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

Aviva Legal Indemnities Insurance Target Market Statement

This document has been prepared by Aviva Insurance Limited to provide an overview of our Commercial Lines Legal Indemnities Insurance product. It is intended to help distributors understand the target market for this product, at new business. 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?

- Our products are for customers who, on the recommendation of their legal adviser, require insurance protection from legal disputes about their ownership, occupation and use of land and buildings. For these Defective Title risks, cover can be arranged for up to £150,000,000 Limit of Indemnity.
- Legal Indemnity products also protect executors, administrators and beneficiaries from claims arising on the distribution of a deceased's estate. For Estate Distribution risks, cover can be arranged for up to £5,000,000 Limit of Indemnity.

Who is Aviva Legal Indemnities Insurance suitable for?

- Aviva's Legal Indemnity insurance products are designed for both business customers and consumers. Typical customers are:
  - Buyers of freehold or leasehold residential or commercial property.
  - Developers of residential or commercial property.
  - Mortgage lenders to any of the above or on re-mortgage.
  - Executors or administrators of a deceased's estate.

Who is this product not suitable for?

- Customers who are not buying or re-mortgaging an existing or property for development.
- Customers who are not buying the product on the advice and recommendation of their legal adviser.
- Customers that require short term cover.

How can Aviva Legal Indemnities Insurance be sold?

- Legal Indemnity products can only be sold by distributors who are authorised and regulated by the FCA or a Designated Professional Body (such as the Solicitors Regulation Authority or Council for Licensed Conveyancers). The distributor can arrange cover for customers either by accessing Aviva's self-service portal (L.I.ON) for a range of standard continued-use products or by referral to the underwriting team for bespoke development products. Aviva (via Aviva Insurance Ireland Designated Activity Company) are also authorised to underwrite title products for risks situated in the European Economic Area.

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

Most of our Legal Indemnity products do not have a fixed period of cover; in these cases the cover automatically passes to all subsequent owners and mortgage lenders of the property.

- When the period of cover is fixed to a number of years, this will be made clear at quotation.
- The buyer pays a single premium to the distributor for the whole period of cover.
- A single policy may cover a number of different Defective Title risks.
- There are no renewals for these types of policies.
- 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.
- Demands and needs are assessed by the product distributor (usually, the customer's legal adviser). The Insurance Product Information Document (IPID) will be made available to the distributor.
- Our Legal indemnity products do not cover things such as:
  - Credit Risks.
  - Deposit Guarantees.
  - Mortgage Guarantees.
  - Mortgage Fraud.
  - Right to Buy.
  - Tax Indemnities.
  - Trustee General Liability.

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?**
None available for this product, however subject to underwriting, commercial and development products might also include abortive costs, delay costs, loss of business or rental income, and site restoration costs.			

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