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

Aviva Contractors Combined Target Market Statement

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

- The Contractors Combined product is designed for businesses operating within the construction industry.
- Suitable for businesses with annual premiums under £10,000, a turnover of up to £10 million, and where up to 50% of turnover relates to bona fide sub-contractors.
- Available to UK-based businesses domiciled in Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands.

Who is Contractors Combined suitable for?

- Contractors Combined is a modular commercial insurance product covering the majority of business customers within the United Kingdom Construction industry.
- Contractors Combined Insurance is a product designed to offer customers flexibility to tailor a package of cover to meet their needs. To help manage costs, this is a flexible product with options to increase or decrease cover in line with individual needs and budgets.

Who is Contractors Combined not suitable for?

- Customers who run a business with 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 who require short term non-renewable cover.
- Customers who cannot afford the annual or monthly premiums.

How can Contractors Combined be sold?

- Aviva's Digital Contractors 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.
- This product can be sold without financial advice.

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

- This product is a packaged product and has the following covers automatically included: Public and Products Liability.
- When property damage or contract works is selected, terrorism cover is automatically included.
- 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.
- There are different underwriting options available when purchasing this product and individuals should consider which option is the best for their circumstances.
- 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.
- There is a degree of complexity driven by the need to select appropriate optional additional covers and tailor configurable elements of insurance (such as excess). However, each element, limit or choice is sufficiently simple for customers to understand without advice as the underwriting method frees customers to engage with their overall selection.
- Customers cannot purchase this product if they have had their insurance refused, cancelled or offered with terms imposed or have unspent convictions or any pending prosecutions.
- Customers have the flexibility to choose how to pay their premiums: monthly or annually, as best meets their needs.
- This product does not cover things such as:
  - Management Liability
  - Cyber

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 customers?**
Employers' Liability	Legal liability to employees for bodily injury which happens in the course of working for the business.	Customers wanting financial cover for legal liabilities for bodily injuries to 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.
Contract Works	Providing cover for Works, Your Plant, Hired-in Plant, Continuing Hire Charges and Employees' Tools, where insured and within the Territorial Limits.	Customers who require protection on Construction projects meeting contractual requirements.	• Repair to, or replacement of, your plant or hired in plant caused by its own mechanical or electric breakdown, failure, breakage or derangement unless it is for hired in plant for which you are responsible under the terms of a hire agreement. • Damage to existing structures. • Payments for penalty clauses or fines for late completion. • Pollution or contamination.

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 customers?**
Property Damage - All Risks Basis	Cover for Buildings, Contents and Stock (where selected) on a All Risks Basis including Subsidence.	Customers seeking protection against physical loss or damage – from risks like fire, flood, storm, theft, and accidental damage.	• Theft or attempted theft whilst the premises are unoccupied or disused. • Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) whilst the premises are unoccupied or disused. • Fire damage involving the application of heat. • Faulty or defective workmanship, operational error or omission by the insured or their employees.
Business Interruption	Covering interruption to the business following an insured loss under the Property Damage Section which results in reduced earnings or increased running costs.	Customers who require cover for business interruption.	• Existing or hidden defect. • Gradual deterioration or wear and tear. • Faulty or defective design or materials used in its construction. • Acts of fraud or dishonesty.
Money and Assault	Cover for money relating to the Business including whilst in transit, on the premises and within safes.	Customers who wish to have cover for their business money.	• Shortages due to clerical or accounting errors. • Losses due to the fraud or dishonesty of any employees not discovered within seven working days. • Loss from unattended vehicles.
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.

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 customers?**
Commercial Legal Protection	Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with the customer's business.	Customers who require cover for legal costs and expenses in connection with their 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 awards the customer 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, the customer must follow the advice of the legal helpline prior to serving notice of dismissal. • Claims caused by the customer's 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.
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.

Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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