

Target Market Statement for Commercial Guard Shopkeepers Insurance Policy

Cover Summary

This insurance is a package policy arranged on an annual basis and designed to protect customers with retail businesses to insure.

Standard Cover

- Property (contents, stock, money, malicious attack, non-production machinery and computer breakdown and glass, blinds and signs with options to include cover for buildings, rent payable, household contents, personal possessions, all risks, deterioration of stock and fidelity guarantee)
- Business Interruption (including non-production machinery and computer breakdown with options to include cover for additional increased cost of working, rent receivable and loss of licence)
- Legal Liabilities (including employers' liability, public liability and products liability with an option to include treatment risk cover for salon type businesses, manual work away from the premises and, for eligible risks, cover for products supplied to the USA or Canada)
- Goods in Transit (own vehicles/road hauliers, rail and post)
- Legal Expenses

Optional Cover

- Terrorism (for Property, Business Interruption and Goods in Transit)

Cover is provided as standard for fire, specified perils, theft or attempted theft, accidental damage, subsidence, ground heave and landslip.

Terms, conditions and exclusions apply to the Commercial Guard Shopkeepers policy. Full details are shown in the Policy Wording and Policy Summary documents.

Identified Target Market

- ✓ Customers with arts and crafts, photographic goods, toys, carpets, clocks and watches, pedal cycles, pets, clothing, household goods, electronic goods, fancy goods, DIY, flowers and food products shops to insure
- ✓ Customers with café, restaurant, takeaway and similar food service establishments to insure however the policy
- ✓ Customers with beauty, hairdressing and tanning salons or barber shops to insure
- ✓ Customers with business premises based in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man

Customers for whom the product is not appropriate

- ✗ Customers who require cover in respect of premises based overseas
- ✗ Customers who require cover for wholesale, distribution or warehousing businesses
- ✗ Customers with no permanent business premises e.g. operating from kiosks or mobile outlets
- ✗ Customers with seasonal businesses i.e. only trading for short periods at certain times of the year

Distribution Channel

This product is sold through Ageas appointed representatives and is traded online via the Ageas Extranet as well as Acturis, Applied, Open GI (Powerplace) and SSP

Conflicts of Interest

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

This document is for appointed representatives only and must not be provided to customers

If you have any questions, please speak to your Ageas Underwriting contacts

Underwritten by

Ageas Insurance Limited

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