



Group Insurance Information and Insurance Certificate for Insured Persons under Group Liability Insurance

XL Insurance Company SE, Dublin, Zurich Branch, Limmatstrasse 250, 8031 Zurich (**Insurer**) herewith confirms that insurance cover has been arranged with Mila AG, Dufourstrasse 90, 8008 Zurich (**Policyholder**) as follows:

Insured Persons:	All Mila Friends and Mila Pros who are registered on the Platform of the Policyholder and are domiciled in Switzerland.
Insurance Conditions:	Conditions of Group Liability Insurance Policy no. CH00010801LI between the Insurer and the Policyholder
Coverage:	According to the terms of the Insurance Conditions and within the limits of their provisions and subject to exclusions, the Insurer shall pay to the Policyholder for the benefit of the Insured Person all sums which the relevant Insured Person shall become legally obligated to pay as damages to a customer in the context of the performance of a Transaction which commences during the Cover Period that has been arranged over the Platform of the Policyholder (an "Insured Transaction"), subject to the Limit of Liability and the Self-Insured Retention stated below, because of <ul style="list-style-type: none">- death, bodily injury or other health impairments of persons (bodily injury);- destruction, damage or loss of property (property damage).
Limit of Liability:	CHF 500'000.-- per claim and Insured Transaction and per Insured Person for bodily injury and property damage combined.
Self-Insured Retention:	The limit of liability mentioned above applies in excess of an uninsured retention to be borne by the Insured Person in the amount of CHF 20'000.-- per claim and Insured Transaction.
Exclusions:	The Insurance Conditions include various exclusions from the insurance cover (see Section 3 of the Insurance Conditions). In particular, pure financial losses and claims arising from the impairment of software or data processing are not insured.
Subsidiary Cover:	There is no insurance cover under the Policy if and to the extent that there is another insurance covering the same loss.
Insurance Premium:	0.24% of invoiced amounts (excluding tax) with respect to the Insured Transactions of an Insured Person.
Claim:	Any claim or circumstances which may give rise to a claim for an amount that may be possibly above the specified retention of CHF 20'000.-- must be notified to the Policyholder without delay. This shall be done either by mail or e-mail using the following claims form www.mila.com/insurance/claims-form.docx that shall be sent to the following address: Mila AG, Dufourstrasse 90, 8008 Zurich Phone: +41 43 508 01 92 (Monday-Friday, 9.00-12.00 / 13.30-17.00) / E-Mail: claim@mila.com .
Knowledge and conduct:	Insofar as the knowledge and conduct of the policyholder are of legal significance, under this group insurance for the benefit of Mila Friends and Mila Pros shall also be taken of the knowledge and conduct of the insured person.
Cover Period of Group Insurance:	From 01.01.2021 to 31.12.2023
Cover Conditions:	Insurance cover is granted in the course of the online registration on the Mila platform and is valid only while the Insured Person is registered on the platform and as long as the cover is not cancelled in accordance with the Insurance Conditions.
Cancellation:	The Insurer or the Policyholder may cancel the cover before the end of the Cover Period as specified in the Insurance Conditions. If applicable, the Insured Persons will be informed by the Policyholder. The Insurer may exclude an Insured Person from the Group Insurance Contract following a loss from the Insurance Cover with respect to future Transactions as specified in the Insurance Conditions.
Partial Cancellation:	The Insurer or the Policyholder or an Insured Person may cancel the cover with respect to a particular Transaction as specified in the Insurance Conditions.
Data Protection:	The Insurer will obtain and process data of Insured Persons and other persons for the purpose of administration and claims handling in the context of its relevant insurance business. The Insurer may keep personal data in electronic files and hard copy form. The Insurer may obtain personal information from third parties and examine official records. If necessary, the Insurer will forward personal data to involved third parties, in particular to co-insurers, reinsurers and other participating insurers. In addition, personal information may be forwarded to other liable third parties and their liability insurers for the enforcement of any recourse claims.
Contact:	Any question or complaint regarding this insurance may be addressed to the Policyholder (the contact details are specified in the in Insurance Conditions).
Alternative Dispute Resolution:	In case you are not satisfied with the claims handling of your insurance company, you can place a complaint with the Swiss Ombudsman for Private Insurance, P.O. Box 2646, 8022 Zurich, Phone: +41 44 211 30 90, E-Mail: help@versicherungsombudsmann.ch .

Nothing herein contained shall serve to alter, vary or waive the clauses in the Insurance Conditions.

For full details regarding coverage please refer to the Insurance Conditions.