TARGET MARKET STATEMENT

e-Fleet

Introduction

The purpose of our Target Market Statement is to provide clear information about who our products are designed for and how they should be distributed. All our products are reviewed on an annual basis and we are pleased to provide further information about our **Product Approvals Process** on our website.

Product Information

There are two levels of cover available with the Motor Fleet product:

Type of cover	Comprehensive	Third Party Fire & Theft
Legal liability for injury to passengers, the public and their property	✓	✓
Legal defence costs for manslaughter or causing death by dangerous driving	✓	✓
Loss of or damage to vehicles by fire and theft	✓	✓
Accidental damage, vandalism or malicious damage	✓	✗
Windscreen damage	✓	✗

This product provides the following cover as standard:

1. Loss or damage to your vehicle
2. Third party liability
3. Foreign use
4. Trailers
5. Personal effects
6. Medical expenses
7. Personal accident cover
8. Legal Expenses Protection

Target market

Motor Fleet insurance is for companies or partnerships operating a fleet of 3 to 20 vehicles comprising of cars and commercial vehicles used for the business of the policyholder (excluding use for hire or reward) and social domestic and pleasure purposes.

Our product is designed to enable such businesses to minimise disruption and continue to trade following impact from insured perils such as theft, flood, fire or legal action.

Types of customers for whom the product would be unsuitable

- Non-commercial customers

Any notable exclusions or circumstances where the product will not respond

We do not provide cover against loss, damage or liability arising from the use of your vehicle whilst carrying hazardous goods.

We do not provide cover if the driver or user of your vehicle to your knowledge does not hold a licence to drive your vehicle or has had their licence revoked.

Information for our distributors

Distributors are expected to have considered the customer's needs and characteristics to ensure that the product and coverage selected meet their requirements. They should also consider any aspects that may make the customer be deemed vulnerable, such as poor health, resilience, or capability.

Any commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value to the customer.

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