

Terms and conditions

UK Theft & Damage Cover

Last Updated: August 25th 2025

This document sets out the terms and conditions for Zoomo's Theft & Damage Cover, an optional product that modifies your financial liability under the Zoomo Rental Agreement in the event of theft or accidental damage to your rental vehicle.

1. Application of this Policy

This policy applies to customers who have selected and paid for the Theft & Damage Cover add-on in addition to their rental of a Zoomo e-bike or e-moped.

This policy is applicable only to the customer, non-transferable, and only valid during the term of your active Zoomo Rental Agreement.

2. Eligibility and Coverage

- **Theft & Damage Cover** is an optional add-on available to customers in the United Kingdom.
- The cover limits your financial liability for both theft and accidental damage to the rental vehicle, its parts, and accessories (such as the battery and charger), provided all conditions in this policy are met.
- **Damage Cover** limits the repair fees you are liable for in relation to accidental damage caused by the rider during the rental period, provided all conditions in this policy are met. This includes, but is not limited to:
 - Accidental collisions with other vehicles, objects, or surfaces.
 - Incidents where the vehicle falls over ("tip-overs").
 - Mechanical or electrical damage resulting from rider error, incorrect operation, storage, or handling.
 - Replacement of lost or damaged keys.
- **Theft Cover** limits your liability for the full replacement cost of the vehicle in the event of a reported theft, provided all conditions in this policy are met.
- Zoomo reserves the right to verify (at any moment) your eligibility and suspend or withdraw coverage if you are in breach of the Rental Agreement or these terms.

3. Liability and Reduced Excess

The liability for damage, theft, or recovery is determined by the cover type you have selected.

No Cover Costs: If you do not have Theft & Damage Cover, your maximum total liability is:

Vehicle Type	Cost (ex accessories)
E-bike	£900
E-moped	£2,500

Theft & Damage - Reduced Excess: If you have Theft & Damage Cover, your liability is reduced to the following amounts per incident, provided you are not in breach of these terms, and all conditions in this policy are met:

Vehicle Type	Maximum Coverage (ex accessories)
E-bike	£300
E-moped	£900

Damage Repair Costs: For accidental damage covered under this policy, your maximum repair cost per incident is limited to (provided you are not in breach of these terms, and all conditions in this policy are met):

Vehicle Type	Cost Cap
E-bikes:	£50
E-mopeds:	£150

The maximum value of repair costs that will be covered by this policy (the "Damage Cover Limit") is £900 for e-bikes and £2,000 for e-mopeds. If repair costs exceed this limit, you will be responsible for the excess amount.

4. Exclusions (What is Not Covered)

Theft & Damage Cover does **not** cover:

- Damage or loss caused by factors beyond the rider's reasonable control, such as:
 - Force majeure events (e.g. floods, earthquakes).
 - Acts of vandalism (which are not a form of theft).
 - Fire, unless caused by rider error.
- Theft or damage caused by the rider's negligence or wilful misconduct, including but not limited to:
 - Driving under the influence of alcohol or drugs, or any other substance that may impair the customer's ability to operate the vehicle safely.
 - Operating the vehicle recklessly or dangerously.
 - Using the vehicle for any purpose other than its intended use (as defined in the Rental Agreement) or against any applicable laws and regulations.
- Repairs already covered under the standard Rental Agreement.
- Damage caused to any other person or property.
- Theft of the vehicle, spare parts, or additional items (i.e. battery or battery charger) if you are in breach of these terms.
- Damage or loss where you have not taken reasonable precautions, such as failing to properly lock the vehicle when unattended.
- Any consequential or indirect damage suffered by the customer.

5. Conditions for Coverage to be Valid

For your Theft & Damage Cover to be valid, you must adhere to the following conditions at all times, otherwise the cover will be considered VOID and you will be liable for the full "No Cover" costs:

- **No Arrears:** Your customer account must not be in delinquency or arrears at the time of the incident.
- **Secure Locking:** You must, at all times while the vehicle is not in use, lock the vehicle to an immovable object (e.g. a post or railing) using the lock provided by Zoomo.
- **Police Report (Theft):** You must report any theft of the vehicle to the police and provide Zoomo with the police report number within 24 hours of the incident.

If you refuse to file a police report, Zoomo reserves the right to treat you as the guilty party, lodge a police report against you, and charge you the full "No Cover" liability fees.

Zoomo may suspend or terminate your cover immediately if you breach any of these conditions.

6. Claims Procedure

For Theft:

1. **Report to Police:** Immediately (within 24 hours of the incident) create a police report and obtain a case number.
2. **Notify Zoomo:** Within 24 hours of the incident, notify Zoomo and provide the police report number.
3. **Complete Theft Form:** Complete the theft form provided by Zoomo.
4. **Return Accessories:** Return all accessories in your possession (battery, charger, keys, etc.) that were not stolen to the nearest Zoomo location.
5. **Provide Evidence:** Provide reasonable evidence that you locked the vehicle correctly as per the Zoomo Safety, Security and Maintenance Guide. (e.g. photo of broken lock left on ground). By purchasing the Theft & Damage Cover, you acknowledge that you have read, understood, and accepted the Zoomo Safety, Security and Maintenance Guide, and you declare that you are aware of your obligations under such guide.

For Damage:

1. **Notify Zoomo:** Immediately (within 24 hours of the incident) notify Zoomo of the incident via email at hello.uk@ridezoomo.com or by booking a repair appointment via the MyZoomo app.
2. **Investigation:** Zoomo reserves the right to investigate the incident and may request further information, such as, but not limited to, photographs, video evidence, a written statement, or witness statements.
3. **Assessment & Payment:** Zoomo will assess the damage and determine the repair costs. If the repair costs exceed the applicable Damage Cover Limit, you will be responsible for paying the excess amount.

Zoomo's assessment of the cause of damage or theft will be final.

7. Breaches of Conditions and Consequences

- If you are in breach of these terms and conditions, including, but not limited to, being in arrears with payments, Zoomo reserves the right to charge you the **full 'No Cover' liability fees**, regardless of your cover type.
- Zoomo reserves the right to:
 - (i) Report any suspected theft or fraud to local law enforcement or to any other competent authority.
 - (ii) Suspend or terminate your Rental Agreement and refuse future rentals.
 - (iii) Refer unpaid debt to a third-party debt collection or recovery agency, including the sharing of your personal information.
 - (iv) Share your details with Zoomo's partners (e.g. Uber Eats, Deliveroo, Just Eat), which may impact your ability to continue using their platforms.

8. Limitations and Re-Rental Conditions

- **Cover Limit:** You may utilise your Theft & Damage Cover a maximum of **two times** within any consecutive twelve-month period (either two thefts or two damage claims).
- **Termination of Cover:** If you exercise your cover more than twice in a 12-month period, you will exit the program and be required to pay the 'No Cover' deposit (£150 for e-bikes, £300 for e-mopeds) to continue renting.
- The cover is not transferable to any third party.
- Zoomo reserves the right to deny or adjust a claim in cases of fraud, misrepresentation, or violation of these terms.
- Zoomo reserves the right to modify or terminate this policy at any time with reasonable notice.

9. Fraudulent or Misleading Claims

If Zoomo reasonably determines that a claim is fraudulent, false, or misleading, the Theft & Damage Cover will be void in respect to that incident. Zoomo reserves the right to recover from the customer all costs, fees, and expenses incurred, including, but not limited to legal costs and any other cost incurred by Zoomo during the investigation, and to report such conduct to law enforcement.

10. Right of Subrogation

If Zoomo makes any payment or waives liability under this policy, Zoomo shall be subrogated to all rights and remedies of the customer in respect of the theft or damage. The customer agrees to cooperate fully with Zoomo in pursuing any recovery from third parties, including signing documents and providing evidence.

11. Insurance and Third-Party Liability

This Theft & Damage Cover only applies to the rental vehicle itself. It does not constitute insurance and does not cover: (i) third-party liability, injury or property damage; or (ii) any fines, penalties or other costs. The customer remains solely responsible for all such liabilities and shall fully indemnify and hold harmless Zoomo from and against any claims, losses, damages, fines, penalties, expenses or proceeding arising in connection therewith.

12. Governing Law and Jurisdiction

This Theft & Damage Cover is governed by and constructed in accordance with the laws of England and Wales. Any dispute arising out of or in connection with these terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.