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

Aviva Digital Professional Indemnity Insurance Target Market Statement

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

- Organisations with up to £25m turnover or up to £5m in fee income.

Who is Aviva Digital Professional Indemnity Insurance suitable for?

- Aviva's Digital Professional Indemnity Insurance product is designed for business customers [whose income is generated from charging a fee for professional services and] who require insurance protection from claims for civil liability arising from a breach of professional duty.

Who is this product not suitable for?

- Construction professionals.
- 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 who require short term non-renewable cover.
- Customers who cannot afford the annual or monthly premiums.
- Manufacturing Exposures, Open Market IFA's, US domiciled risks, Financial Institutions, Medical Malpractice, Tour Operators.

How can Aviva Digital Professional Indemnity Insurance be sold?

- Aviva's Digital Professional Indemnity product is suitable to 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?

- There are different underwriting options available when purchasing this product and customers 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.
- 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:
  - Any Sanctions exposures, fines and penalties that are not insurable at law, prior known claims or circumstances.
- A cyber act or failure relating to the use or operation of computer systems. A cyber act is:
  - Any unauthorised, malicious or criminal act involving the use or operation of any computer system.
  - Any unavailability or failure of any computer system.

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.			

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