



TARGET MARKET

Ageas Optima Plus

1. Cover Summary

- Ageas Optima Plus is a car insurance policy that targets drivers who require a low annual mileage. It offers Comprehensive cover for the standard perils of accidental damage, malicious damage, fire and theft. Some other items are also included, for example cover for windscreen damage, replacement locks and driving abroad. No Claims Discount (NCD) can be used and earned on Optima Plus, with the option to protect NCD if certain criteria are met.
- Terms, conditions and exclusions apply to Optima Plus. Full details are shown in the Policy Wording and IPID documents.

2. Identified Target Market

- Drivers between the ages of 30 and 75.
- Drivers who'd like comprehensive cover for a privately owned car valued up to £250,000.
- Must be resident in the UK and have held a UK/EEA licence continually for at least 5 years.
- Drivers who cover a low annual mileage.

3. Customers for Whom the Product is Not Appropriate

- Vehicle owners who do not have access to another car, and thus want to use their insured car as an everyday car.
- Drivers who require Third Party, Fire and Theft cover and Third Party Only.
- Drivers of cars valued at more than £250,000.
- Those who have not held a UK/EEA licence for at least 5 years.
- Drivers who cover more than 9,000 miles per year.

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.



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