FREQUENTLY ASKED QUESTIONS

1. What does RidePAL cover?

This plan covers the expenses incurred (maximum cap at US$5) for rides you take in selected cities, offered by selected ride-hailing services when rain is detected.

2. What are the ride-hailing services RidePAL cover?

We accept GRAB, UBER and GOJEK digital receipts at this moment. Extending our coverage to other ride-hailing services and cities is something that we will take into consideration in the future.

3. What are the selected countries/cities that RidePAL cover?

This service is currently available in 8 cities:

Country	City
Singapore	Singapore
Vietnam	Ho Chi Minh
Malaysia	Kuala Lumpur
Indonesia	Jakarta
Thailand	Bangkok
USA	New York
UK	London
Australia	Sydney

4. What is the definition of 'rain'?

The event of 'rain' is triggered when the precipitation level is equal to or above 4 millimetres per hour, as recorded by the OpenWeatherMap API (https://openweathermap.org) at the pickup time and location of the trip.

Country	City	Definition of Rain (Precipitation level)
Singapore	Singapore	Equal or above 4 millimetres per hour*
Vietnam	Ho Chi Minh	
Malaysia	Kuala Lumpur	
Indonesia	Jakarta	
Thailand	Bangkok	
USA	New York	
UK	London	
Australia	Sydney	

*As recorded by OpenWeatherMap API (https://openweathermap.org/api)

5. Can I buy multiple RidePAL plans to cover the same day?

Yes. However, you can only submit one claim per day for one selected policy of your choice, regardless of the number of policy you purchased for that day.

5. Can I use RidePAL to cover rides with multiple stops?

No. This plan only covers fares for single-trip rides.

6**. How do I submit a claim?**

We make the claiming process easy and simple for you. All you need is go to the 'Claims' section under 'Policies' on the mobile app or desktop app, submit your

digital receipt, and we will validate the claim. The receipt must clearly reflect your email address and name.

You have 30 calendar days to make your claim from the time your policy has ended. If the claim is not made within 30 calendar days, PAL Network will consider the policy as expired.

7. How does a claim get validated?

When the receipt reaches our blockchain protocol, our third-party weather oracle will verify whether rain is detected during the date & time of your pick-up location stated in the digital receipt.

Once your claim is approved, the payout will be sent to you within the next 24 hours.

Payout amount will be sent directly to:

1. Your PAL wallet (for all policyholders) in PAL tokens, or
2. The bank account that is tied to your PayNow account (only for policyholders residing in Singapore) in USD.

8. How long will I expect to receive the payout once I submit the receipt?

Your claim will be reviewed within 3 working days. After your claim is approved, we will process the payout to you within 24 hours.

9. How is the payout amount calculated?

Your claim will be calculated based on the trip fare, with a maximum payout of US$5 per day.

10. Would there be a limit to the number of receipts a person can submit?

You can submit an unlimited number of receipts. However, there is only one payout per day capped at a maximum of US$5.

11. Can I cancel a policy and will I get a refund?

You can cancel the policy by informing us via email notice at support@pal.network with your Policy ID, Name and Email.

The cancellation will take effect on the day that we send you the confirmation of cancellation notice. The protection will be forfeited from that point onwards, and there will be no refund for any of the premium paid previously for the respective policy.

For further assistance, email us at support@pal.network!