary Insurance for Damage Caused to Insured Vehicle Form (Replacement Insurance)* (“QPF No. 5”), the value of damage determined according to Option 43E may not be greater than the marked-up value calculated in accordance with QPF No. 5.

5. Change to Exclusions:

This **endorsement** withdraws exclusion 5 E. of Section A and exclusion 6 I. of Section B regarding the use of the vehicle as a taxicab, and therefore allows insured vehicles to be used for remunerated passenger transportation services requested exclusively using the Uber Canada Inc. mobile application.

6. Processing of claims:

As part of the claims process, the **insurer** must take the necessary steps to ensure that it can obtain promptly from Uber Canada Inc. information about the log of the date, time, and duration of each connection of a partner-driver.

Other condition or restriction:

The Authority may modify any condition or restriction in this **endorsement** or impose additional conditions or restrictions.

All other conditions of the insurance contract remain the same.