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

Aviva Affinity Business Travel Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Affinity Business Travel 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?

- Applies to UK domiciled groups such as associations, federations, unions, educational establishment & sports teams.
- Is available for travel related to the group's activities worldwide other than where the Foreign and Commonwealth Office advise "against all travel to".

Who is the Aviva Business Travel product suitable for?

- Affinity Business Travel insurance helps protect the members of an Insured group (being the Group Policyholder) who experience accidents, medical emergencies or security incidents while travelling overseas for activities related to the Group Policyholder.
- Customers who require an annual policy with automatic cover for all journeys, saving the time and effort of arranging individual travel policies for each trip.
- Customers who want to mitigate the financial consequences of non-medical mishaps during a insured trip such as cancelled flights or lost baggage.

Who is this product not suitable for?

- If travelling against the advice of a medical practitioner.
- When the purpose of the trip is to receive medical treatment or advice.
- Customers that require short term non-renewable cover e.g. single trips.
- Customers that cannot afford the annual or monthly premiums.

How can Aviva Business Travel be sold?

- Aviva's Affinity Business Travel product is suitable to be sold face to face or via telephone.
- 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?

- There are different underwriting options available when purchasing this product and individuals should consider which option is the best for their circumstances.
- 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 (such as excess), each element, limit or choice is sufficiently simple for customers to understand without advice as the underwriting method frees customers to engage with their over selection. This alongside the annual renewal process, means familiarity that supports their decision making.
- Offering free employee support in relation to wellbeing outside of the policy coverage. This includes mental health guidance/tools by expert clinicians, mental health training for leaders, cancer care support, gym discounts and counselling services.
- Customers cannot work as a professional entertainer, footballer, boxer, athlete, or (unless a child or foster child of the policyholder or their partner) full-time student.
- 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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