



TARGET MARKET

Ageas Optima L

1. Cover Summary

- Optima L provides young, provisional licence holders with the opportunity to buy monthly temporary cover (for up to 6 months with a 1 month minimum length) which will act as a “top-up” on an existing comprehensive annual motor insurance. Optima L is offered on a Comprehensive, Insured only driving basis only, and the policies are non-renewable. NCD will apply to this product.
- Terms, conditions and exclusions apply to Optima L. Full details are shown in the Policy Wording and IPID documents.

2. Identified Target Market

- Customers who hold a provisional driving licence.
- Customers between the ages of 17-30, who are resident in the UK.
- Vehicle needs to already hold annual Comprehensive insurance.

3. Customers for Whom the Product is Not Appropriate

- Those with full UK/EU driving licences.
- Those wishing to insure the vehicle for longer than a 6 month period.
- Drivers over the age of 30.
- Drivers who have had any previous claims or convictions.
- Policies that require more than 1 driver.

4. Distribution Channel

- This product is sold through intermediaries and is digitally traded on the CDL platform.

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.



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