



TARGET MARKET

Ageas House Guard

1. Cover Summary

Ageas House Guard offers Buildings and Contents insurance for homeowners. It provides up to £1 million sum insured buildings insurance and up to £80,000 contents insurance, for homes with up to 5 bedrooms. Some other items are also included, for example cover for homeowners' legal responsibilities up to £2 million, alternative accommodation, accidental damage to fixed glass and home entertainment equipment, and valuables cover of up to 30% of the contents maximum claim amount. There are also optional covers for Accidental Damage, personal belongings, and cycles. Terms, conditions, and exclusions apply to House Guard. Full details are shown in the Policy Wording and IPID documents.

2. Identified Target Market

Customers who own their own home, and whose properties need to be insured for up to £1 million rebuild costs. Those who need to insure their contents up to £80,000. Customers with homes that have up to 5 bedrooms. Customers who are resident in the UK.

3. Customers for Whom the Product is Not Appropriate

Those who have purchased the property for investment, with no intention of occupying it. Those owning mobile-homes or caravans, listed buildings, or buildings built prior to 1750. Any customer with a home that has 6 or more bedrooms. Customers who leave their home unoccupied for more than 60 days in a row.

4. Distribution Channel

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

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.