

RIDE Safer RIDE Smarter

According to the transport department, in 2019 there were over 16,000 traffic accidents¹ in Hong Kong. RYDE with YAS is Hong Kong's first on-demand passenger microinsurance². RYDE with YAS uses GPS to insure you for each trip at a more affordable premium.

Annual Premium? Our coverage charges on a per-trip basis, just like Uber!

RYDE with YAS provides on-demand microinsurance for each trip*. Instead of one expensive annual plan, you buy 10 Tickets or an unlimited Monthly Pass. The coverage doesn't stop when you switch transportation. Each ticket lasts 90 minutes, letting you cover multiple rides in your trip.

*Users need to activate the app notification on the YAS app and allow YAS to have access to your location in advance.

Coverage Requirements: 18-70 years old Hong Kong residents with valid HKID

As long as you are a passenger, RYDE with YAS covers you for any accident in Hong Kong while riding on public transportation³ (including cabs and Uber), private car, and public sea transportation.

Car Injury, Lost Phone?

RYDE with YAS includes accidental medical expenses as well as personal belongings coverage.



\$2K

(i) Personal Belongings Coverage⁴

Whether it's theft or loss of belongings, you are covered for **HK\$1,000** per item, up to **HK\$2,000**⁵.



\$5K

(ii) Accidental Medical Expenses⁴

Injured in a car accident? Medical coverage up to **HK\$5,000** per ticket package.



\$200K

(iii) Accidental Death & Permanent Disablement⁴

Covers up to **HK\$200,000** for death or disablement resulting from a traffic accident...

PREMIUM TABLE:

Package	Premium ⁶ (HK\$)	Valid Period
10 Tickets	40	Tickets will expire 6 months from the package purchase date
Monthly ⁷	90	Tickets will expire 6 months from the package purchase date

Disclaimer

- Source: https://www.td.gov.hk/filemanager/en/content_4970/table71.pdf
- According to market research as of 2020.
- Excludes motorbikes, bikes or the likes, sea private transport and planes.
- Once you have claimed for a benefit, you will not be able to file claims under that benefit for the remaining tickets in your package.

- Deductibles per item: HK\$200.
- Premium levy is not included.
- Monthly plan package covers all eligible rides during the policy month.

Major Exclusions:

Pre-existing conditions, self-inflicted injury, acts of war, illegal acts, pregnancy, mental disorders, conditions caused by chronic alcoholism or drug addiction, congenital anomalies.

Exclusions for personal belongings Coverage:

Money, food, pet/animals, business goods, furniture, artificial teeth, tickets, documents, contact lens, data, hired property, property left unattended intentionally.

Notes:

RYDE with YAS is issued by Assicurazioni Generali S.p.A. (Hong Kong Branch) ("the Company"), an authorised insurer in Hong Kong, and arranged by YAS Digital Limited. The Company reserves the right to accept or decline any application. This leaflet serves as a general guideline only. For the details of the cover and exclusions, please refer to RYDE with YAS Policy Provisions.