

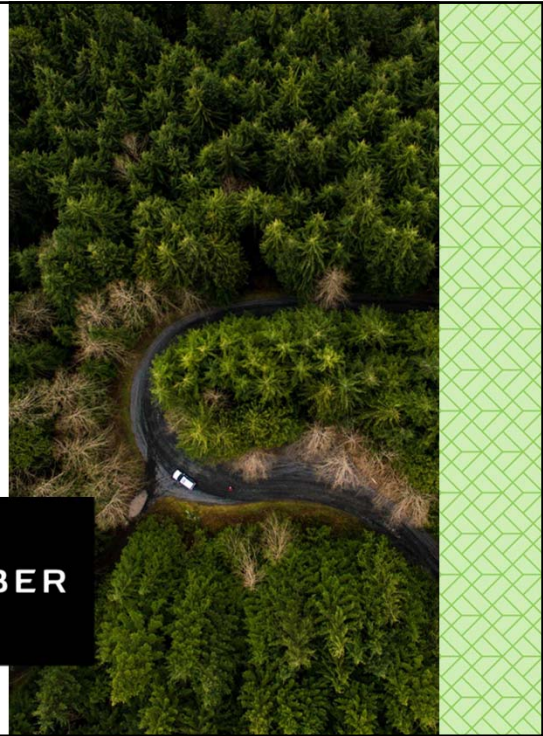
Driver Injury Protection

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Opportunity

Uber driver partners would benefit from additional coverage options to protect them in the event of work-related injuries.

Driver Status

- Drivers are independent contractors
- Independent contractors do not receive workers compensation from Uber
- Drivers are well protected for the liability they may incur to others when driving for Uber through the NCOIL TNC Model implemented in most states
- Drivers may be exposed to personal losses in circumstances where their medical bills and lost earnings are not covered by Auto Liability insurance and they have no other accident insurance protection

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Solution

Occupational Accident Insurance

- OneBeacon Insurance Group is the largest writer of Occupational Accident Insurance for independent contractors
- Provides cost-effective accident benefits to independent contractors
- Widely used in the trucking industry
- Written as a group insurance policy

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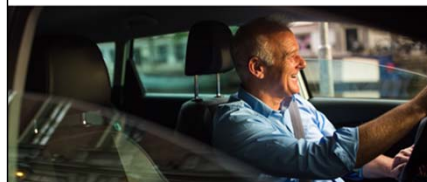


The Insurance Policy

- *Who is an insured?*
- *When are they covered?*
- *What are the benefits?*
 - Accident-related medical expense
 - Accident-related income loss
 - Accidental-related death and dismemberment
 - Survivor's benefit
- *What is the cost?*

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NEW FOR ALL UBER PARTNERS



Driver Injury Protection insurance offered by Aon

For less than \$0.04 per mile, you have the option to protect yourself with coverage that includes disability payments for lost earnings, accident medical expenses and survivor benefits.

To help you take advantage of this option, rider fares are increasing by \$0.05 per mile in your state.

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Distribution

- AON as broker
- Uber's role
- Process for electing coverage or changing coverage election

Other Considerations

- Program is voluntary
- Not a workers compensation policy - clearly communicated to the insured
- No immunity from liability conferred to anyone

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Process For Introduction

- Filing under group insurance guidelines with each state's department of insurance
- Once approved, Uber and AON implement engineering changes to make it available to drivers
- Currently available in 40 states
- Working with most remaining states to obtain approval



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