



# TARGET MARKET

## Ageas Optima Classic Bike

### 1. Cover Summary

- Ageas Optima Classic Bike is a motorcycle insurance policy aimed especially at older and more cherished motorcycles, (generally 30 year plus). The policy offers a choice of Comprehensive cover, Third Party Fire and Theft cover, or Fire, Theft and Accidental Damage cover (Laid Up). Cover is available for Riding Abroad, Spare Parts and Toolkits. No Claims Discount (NCD) is not used or earned on Optima Classic Bike.
- Terms, conditions and exclusions apply to Optima Classic Bike. Full details are shown in the Policy Wording and IPID documents.

### 2. Identified Target Market

- Riders between the ages of 25 and 85.
- Riders who'd like Comprehensive cover for their motorcycle valued up to £100,000, or Third Party, Fire and Theft cover for a bike that has a value of up to £5,000.
- Must be resident in the UK for at least 5 years.
- Riders who would like their motorcycle insured for an Agreed Value.

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

- Riders who require Third Party, Fire and Theft cover for a motorcycle valued above £5,000.
- Riders of motorcycles valued at more than £100,000.
- Those who have not been continuous UK residents for the past 5 years.

### 4. Distribution Channel

- This product is sold through intermediaries and is digitally traded on the following platforms: 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](https://ageasbroker.co.uk).



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