



# TARGET MARKET

## Ageas Optima Classic Car

### 1. Cover Summary

- Optima Classic Car offers classic car insurance for enthusiasts who wish to use a classic vehicle as a secondary car. The policy includes toolbox and tool cover, and extends to provide cover on commercial premises whilst the vehicle is being restored or repaired if not covered by the garage's own insurance. Optima Classic Car can be purchased with either Comprehensive, or Accidental Damage, Fire and Theft (Laid Up) cover.
- Terms, conditions and exclusions apply to Optima Classic Car. Full details are shown in the Policy Wording and IPID documents.

### 2. Identified Target Market

- Customers driving collectible vehicles, valued between £1,000 and £150,000.
- Must be resident in the UK for at least 5 years and have held a UK/EEA licence continually for at least 5 years.
- Customers over the age of 25, who are resident in the UK.
- Those with low annual mileages.
- Cars that are garaged overnight.

### 3. Customers for Whom the Product is Not Appropriate

- Those who do not have access to another car, and thus want to use their classic vehicle as an 'everyday' car.
- Those wishing to drive over 7,500 miles in a year.
- Drivers over the age of 83.

### 4. Distribution Channel

- This product is sold through intermediaries and is digitally traded on the following platforms: Acturis, Applied, CDL, Open GI, SSP, TGSL and Datamatters.

### 5. Conflicts of Interest

- There are no circumstances we are aware of that will cause a conflict of interest.

For more information about this product and our wider broker offering, please visit [ageasbroker.co.uk](https://ageasbroker.co.uk).



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