

Accidental Death & Permanent Injury Insurance

Target Market Statement (Version 10/2021)

Product Name	Accidental Death & Permanent Injury
Product Type	Personal Lines General Insurance product suitable for individual customers.
Who is the product designed for?	This is a consumer insurance product suitable for individuals and/or their partners wishing to insure the risks associated with accidental death or injury.
Who is the product not appropriate for?	<ul style="list-style-type: none"> ● Anyone under 18 or over 70 years of age ● Anyone who is not permanently resident in the United Kingdom.
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"> ● Accidental Death ● Permanent Total Disablement ● Permanent Partial Disablement
Does the product include optional covers?	N/A
Additional Benefit	<p>Virtual GP</p> <p>Legal Advice Line (for Comprehensive policy only)</p>
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 via e-commerce, B2B or B2C platform.
What should distributors do to ensure the product provides fair value to the end customer?	<p>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.</p> <p>Commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.</p>
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording and IPID which is available on CTIUK's Website