

Group Personal Accident and Business Travel Insurance

Target Market Statement (Version 10/2021)

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| Product Name | Group Personal Accident and Business Travel |
| Product Type | Commercial Lines general insurance product suitable for companies |
| Who is the product designed for? | This is a commercial insurance product suitable for organisations wishing to insure the risks associated with the accidental injury or commercial travel undertaken by their directors, employees, trustees and volunteers. |
| Who is the product not appropriate for? | <ul style="list-style-type: none"> ● Consumers |
| What are the mandatory product features that will meet the needs, characteristics and goals of the target market? | <p>This product provides the following cover, up to agreed specified limits:</p> <ul style="list-style-type: none"> ● Group Personal Accident ● Overseas Medical and Travel Expense ● Baggage and/or Personal Effects ● Money ● Personal Liability ● Cancellation and Curtailment ● Missed Departure ● Hijack ● Loss of Passport |
| Does the product include optional covers? | N/A |
| Additional Benefit | N/A |
| How should this product be distributed? | <ul style="list-style-type: none"> ● This product can be sold face to face, via the telephone or by postal application. ● This product can be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. |

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| What should distributors do to ensure the product provides fair value to the end customer? | To ensure the customer receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value. |
| Additional Product Literature | This document is to be read in conjunction with the appropriate policy wording and Keyfacts document which is available on CTIUK's Website |
