



# TARGET MARKET

## Ageas House Guard Simplification

### 1. Cover Summary

- Ageas House Guard Simplification home insurance offers buildings and contents insurance.
- This policy meets the demands and needs of those who wish to have cover for their Buildings and Contents against, for example, loss or damage from fire, storm, theft, leaking or freezing water and flood. It provides up to £1.5million sum insured buildings insurance and £150k sum insured contents insurance for homes with up to 9 bedrooms. There are optional covers customers can purchase to increase the level of protection they have. These include cover for personal possessions away from home, accidental damage, home emergency and legal disputes. House Guard Simplification is a peril rated product.
- Terms, conditions, and exclusions apply to House Guard Simplification. Full details are shown in the policy wording and IPID documents.

### 2. Identified Target Market

- Customers who need a buildings sum insured up to £1.5million.
- Those who need to insure contents up to £150,000.
- Customers who are residents in the UK.

- Customers who need 20% of the sum insured for alternative accommodation cover.
- This is representative of Ageas's House Guard Simplification product.

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

- Customers who have more than £150,000 worth of contents to insure.
- Customers with properties worth more than £1.5million

### 4. Distribution Channel

- This insurance is sold through broker channels.

### 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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