



## Target Market for Commercial Choice Insurance Policy

### Cover Summary

This insurance is a policy arranged on an annual basis and designed to provide flexible cover for customers with commercial businesses to insure, be they single or multi location.

### Standard cover includes:

Property (general contents, stock, money, assault by thieves, glass, blinds and signs and non-production machinery and computer equipment breakdown with options to include cover for buildings, rent payable, tenant's improvements, household contents, property away from the premises, deterioration of refrigerated stock and employee dishonesty).

### Optional covers include:

- Loss of Income (gross profit, gross revenue or increase in cost of working including non-production machinery and computer equipment breakdown with options to include cover for rent receivable, additional increase in cost of working, cost of alternative accommodation and loss of licence)
- Legal Liabilities (including public liability and products liability with an option to include employers' liability, injury to a working partner or proprietor and treatment risk cover for eligible trades)
- Property in Transit (goods carried by own vehicles and/or road hauliers, rail and post)
- Terrorism (for Property, Loss of Income and Property in Transit).

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

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

### Identified Target Market

- ✓ Customers with businesses including but not limited to manufacturing, printing and distribution
- ✓ Customers with premises based in England, Wales, Scotland, Northern Ireland, the Channel Islands and 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 long term unoccupied premises
- ✗ Customers with businesses in the leisure sector

### Distribution Channel

This product is sold through appointed representatives.

### 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.

#### Ageas Insurance Limited

##### Registered address

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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