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

Aviva Minifleet Insurance Target Market Statement

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

- Businesses must have a minimum of 1 and a maximum of 20 vehicles.
- Vehicles can be a mixture of vehicle types but subject to a maximum of 6 vehicles over 7.5 tonnes up to 44 tonnes.

Who is Aviva Minifleet Insurance suitable for?

- Aviva's Minifleet Insurance product is designed for business customers who own or lease vehicles and need cover for third party liability as required by the Road Traffic Act, and who wish to protect their vehicles from accidental damage, fire and theft.

Who is this product not suitable for?

- Businesses that do not own or lease vehicles for business purposes or that do not meet the vehicle criteria as stated.
- 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 Minifleet Insurance be sold?

- Aviva's Minifleet product can be sold face to face, via telephone or digitally.
- 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?

- This product also provides Motor Legal Expenses cover, which covers the legal costs of recovering financial losses, such as an excess or travel expenses, should the customer be involved in an accident or incident which isn't their fault.
- The policy will protect permitted drivers, and comprises Comprehensive, Third Party Fire and Theft, Third Party only cover or Accidental Damage Fire & Theft or Fire & Theft only cover for vehicles laid up and out of use as selected by the customer.
- 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.
- Customers have the flexibility to choose how to pay their premiums: monthly or annually, as best meets their needs.
- This product does not cover things such as:
  - Pre-existing damage or claims because something's faulty or built badly to start with.
  - Damage that's happened slowly over time.

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?**
Breakdown and European Motoring Assistance	• Permitted drivers require roadside, at home and recovery assistance as a result of Breakdown of the vehicle.	• Customers requiring Breakdown cover which includes European Motoring Assistance.	• This option is only available when purchasing Comprehensive cover.
Increased Personal belongings cover	• Personal belongings are lost or damaged by fire theft or accident involving the insured vehicle.	• Customers requiring higher levels of Personal belongings cover.	• This option is only available when purchasing Comprehensive cover and Breakdown & European Motoring Assistance is operative. • £350 limit increased from standard £250.
Increased Medical expenses cover	• Medical expenses incurred in connection with injury as a direct result of the insured vehicle being involved in an accident.	• Customers requiring higher levels of Medical expenses cover.	• This option is only available when purchasing Comprehensive cover and Breakdown & European Motoring Assistance is operative. • £350 limit increased from standard £250.

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