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

Aviva Crime Insurance Target Market Statement

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

- Customers operating businesses domiciled in the United Kingdom or internationally.

Who is Aviva Crime Insurance suitable for?

- Aviva's Crime Insurance product is designed to provide wide protection against direct financial loss sustained by a business due to theft, fraud or dishonesty by its employees and/or third parties.
- This product is designed for customers operating businesses domiciled in the United Kingdom or internationally, including their global subsidiaries.

Who is this product not suitable for?

- 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 Crime Insurance be sold?

- Aviva's Crime Insurance 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 Commercial Crime policy provides 'all risks' protection for theft, fraud or dishonesty committed by a customer's employees or third parties.
- Loss discovered basis of cover, whereby loss is covered regardless of when it occurred, provided that it is first discovered during the period of insurance or any applicable discovery period.
- The limit of indemnity is typically provided on an "any single loss" basis.

- 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.
- This product does not cover things such as:
  - War and Terrorism.
  - Loss of and/or damage to and/or disclosure of proprietary information, trade secrets, confidential processing methods, intellectual property, customer details or other confidential information of any kind.
  - Loss resulting from an assertion that the price paid by the Customer for the acquistion of a company was dishonestly inflated.
  - Further criminal acts committed by employees following discovery.
- Customers who pay their premiums monthly are more than likely to pay a higher premium than those who pay their premium annually, therefore consideration needs to be given regarding affordability.

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?**
External Crime	• Theft, fraud or dishonesty has been committed by a third party.	• Customers who want financial protection to cover theft, fraud or dishonesty committed by a third party.	• A sub-limit may apply.
Care Custody & Control & Client Loss	• A loss of money, securities or insured property not belonging to the customer or leased or hired by the customer, but which is in the customer's care, custody and control, or is held by a client where the customer is legally liable for such loss, in each case resulting from an Internal Crime or (if purchased) an External Crime.	• Customers who want financial protection to cover loss of money, securities or insured property not owned by the customer.	• A sub-limit may apply.

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?**
Outsource Service Provider Crime	• An outsource provider has committed theft, fraud or been dishonest in respect of money, securities or insured property.	• Customers requiring cover for costs associated with theft, fraud or dishonesty of outsource providers in respect of money, securities or insured property.	• A sub-limit may apply.
Impairment of Money & Securities	• There has been an unexplainable disappearance of, or damage to, or destruction of money or securities whilst on the premises or whilst in transit.	• Customers wanting additional cover for the disappearance of, or damage to, or destruction of money or securities whilst on the premises or whilst in transit.	• A sub-limit may apply.
Corporate ID Fraud	• Fees, costs and/or expenses have been incurred to reinstate public records following fraudulent modification, alteration or theft of the customer's identity by an employee or third party.	• Customers who want financial protection to cover fees, costs and/or expenses to reinstate public records following fraudulent modification, alteration or theft of the customer's identity by an employee or third party.	• This cover is sub-limited.
Malicious Damage to Data	• Costs have been incurred for reinstating data following malicious acts committed by an employee or a third party to damage, destroy, erase or delete data or insert unauthorised and corrupting or harmful software code.	• Customers want financial protection for costs associated with reinstating data following malicious acts committed by an employee or a third party to damage, destroy, erase or delete data or insert unauthorised and corrupting or harmful software code.	• This cover is sub-limited.
Electronic Transfer of Money Made in Error	• Costs have been incurred for loss of funds which have been transferred by an employee or outsource service provider into the wrong account and where every reasonable course of action to secure recovery of such funds has been exhausted.	• Customers want financial protection for costs associated with the loss of funds which have been transferred by an employee or outsource service provider into the wrong account.	• This cover is sub-limited. • Cover does not apply where the employee or outsource service provider acted upon an instruction to transfer funds which was intended to deceive.

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?**
Extortion by Detention	• There has been a surrender of money, securities or insured property, or disclosure of passwords or code words allowing the transfer of funds from a bank or financial institution, resulting from the unlawful or dishonest detention (against their will or by deception) of an employee (or marital or civil partner or relative of an employee), by a third party making a demand in exchange for the release of the detained employee (or marital or civil partner or relative of an employee).	• Customers want financial protection for costs associated with the surrender of money, securities or insured property, or disclosure of passwords or code words allowing the transfer of funds from a bank or financial institution, resulting from the unlawful or dishonest detention (against their will or by deception) of an employee (or marital or civil partner or relative of an employee), by a third party making a demand in exchange for the release of the detained employee (or marital or civil partner or relative of an employee.	• This cover is sub-limited.
Public Utilities Fraud	• Charges have been incurred for which the customer is legally liable following direct theft or diversion of gas, water or electricity from the customer's premises by a third party.	• Customers requiring cover for potential charges that may incur for which the customer is legally liable following direct theft or diversion of gas, water or electricity from the customer's premises by a third party.	• This cover is sub-limited. • We will only pay up to the amount of the charges incurred if theft or diversion has occurred no more than ninety days prior to the date of discovery.
Telecommunications Fraud	• Call charges have been incurred for which the customer is legally liable following fraudulent and unauthorised access by a third party to a telecommunications system owned or leased by the customer.	• Customers requiring cover for potential call charges that may incur for which the customer is legally liable following fraudulent and unauthorised access by a third party to a telecommunications system owned or leased by the customer.	• This cover is sub-limited. • We will only pay up to the amount of the charges incurred no more than thirty days prior to the date of discovery.

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?**
Benefit Schemes	• A direct financial loss has been sustained by any benefit scheme resulting from an Internal Crime or, if purchased, an External Crime.	• Customers wanting cover for costs associated with a financial loss sustained by any benefit scheme resulting from an Internal Crime or, if purchased, an External Crime.	• A sub-limit may apply.
Premium Finance	• This product is designed to allow customers to finance their premiums using a loan. It offers customers the option of spreading their annual payment across the term. The customer will need to pay an interest rate on the loan during this period.	• Customers who want to manage their finances on a monthly basis or do not have the finances to pay the insurance premium upfront.	• Customers who do not want to pay any interest on their premium. • Customers who want to pay their insurance premium annually.

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