

Insurance Terms

DISCLAIMER: EZRiderDemo's Policy does not replace the need for Riders and Dealers to satisfy financial responsibility requirements outside of a Demo transaction.

The policy has limits in place and is not guaranteed to respond above the limits. This is an unofficial summary of EZRiderDemo's insurance policy. Policy terms may be updated on a routine basis. The following applies to coverage through the Policy. Please review the Rider and Dealers policies as well as the Terms of Service for additional terms regarding reimbursement for damages, or charges incurred as agreed by the Parties during a transaction.

General

Insurance coverage under the insurance policy automatically includes state minimums for liability as further discussed below. Insurance coverage through the EZRiderDemo policy does not replace your personal insurance policy, until the commencement of the Demo Period. All EZRiderDemo users, Dealers and Riders are advised to retain personal insurance that meets their needs. Prior to the beginning of the Demo Period, and during delivery and drop-off Powersport vehicles may not be covered by the master policy.

Outside a Demo period, EZRiderDemo assumes no duty or obligation to ensure the sufficiency of Users insurance coverage and cannot undertake to give advice regarding your personal policy or state and local laws.

FOR DEALERS

All qualifying Powersport vehicles that you have listed on EZRiderDemo will be eligible for our insurance protection plan, through the Master Insurance Policy so long as the information you have provided is accurate, complete and up-to-date.

Powersport vehicles with Dealer User accounts that are in compliance with all EZRiderDemo Terms shall have coverage. Dealer insurance coverage is a significant benefit for your use of EZRiderDemo Services.

However, it's important to note that:

- EZRiderDemo assumes no duty or obligation to ensure the sufficiency of your insurance coverage and cannot undertake to give advice regarding your personal policy or state and local laws.
- Only transactions made through EZRiderDemo in the US qualify for coverage.
- Powersport vehicles must be legally registered, meet all safety standards, and must be certified and meet all listing criteria on EZRiderDemo.
- Certain types of damage may be excluded from coverage, such as off-road or illegal usage, and you agree and accept that you assume all obligation to review the ToS.
- All drivers, including the primary contract signer, and passengers must be approved through the EZRiderDemo.
- For drivers traveling south of the border, our coverage does not extend to Powersport vehicles entering Mexico.
- In the event of an accident, you shall receive notification by email upon filing a claim that will contain information regarding body shops, tow yards and additional information as it may be required. Your timely response is expected, be aware that additional storage fees may apply.
- In the event of an accident, Dealer has a duty to mitigate further damage to their Powersport vehicle
- Damage as a result of vandalism and theft during the Demo period must include a police report when submitting a claim to or the claim will not be accepted.
- Subject to the Dealer and Riders Terms, you have been made aware of certain exclusions to coverage, and you are aware of other avenues of reimbursement and dispute resolution available through the platform.
- Insurance coverages are not permitted for salvage title Powersport vehicles. In resolution of some disputes, you agree and acknowledge that EZRiderDemo may conduct investigations and make determinations that shall be binding on Rider and Dealer as set forth in the EZRiderDemo Terms.

FOR RIDERS

The insurance protection plan, through the Master Insurance Policy, shall provide you coverage so long as you are in compliance with the EZRiderDemo Terms and you do not misuse the Powersport vehicle during the Demo period.

However, it's important to note that:

- You may be given the opportunity to purchase additional coverage, this may be a requirement of the Dealer or a condition arising under state and local law. You understand and agree that you assume the obligation to review policy terms and determine if coverage is sufficient, with the understanding that anything not covered by insurance shall be your financial responsibility.
- A condition of any coverage through the Master Insurance Policy, or additional coverage, may require additional verification or records checks if it is deemed that the information you provided at the time of registering your Rider's User account is not complete or curdemo.
- EZRiderDemo does not provide insurance for Passengers.
- Some Rider's believe they are covered by protection related to their credit card. This is often not the case and you should consult with your credit card company before making such an assumption.
- You agree and understand that insurance provided under the Master Insurance Plan, or additional purchased coverage, is offered by a EZRiderDemo third-party partner. Although EZRiderDemo is NOT the insurer, EZRiderDemo in some cases may act as agent or representative in resolution of some matters, including Insurance Claims.
- Subject to the Dealer and Riders Terms, you have been made aware of certain exclusions to coverage, and you are aware of other avenues of reimbursement and dispute resolution available through the platform.
- In resolution of some disputes, you agree and acknowledge that EZRiderDemo may conduct investigations and make determinations that shall be binding on Rider and Dealer as set forth in the EZRiderDemo Terms.

MASTER POLICY TERMS

Coverage Limits

Our insurance program provides auto insurance to cover dealers, riders and Powersport vehicles that are eligible under our User terms. Coverage applies for the duration of each Demo, from start to finish, and includes liability, collision and comprehensive (e.g., fire, auto theft, vandalism) coverage.

Liability Coverage

Dealers are covered with a separate Corporate policy of up to \$1,000,000 CSL.

Riders are covered in our insurance policy up to the liability limits. Dealers are covered up to a combined single limit liability. For Riders, Coverage includes bodily or property damage arising from an auto accident according to the following Schedule:

The below amounts represent limits for all states. The Master Policy insures Riders against liability to third-parties for bodily injury and property damage resulting from the use of the booked Powersport vehicle during the booked trip, up to the limits below. This coverage cannot be declined.

"Bodily Injury" Liability \$100,000 Each Person \$300,000 Each "Accident"

"Property Damage" Liability \$50,000 Each "Accident"

Personal Injury Protection (PIP): The Master Policy provides the minimum amount of PIP coverage allowed by law in those few states where PIP coverage is required by law and cannot be waived.

Uninsured and Underinsured (UI/UM) Coverage

The Master Policy provides the minimum amount of UI/UIM coverage allowed by law in those few states where UI/UIM coverage is required by law and cannot be waived.

Deductibles

Riders face a deductible. Physical Damage Coverage is subject to a \$2,000 comprehensive and collision coverages deductible, except for any comprehensive loss due to theft which is subject to a \$5,000 deductible. Any physical damage payment by us will be reduced by the applicable deductible. EZRiderDemo is responsible for collecting deductible payment from Rider.

Damage Fee

In the event of any loss or damage to the Powersport vehicle, or any personal property or bodily injury claim, that occurs during the Demo period due to any cause regardless of fault, including, but not limited to, collision, rollover, theft, vandalism, seizure, fire, flood, hail or other acts of nature or God, the rider is held responsible, and is required to pay EZRiderDemo a fee of \$150. In the event a rider has violated EZRiderDemo's ToS, the fee does not apply, and the rider may be held responsible for the full amount of the claim.

Exclusions**Personal Belongings**

Personal belongings left in the Powersport vehicle are not insured. These include tapes, records, discs or other similar audio, visual or data electronic devices, or any speed measuring equipment within the Powersport vehicle. It is the responsibility of the dealer and rider to ensure they remove any personal belongings from the auto before and after each Demo.

No Permissive Drivers

We provide insurance for our members only. As per EZRiderDemo's ToS, EZRiderDemo Powersport vehicles may only be operated by the Rider. Passengers may be carried to the extent they have been listed in the Reservation or Demo Agreement according to the Rider Terms.

Permissible Uses Only

EZRiderDemo Insurance does not cover inherently risky activities such as sport or stunt-riding (ie. Wheelies, riding in manner other than that intended by manufacturer. Or Driving on unpaved roads or undesignated roadways (i.e. "off-roading," unfinished roads, racetracks, or sidewalks). For further reference consult the Prohibited Activities Section of the Rider Terms.

Personal Usage Only

Insurance coverage applies to Powersport vehicles on demo ride for personal use only.