Income Protection

Benefit for Legendary Drivers

Driver Benefit Terms & Conditions

Brazil • Peru • Colombia

inDrive is pleased to offer Income Protection Benefit for Legendary Drivers, in partnership with **MIC**. This benefit provides financial support to Legendary Drivers who are unable to work due to certain qualifying life events.

This document sets out your benefit entitlement in plain language. Please read it carefully and keep it for your records.

1. WHO IS THIS BENEFIT FOR?

Income Protection is available exclusively to Legendary Drivers of **inDrive**. To qualify as a Legendary Driver, you must hold active Legendary Tier status as confirmed by **inDrive** on a weekly basis. The specific criteria used to determine Legendary Tier status are set by **inDrive** and may change from time to time.

Your Legendary Driver status is assessed by **inDrive** on a weekly basis. To be eligible for a benefit payment, the **date on which the qualifying event occurred** — i.e. the date of the accident, vehicle confiscation, hospitalisation, temporary total disability, or bereavement — **must fall within a week in which you held active Legendary Driver status.** You may submit your claim up to 30 calendar days after the event. However, if the event itself took place during a week in which you did not hold Legendary Driver status, the benefit will not be payable, regardless of whether you hold Legendary Driver status at the time of filing.

2. WHAT IS A QUALIFYING LIFE EVENT?

Income Protection provides a daily income support payment for up to **7 consecutive days** if you are unable to work due to any of the following qualifying events:

Event A — Vehicle Accident or Confiscation

If your registered vehicle is involved in an accident and cannot be driven under its own power — requiring it to be towed to a Repair Facility — you may be entitled to benefit payments for each day you are unable to work as a result.

Your vehicle must be the one registered with the platform. The vehicle must require towing to a Repair Facility as a direct result of the accident. A vehicle that can still be driven does not qualify.

Vehicle Confiscation: If your registered vehicle is confiscated, impounded, seized or retained by the police as a direct result of an accident involving it — preventing you from working — you may be entitled to benefit payments for each day you are unable to work.

The confiscation must result directly from an accident involving your registered vehicle and must be by the police. Administrative, regulatory or punitive confiscation — for example for unpaid fines, or licence or registration issues — does not qualify.

Event B — Hospitalisation or Temporary Total Disability

You may be entitled to benefit payments if you or a close family member is admitted to a licensed hospital for at least one (1) night (one overnight inpatient stay) and you are unable to work as a result.

- If **you** are hospitalised for at least one (1) night (one overnight inpatient stay) due to an accident or a newly diagnosed illness, you are eligible for benefit payments from the first day you are unable to work.
- If a **close family member** (your spouse or domestic partner, child, or parent) is hospitalised for at least one (1) night (one overnight inpatient stay) due to an accident or a newly diagnosed illness, you are eligible for benefit payments during the period you are unable to work as a result.

The one-night minimum (at least one overnight inpatient stay) applies to both your own hospitalisation and a family member's. If the admission does not include at least one (1) overnight inpatient stay, no benefit is payable.

Hospitalisation due to pre-existing conditions, elective or planned procedures, mental health conditions, or routine pregnancy and childbirth does not qualify.

Temporary Total Disability (injury): If you suffer an injury caused solely and directly by an accident that leaves you totally and temporarily unable to work — as certified by a licensed physician (doctor) — you are eligible for benefit payments from the first day you are unable to work (no minimum period). A hospital stay is not required.

Temporary Total Disability must result solely and directly from an accident and be confirmed by a physician's medical certificate stating your diagnosis and the dates you are unable to work. Disability caused by illness, a pre-existing condition, or a mental-health condition does not qualify.

Event C — Bereavement

If a close family member (your spouse or domestic partner, child, or parent) passes away — whether due to an accident or natural causes — you are entitled to benefit payments for each day you are unable to work, for up to 7 consecutive days from the date of their passing.

3. WHAT IS THE BENEFIT AMOUNT?

Benefit payments are made for each day you were off the platform and unable to work, up to a maximum of 7 consecutive days per qualifying event. The daily benefit and maximum per event are shown below:

Country	Daily Benefit Amount	Maximum Per Qualifying Event
Brazil	BRL 200 per day	Up to BRL 1,400 per event
Peru	PEN 140 per day	Up to PEN 980 per event
Colombia	COP 110,000 per day	Up to COP 770,000 per event

Payments are calculated based on the number of days you were **off the platform** (i.e. days on which you did not log in or accept any trips) within the qualifying period. Days on which you were active on the platform do not attract a payment.

Claim Limits

You may submit a maximum of **3 benefit claims** during the Programme Period, subject to the following:

- A maximum of **1 claim per event type** (i.e. one claim under Vehicle Accident or Confiscation, one under Hospitalisation or Temporary Total Disability, and one under Bereavement); and
- Within an event type that offers two options you may claim under only one of them — either Vehicle Accident or Confiscation, and either Hospitalisation or Temporary Total Disability, not both.
- A maximum of **3 claims in total** across all event types during the Programme Period.

4. WHAT IS NOT COVERED?

The following situations are not covered under Income Protection:

Applies to All Events

- Any event caused by war, civil conflict, terrorism, invasion, insurrection, rebellion, or military action, whether declared or not.
- Natural disasters, including earthquakes, seismic activity, floods, hurricanes, cyclones, tropical storms, volcanic eruptions, tsunamis, landslides, mudslides, severe storms, hailstorms, and similar events beyond human control.
- Any event connected to a disease outbreak, epidemic, or pandemic declared by the WHO or any government.
- Any event involving nuclear, radioactive, chemical, biological contamination or weapons.
- Any loss or harm caused by a cyber-attack, hacking, or unauthorised access to, disruption of, or failure of any computer, device, or electronic system.
- Events arising from criminal activity by you, including driving without a valid licence, driving while disqualified, or breach of applicable transport regulations.
- Events arising while you or a family member were under the influence of alcohol, drugs, or substances not prescribed by a licensed doctor.
- Deliberate self-harm or suicide by you or a family member.
- Any period during which you continued to earn income from the platform, directly or through another driver acting on your behalf.
- Any event where the date of the incident falls in a week during which you did not hold active Legendary Driver status.
- Suspension or withdrawal of your driving licence, vehicle registration, or platform access by any authority.
- Any fraudulent, dishonest, or intentionally misleading act or omission in connection with a claim.

Vehicle Accident Events Only

- Mechanical or electrical breakdown of your vehicle not caused by a collision or external impact — including engine failure, flat battery, tyre puncture unrelated to an accident, transmission failure, internal defects, or wear and tear.
- Accidents involving a vehicle other than your registered platform vehicle.
- Accidents where your vehicle was not in a roadworthy condition, lacked valid registration, or did not have mandatory vehicle insurance as required by applicable law in Brazil, Peru, or Colombia.
- Accidents where someone other than you was driving your registered vehicle at the time, unless permitted under applicable law.

Vehicle Confiscation Events Only

- Any confiscation, impounding, seizure or retention of your vehicle that does not result directly from an accident involving your registered vehicle.
- Confiscation by any authority other than the police, and any administrative, regulatory or punitive confiscation, fine, penalty, or suspension, revocation or withdrawal of registration, roadworthiness certification or driving licence.
- Any period during which your vehicle could reasonably be released or collected but is not, for reasons within your control.

Hospitalisation Events Only

- Hospitalisation for a condition that existed or was being treated before you joined the Income Protection programme.
- Planned, voluntary, or cosmetic procedures, routine check-ups, or investigative procedures where no acute condition is identified.
- Hospitalisation for mental health conditions, psychiatric or psychotic conditions, depression, or anxiety.
- Normal pregnancy or childbirth, except where hospitalisation results directly from an accident.
- Hospitalisation of you or a family member that does not include at least one (1) overnight inpatient stay.

Temporary Total Disability Events Only

- Any disability arising from illness, sickness, disease, or any cause other than an accident.
- Any disability arising from a condition that was diagnosed or treated before you joined the programme (a pre-existing condition).
- Any disability arising from mental or nervous conditions, psychiatric or psychotic conditions, depression, or anxiety.
- Any period of disability that is not certified by a physician's medical certificate.

Bereavement Events Only

- Death of a person who is not your spouse or domestic partner, child, or parent.

5. HOW DO I MAKE A CLAIM?

Submitting a claim is straightforward. Follow the steps below:

1	Visit MIC’s secure claims portal using this link: https://drivershield.micglobal.com/ Log in using the email address or mobile number registered with your driver account.
2	Complete the claim form: select the event type, enter the details, and upload any documents you have available. If documents are not ready, submit the form first — the claims team will collect outstanding documents when they contact you. All required documents must be submitted before your claim can be finalised.
3	MIC’s claims team, or their appointed representative, contacts you to guide you through the next steps and collect any outstanding documents.
4	The claims team assesses your claim within **5 working days** of receiving all required documents and information.
5	If approved, payment is made to your nominated bank account within **15 working days** of

	approval.

You must submit your claim within 30 calendar days of the qualifying event. Late notification may affect your entitlement.

Documents Required

The following documents are required to process your claim. You may upload them on the portal when submitting or provide them to the claims team when they contact you. Your claim cannot be finalised without all required documents.

Document	Vehicle Accident or Confiscation	Hospitalisation or TTD	Bereavement
Police report	✓	–	–
Photographs of vehicle while being towed — all 4 sides showing licence plate	✓	–	–
Repair shop estimate / bill & itemised damage details (including repair shop name, address and contact details)	✓	–	–
Police confiscation / impound order (showing seizure and release dates) and proof of vehicle release/return	✓	—	—
Hospital admission & discharge papers	–	✓	–
Patient ID	–	✓	–
Clinical history / diagnosis record confirming reason for admission (Accident or New Diagnosis)	–	✓	–
Physician's medical certificate (confirming the disability and the dates you are unable to work)	—	✓	—
Death certificate of family member	–	–	✓
Proof of relationship with family member (government-issued)	–	✓ If family member is patient	✓
Your valid government-issued ID and driving licence	✓	✓	✓
Number of days you were unable to work (Off-Platform Days)	✓	✓	✓

For a Vehicle Confiscation claim, provide the police confiscation/impound order (with seizure and release dates) and proof that the vehicle was released or returned, in place of the towing photographs and repair estimate. For a Temporary Total Disability claim, the physician's medical certificate confirming your disability and the dates you are unable to work is required.

6. IMPORTANT RULES

- The date of the qualifying event must fall within a week in which you held active **Legendary Driver status**. Events that occur during a week in which you did not hold Legendary Driver status are not covered.
- You must submit your claim within **30 calendar days** of the qualifying event. Late notification may result in your claim not being considered.
- Benefit payments are made only for **Off-Platform Days** — days on which you did not log in or accept trips, including through a substitute driver. Working days within the qualifying period do not attract a payment. **inDrive's** records of your Off-Platform Days are final and binding for the purposes of calculating your benefit.
- Only one daily payment is made for any given calendar day, even if more than one qualifying event affects that day.
- You may submit a maximum of **3 claims** during the Programme Period, with no more than 1 claim per event type. Each claim must relate to a separate and distinct qualifying event.
- You must provide accurate and complete information. Providing false or misleading information may result in your claim being rejected, any amount paid being recovered, and your benefit entitlement being withdrawn.
- Benefit payments will be made only to a bank account held in your name. Payments to third-party accounts are not permitted.
- You must cooperate fully with the claims team and not obstruct or hinder the assessment of your claim.

7. PROGRAMME PERIOD

Income Protection is available during the **Programme Period** from **18 May 2026** to **17 October 2026** (inclusive). To be eligible, the qualifying event must occur during this period and on a date on which you held active Legendary Driver status. You may file your claim up to 30 calendar days after the event, even if that deadline falls after the Programme Period ends.

Claims for events that occur outside the Programme Period will not be considered. At the end of the Programme Period, **inDrive** will communicate whether Income Protection is renewed, extended, or discontinued.

8. YOUR PERSONAL DATA

MIC is committed to protecting your personal data. To administer Income Protection and process your claims, we need to collect and use certain information about you. This may include your name, contact details, driver activity data, and — where relevant to a claim — health or family information.

Your data will be used only for the purpose of running this benefit programme and assessing your claims. It will be processed in accordance with applicable data protection laws. Your data may be shared with the claims handling team and other parties involved in administering your claim, as required by applicable law or regulations.

If you have any questions about how your personal data is used, please write to: privacy@micglobal.com

9. CONTACT & SUPPORT

For all claims queries, please use the **Income Protection claims portal** using this link: https://drivershield.micglobal.com/

Once you submit your claim, **MIC's** claims team will contact you.

Claims response time	Within 72 working hours of any communication
Claim assessment	Within 5 working days of receiving all required documents
Payment (if approved)	Within 15 working days of claim approval

For any queries, please write to: policy@micglobal.com

For any complaints: complaints@micglobal.com

10. KEY TERMS EXPLAINED

The following terms are used throughout this document:

Term	Meaning
Accident	A sudden, unexpected, and involuntary event caused by external, physical, and visible means — such as a road collision, impact, or overturn — occurring independently of any illness, disease, or mechanical or electrical failure.
Close Family Member / Direct Relative	Your lawfully recognised spouse or domestic partner, your biological or legally adopted child, or your biological or legally recognised parent.
Legendary Driver	A driver who holds active Legendary Tier status as confirmed by inDrive in the relevant reporting week. The specific criteria used to determine Legendary Tier status are set by inDrive and may change from time to time.
New Diagnosis	A medical condition formally identified and documented by a licensed doctor for the first time on or after the date you joined the Income Protection programme.
Off-Platform Day	A day on which you did not log in or accept any trips through the inDrive platform, as confirmed by the inDrive's activity data.
Programme Period	The period from 18 May 2026 to 17 October 2026 (inclusive) during which Income Protection is available. Only qualifying events occurring during this period are eligible for benefit payments.
Qualifying Event	Any of the three events that trigger Income Protection: Vehicle Accident or Confiscation, Hospitalisation or Temporary Total Disability, or Bereavement, as described in Section 2.
Registered Vehicle	The vehicle registered with the inDrive platform that you ordinarily use to perform your driver work.
Repair Facility	Any licensed vehicle service centre, garage, or repair shop to which your registered vehicle is towed following an accident.
Medical Certificate	A written certificate from a licensed physician (doctor) stating your diagnosis following an accident and confirming that, as a direct result, you are totally and temporarily unable to work, together with the dates of that inability.
Physician	A medical practitioner licensed and registered to practise medicine in Brazil, Peru or Colombia, who is not you, a close family member, or anyone with a financial interest in the claim.

Temporary Total Disability	Your total and temporary inability, resulting solely and directly from an accident, to carry out your driver work, as certified by a physician's medical certificate.
Vehicle Confiscation	The confiscation, impounding, seizure or retention of your registered vehicle by the police as a direct result of an accident involving that vehicle, which prevents you from working.

11. IMPORTANT NOTICE

inDrive reserves the right, at its sole discretion, to:

- Determine whether the Income Protection benefit is available to any individual driver, including the right to exclude any driver from participating in the programme at any time;
- Withdraw the Income Protection benefit from an individual driver at any time, including where the driver no longer meets the Legendary Driver criteria or where **inDrive** considers it appropriate to do so;
- Suspend, modify, or discontinue the Income Protection programme in whole or in part at any time, with or without prior notice.

The decision of **inDrive** in all matters relating to driver eligibility, programme participation, and the availability of this benefit is **final and binding.**

inDrive's records, including records of your Legendary Driver status, Off-Platform Days, and trip activity, are **final and binding** for the purposes of determining eligibility and calculating benefit payments under Income Protection.

*This document summarises the Income Protection benefit offered by **inDrive** in partnership with **MIC**. It is provided for information purposes and does not constitute a legal contract.*