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

Aviva Digital Commercial Combined Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Digital Commercial Combined 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?

- Businesses run from one or more commercial premises (up to a maximum of 10) in **Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands** with a total combined sum insured and turnover as below:
- Up to £10m maximum total combined sum insured per risk location*.
- Up to £10m maximum total turnover*.
- 10 risk locations maximum.

*Limits vary dependent upon specific trade

Who is Aviva Digital Commercial Combined Insurance suitable for?

- The Digital Commercial Combined product is designed for customers who run a business from one or more commercial premises (up to a maximum of 10) in **Great Britain, Northern Ireland, the Isle of Man, or the Channel Islands** with a total combined sum insured and turnover within the limits stated under the Eligibility Criteria.
- Digital Commercial Combined is a modular commercial insurance product covering small to medium sized businesses involved in the manufacturing of components or finished goods, retail or wholesale, or the provision of services or sports, arts, community and leisure facilities.

Who is this product not suitable for?

- Customers who run a business (i) from more than 10 commercial premises in **Great Britain, Northern Ireland, the Isle of Man, the Channel Islands** or (ii) with a total combined sum insured and turnover limits exceeding the limits stated within the Eligibility Criteria.
- Customers who are not involved in running a commercial business.
- 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 Digital Commercial Combined Insurance be sold?

- Aviva's Digital Commercial Combined 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?

- This product is a modular product with the core cover requirement being Property Damage or Public Liability. Where Property Damage is selected, Terrorism is a core cover.
- 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.
- 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?**
Employers' Liability	• Legal liability to employees for bodily injury which happens in the course of working for the business.	• Customers who are required by law, to cover their employees.	• Liability in respect of liquidated damages, penalty clauses and fines. • Work in or on, or travel to or from any offshore installation or support vessel. • Bodily Injury of employees whilst carried in or upon a vehicle. • Cover for acts of terrorism is limited to £5,000,000 per event.

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

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?**
Frozen Foods	• Damage has occurred by deterioration or contamination to food belonging to the customer or for which the customer is responsible, while contained in any refrigeration unit at the premises as a result of either a change in the temperature of, or accidental leakage of refrigerant or refrigerant fumes from, the unit.	• Customers who want wider cover for food for which they are responsible.	• Damage caused by failure to correctly set temperature controls, wear and tear, deterioration or gradually developing flaws or defects in the unit. • Any unit which is more than 10 years old. • 10% of each and every loss (minimum £25) where damage involves refrigeration units over 5 years old.
Computer Breakdown	• Breakdown of computer equipment has occurred. This cover option provides cover for: increased cost of working, reinstating lost data, accidental discharge of gas systems, costs to investigate repairs to damaged equipment, loss avoidance measures & waste electrical and electronic equipment disposal costs.	• Customers who require wider cover for the breakdown of computer equipment.	• Damage caused by virus, hacking or denial of service attack. • Damage caused by wilful acts or neglect. • Damage which is covered by a guarantee or maintenance agreement. • The first part of any claim (the excess).
Goods in Transit	• A loss arises for goods or stock whilst in transit, over land or sea, anywhere in Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man.	• Customers who require cover for goods or stock in transit.	• Losses caused by defective or inadequate packing, insulation and labelling. • Theft or attempted theft, from an unattended vehicle unless certain guidelines regarding security are followed. • The first part of any claim (the excess).

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

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?**
Machinery Damage	• Damage to plant and machinery at the premises has occurred, which is caused by breakdown, collapse, explosion or operator error, and which necessitates repair or replacement.	• Customers who require cover for breakdown of plant and/or machinery.	• Contingencies already covered by the Property Damage section. • Gradual deterioration, wear & tear, gradually developing defects. • Damage caused by virus, hacking or denial of service attack. • The first part of any claim (the excess).
Machinery Business interruption	• There is interruption to the business as a result of machinery damage which is caused by breakdown, explosion, collapse or operator error, and which necessitates repair or replacement before normal working can resume.	• Customers who want financial protection for such potential business interruptions.	• Any loss excluded under the Machinery Damage section.
Personal Accident	• Accidental bodily injury has occurred to partners, principals, proprietors and/or employees up to the age of 85.	• Customers requiring cover for accidental bodily injury to partners, principals, proprietors and/or employees up to the age of 85.	• Sickness, disease or any gradually operating cause. • Suicide, attempted suicide or intentionally inflicting self injury. • The insured person's own criminal act. • The maximum amount payable in respect of all insured persons in respect of the same incident will not exceed £1,000,000. • Benefits for those over 80 is limited to 10% of the sum insured or £50,000, whichever is the lesser.

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

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?**
Employee Dishonesty	• Money and/or other property is lost as a result of fraud by, or dishonesty of, an employee.	• Customers who require cover for employee fraud or dishonesty.	• Consequential losses. • Loss of confidential information or trade secrets. • Losses that occur after the discovery that an employee is dishonest. • Employees based outside of the geographical limits. • Malicious damage. • Losses involving a principal of the business. • The first part of any claim (the excess).
Commercial Legal Protection	• Legal costs and expenses arising from specified civil and criminal incidents in connection with the business	• Customers who require cover for legal costs and expenses in connection with the business.	• In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence. • In respect of compensation rewards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective. • In respect of redundancies, you must follow the advice of the legal helpline prior to serving notice of dismissal. • Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office. • Investigations by HM Revenue and Customs into alleged dishonesty or criminal defences.

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BCOAG16948 10.2026