



TARGET MARKET

Ageas House Guard Simplification

1. Cover Summary

Ageas House Guard Simplification home insurance offers buildings and contents insurance. It provides up to £1.5million sum insured for buildings and £150k sum insured for contents for homes with up to 9 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. 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.

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 or with more than 9 bedrooms. Customers who leave the property unoccupied for more than 60 days in a row.

4. Distribution Channel

This insurance is traded on a FCEDI basis through brokers and is currently live on CDL and Acturis. It will be developed on SSP, OpenGI, TGSL and Applied.

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.

