

Student Personal Accident Insurance

Target Market Statement (Version 10/2021)

Product Name	Student Personal Accident
Product Type	Personal Lines General Insurance product suitable for individual customers.
Who is the product designed for?	Student Personal Accident Policy is designed to meet the needs of overseas students who wish to insure against accidental bodily injuries whilst in the United Kingdom as well as being able to obtain a Schengen visa to travel in the Schengen area for up to 90 days a year on total.
Who is the product not appropriate for?	<ul style="list-style-type: none"> ● Anyone under 18 or over 65 years old ● Anyone without a valid student visa for the United Kingdom ● Anyone not eligible to register for a GP through the NHS
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"> ● Personal Injury ● Schengen Area Emergency Medical Expenses
Does the product include optional covers?	N/A
Additional Benefit	Virtual GP
How should this product be distributed?	<ul style="list-style-type: none"> ● 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