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

Aviva Affinity Group Personal Accident Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Affinity Group Personal Accident 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.
- Maximum policy age limit is 75.

This product does not provide cover for individuals.

Who is the Aviva Affinity Group Personal Accident product suitable for?

- Affinity Group Personal Accident insurance provides a tax-free lump sum or an ongoing weekly payment to help members of an affinity group to mitigate the financial consequences of an accident or injury.
- The Policyholder can decide who in the affinity group is to be insured, when the cover operates, and the sum insured.
- Applies to members of UK domiciled groups.

Who is this product not suitable for?

- Customers that require short term non-renewable cover.
- Customers who cannot afford the annual or monthly premiums.

How can Aviva Group Personal Accident insurance be sold?

- Aviva's Affinity Group Personal Accident 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?

- The benefits under this policy are payable to the insured person to mitigate the financial consequences of an accident or injury.
- Cover is fully bespoke to the affinity group's needs; examples would be whilst playing their chosen sport or whilst performing official duties for the Policyholder.
- Interim payments are issued based on medical evidence and certification while a claim is being processed.
- Support for physiotherapy, wellbeing and workplace assessments are available when an injured person is ready to return to work. Rehabilitation needs and medical reports will be dealt with on a claim-by-claim basis.
- 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.
- Affinity Group Personal Accident is available to purchase individually or combined with our Affinity Travel product.
- 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.
- 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?**
None available for this product.			

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