

Schengen Emergency Medical Insurance

Target Market Statement (Version 10/2021)

Product Name	Schengen Emergency Medical
Product Type	Personal Lines General Insurance product suitable for individual customers.
Who is the product designed for?	Schengen Emergency Medical Policy is designed to meet the legal requirements to obtain a Schengen visa.
Who is the product not appropriate for?	<ul style="list-style-type: none"> ● Anyone under the age of 18 or over the age of 80 years old ● Anyone whose permanent residence is in any of the following countries: Syria, Iran, Egypt, Burma, Cuba, Democratic Republic of the Congo, North Korea, Somalia, Sudan, Zimbabwe, Belarus and Iraq.
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"> ● Repatriation ● Emergency Medical Costs
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 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