For distributor use only. Not approved for use with customers.

Aviva Marine Cargo Insurance Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Marine Cargo Insurance product. It is intended to help distributors understand the target market for this product, at new business and at point of renewal. In addition, distributors should consider whether any changes in circumstances may result in some features of the product no longer being suitable (for example distribution channel, features/covers, communication method and payment method).

Aviva Insurance Limited will overlay some eligibility and risk acceptance criteria which will be applied and shown through the quote process. This will result in some customers for whom the product is suitable not being eligible due to our current risk appetite.

Aviva Insurance Limited is the Product Manufacturer for this product and may source elements of cover from third parties. Full details are contained within the policy documentation.

Eligibility Criteria?

- Customers must be United Kingdom and/or European domiciled exporters or importers, manufacturers, suppliers, wholesalers, retailers, selling agents or repairers.

Who is Aviva Marine Cargo Insurance suitable for?

- Aviva's Marine Cargo Insurance product is designed to protect customers against loss of, or damage to, goods while being shipped around the world including within the UK, either by road, rail, sea or air.
- This product is designed for United Kingdom and European domiciled exporters or importers, manufacturers, suppliers, wholesalers, retailers, selling agents and repairers.

Who is this product not suitable for?

- Customers who are not Commercial customers that ship goods around the world.
- This product is not suitable for consumers as defined by the FCA. A consumer is classed as any person who is acting for purposes which are outside their trade or profession.
- Customers that require short term non-renewable cover.
- Customers who cannot afford the annual or monthly premiums.

How can Aviva Marine Cargo Insurance be sold?

- Aviva's Marine Cargo Insurance product is suitable to be sold face to face, via telephone or digitally.
- This product can be sold with or without advice depending on your preference and in line with FCA regulations.

What features should you be aware of when considering this product?

- Cover can be extended for goods which are stored outside of the ordinary course of transit using Aviva's easy-to-use Storage section.
- Single trip cover is available to cover one-off movements.
- This product also comes with access to Oceanwide, which allows commercial customers to create certificates, to prove that they have cover for their Cargo voyages.
- We recognise that some individuals have additional support needs, such as alternative formatted documents, when purchasing or understanding our products. Aviva Insurance Limited is committed to helping meet these needs. If additional support is required, please contact us to discuss how we can assist the customer.
- Sales journeys must identify customer eligibility and ensure that key information and choices to be made are presented to customers in a way that supports a customer through the process of understanding core cover and configuring optional elements of insurance to suit their specific demands and needs.
- Whilst there is a degree of complexity driven by the need to select appropriate optional additional covers and tailor configurable elements of insurance, each element, limit or choice is sufficiently simple for customers to understand without advice as the underwriting method frees customers to engage with their cover selection. This alongside the annual renewal process, enables familiarity in order to support their decision making.
- This product does not cover things such as:
  - Duty (other than as declared to us and specified in The Schedule)
  - Derangement
  - Local Legislation - where local legislation precludes insurance from being placed outside of that country
  - Process Exclusion - loss or damage whilst goods insured are being processed/ manufactured
  - Second-hand and/or Used and/or Damaged and/or Unpacked Goods
  - Exclusions contained in the JCC and Institute Clauses as listed in The Schedule and as set out in full in The Cargo Clauses book.
- Customers have the flexibility to choose how to pay their premiums: monthly or annually, as best meets their needs.

Optional additional covers/Extensions which are available with this product:

Ways to enhance cover - These options come at an additional cost and can be added to core cover to provide more comprehensive benefits			
Product cover option	**This product is designed to provide financial protection if**	**Who could this option be suitable for**	**Who is this product not designed to support, or are there any features that you should be aware of when offering this product to your customer?**
None available for this product.			

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