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

Aviva Agriculture Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Agriculture Insurance products. It is intended to help distributors understand the target market for these products, 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(s) 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(s) is/are suitable not being eligible due to our current risk appetite.

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

Eligibility Criteria?

There are two Agriculture Insurance products.

- The Farm Combined product is for UK domiciled businesses with a turnover of up to £250m and which are either:
  a) Farms where the main business is growing crops and/or keeping livestock; or
  b) Owners of rural estates and property as a commercial enterprise including farm activities as stated under (a) above.
- The Smallholders product variation is for small farms situated within the UK not exceeding 50 acres in size. This is a packaged product sold with cover for Property Damage and Liability.

Who is the Aviva Agriculture insurance product suitable for?

- The Farm Combined and Smallholders products are Commercial Lines General Insurance products suitable and designed for customers who run a business from one or more commercial premises in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man.
- The Farm Combined product is a modular commercial insurance product which allows the customer to build a commercial insurance solution specifically for their business. Farm Combined is expected to be sold with cover for Property Damage and Liability, with other covers including Business Interruption, Livestock, Commercial Legal Protection, Personal Accident, Motor and Engineering being available if required by the customer.
- The Smallholders product is a packaged commercial insurance product sold with cover for: Property Damage for farm buildings, machinery, deadstock, livestock, walls, gates and fences; Employers', Public and Products Liability; and a Home section covering private residence buildings and contents.

Who is the Aviva Agriculture product(s) not suitable for?

- These products are 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. These products should therefore not be sold to customers seeking cover for premises where there is no commercial activity undertaken.
- Commercial customers that are not involved in running an agricultural business.
- Customers that require short term non-renewable cover.
- Customers that cannot afford the annual or monthly premiums.

How can Aviva Agriculture insurance be sold?

- Aviva's Agriculture products are suitable to be sold face to face, or via telephone.
- These products are solely available via a selected partner of Aviva.
- These products can be sold with or without advice and in line with FCA regulations.

What features should you be aware of when considering these products?

- Our Agriculture wordings offer a choice of cover for property damage, business interruption, employers' liability and public & products liability.
- We can provide customers with a range of added-value services, such as a legal and tax helpline included at no extra cost, counselling services and access to business-specific consultancy, industry seminars, forums and thought leadership.
- We can also provide support on consultancy, loss prevention solutions and technology, to help your clients manage and mitigate their risks and support innovation in their business.
- 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.
- 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:

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	• The business' assets (including machinery, stock, vehicles, contents or buildings) are lost or damaged through events such as fire and theft (including that by their own employees).	• Customers who want to protect their property.	Exclusions include: • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship. • Mechanical or electrical breakdown or derangement. • Theft of growing fruit, crops or livestock. • Damage by storm, tempest or flood to boundary walls, fences, gates and moveable property in the open. • Unexplained shortages, fraud or dishonesty. • Damage due to escape of water from tanks and pipes, malicious persons (other than by fire and explosion) or breakage of glass in respect of buildings which are unoccupied. • Changes in the water table level and frost damage. • Subsidence, ground heave or landslip. • The first part of any claim (the excess).

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?
Business All Risks *(not available for the Smallholders product)*	• Specified assets of the business are lost or damaged through events such as fire, theft (including that by their own employees), flood, escape of water and accidental damage.	• Customers who want to protect their property whilst temporarily removed from their premises.	Exclusions include: • Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship. • Mechanical or electrical breakdown or derangement. • Theft from unattended vehicles not involving forcible and violent entry. • The first part of any claim (the excess).
Frozen Foods *(not available for the Smallholders product)*	• Damage has occurred by deterioration or contamination to food belonging to the business or for which it is responsible, while contained in any refrigeration unit at its premises as a result of either a change in the temperature, or accidental leakage of refrigerant or refrigerant fumes from the unit.	• Customers who want wider cover for food which they own or for which they are responsible.	Exclusions include: • Damage caused by failure to correctly set temperature controls, wear and tear, deterioration or gradually developing faults or defects in the unit. • Any unit which is more than 10 years old. • The first part of any claim (the excess).
Goods in Transit *(not available for the Smallholders product)*	• 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.	Exclusions include: • 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).
Livestock	• The business' livestock are lost or damaged through events such as fire, theft (including that by their own employees), flood, escape of water and transit.	• Customers who want to protect their livestock.	Exclusions include: • The first part of any claim (the excess).

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?
Money and Assault *(not available for the Smallholders product)*	• Cover is required for loss of money from varying locations such as at the premises, in transit and at the homes of authorised employees. • Assault cover includes damage to clothing and personal belongings, and medical and dental expenses.	• Customers who want to protect against loss of money.	Exclusions include: • Loss due to the dishonesty of employees not discovered within 7 working days. • Loss from unattended vehicles. • Loss arising outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man. • Loss arising directly or indirectly from forgery, fraud, counterfeit or false payments.
Engineering *(not available for the Smallholders product)*	• Damage to plant and machinery at the premises is caused by breakdown, collapse, explosion or operator error, requiring repair or replacement.	• Customers who require cover for breakdown of plant and/or machinery.	Exclusions include: • Gradual deterioration or wear and tear. • Losses arising from testing or experimentation. • Losses caused by plant or machinery being intentionally overloaded.
Business Interruption *(not available for the Smallholders product)*	• Cover is required for loss of business income following insured damage to property.	• Customers requiring financial protection for additional expenses incurred due to an insured loss.	• Cover is conditional on insurance being in place which covers the damaged property. This does not apply to agricultural produce, growing fruit or crops or livestock for sale. • The first part of any claim (the excess) is excluded.
Terrorism *(not available for the Smallholders product)*	• Damage to property results from an act of terrorism.	• Customers who want to protect their property against damage resulting from terrorism.	• Cover is conditional on HM Treasury certifying the event or events in question to have been an act of terrorism.

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	• Costs for legal liabilities have been incurred by the customer for bodily injuries to the customer's employees.	• Customers wanting financial cover for legal liabilities for bodily injuries to their employees.	• A limit of indemnity of £10,000,000 including costs and expenses applies. • Inner limits apply for acts of terrorism or war. Exclusions include: • Bodily injury to an employee carried in or entering or alighting from a vehicle where road traffic legislation requires insurance. • Work in or on, or travel to or from any offshore installation or support vessel.
Public and Products Liability	• Costs for legal liabilities have been incurred by the customer to third parties for property damage or personal injury.	• Customers who require financial cover for legal liabilities to third parties for property damage or personal injury.	• Standard limit of indemnity is £5,000,000. • Inner limit applies for acts of terrorism. Exclusions include: • Loss of, or damage to, property in the business' custody or control. • Gradual pollution or contamination. • The first part of any claim (the excess).
Commercial Legal Protection	• Access is required to legal advice to help pursue or defend a variety of legal proceedings, including property protection, employment, tax and contract disputes.	• Customers requiring legal services or advice.	• In respect of civil cases, the cover is subject to the case having prospects of winning. • Claims must be reported within 180 days of the customer becoming aware of an incident. • Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim are excluded.

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?
Personal Accident *(not available for the Smallholders product)*	• Accidental bodily injury has occurred to the business' partners, principals, proprietors and/or employees.	• Customers requiring cover on a named or unnamed person basis and for accidental bodily injury.	• Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means. • Accidental bodily injury excludes any sickness, disease or any gradually operating cause. Exclusions include: • Suicide or attempted suicide or deliberate exposure to danger. • Pregnancy or childbirth. • Insured person's own criminal act.
Home	• The policyholder suffers loss or damage in respect of their private residence (including contents or buildings) as a result of events such as fire, theft, flood, escape of water, accidental damage and subsidence.	• Customers who want to protect their residential buildings and/or contents.	• Restrictions in cover for unoccupied or unfurnished buildings. Exclusions include: • Loss or damage caused by tenants or paying guests. • Damage by chewing, tearing and fouling by domestic animals. • The first part of any claim (the excess).
Motor *(not available for the Smallholders product)*	• Cover is needed for third party liability as required by road traffic legislation, and protection for the business' and/or private vehicles from accidental damage, fire and theft.	• Customers who want third party liability cover as required by road traffic legislation and/or first party cover for their vehicles.	Exclusions include: • Death of or bodily injury to employees other than as required by road traffic legislation. • Liability for acts of terrorism other than as required by road traffic legislation. • Losses where a vehicle is being used or driven other than in accordance with the terms of the Certificate of Motor Insurance. • Theft, or attempted theft, from an unattended goods carrying vehicle or private car unless certain guidelines regarding security are followed. • The first part of any claim (the excess).

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. Firm Reference Number 202153.

BCOAR17292 10.2026