

Distinct 150

Target Market Statement



This document is intended to be used by distributors and not provided to a customer. 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.

What is this product?

- This is a Personal Lines General Insurance product suitable for individual consumers.
- A product designed to offer customers flexibility to tailor a package of covers to meet their needs.

What customer need is met by this product?

- This product is designed to provide customers with comprehensive financial protection for the building and/or contents of their home. In addition, it also provides the following:
 - financial protection anywhere in the world for contents, arts, antiques and collectibles and personal belongings (such as clothing, mobile phones, tablets and handbags) when taken away from the home (when contents are insured)
 - personal legal advice and funding if an event results in a dispute over property, employment, consumer rights, personal injury, tax advice, motor prosecution and jury service
 - home emergency service if an event results in:
 - the complete failure or breakdown of primary heating system, electricity supply system, permanently installed cooking system
 - damage or failure of the plumbing or drainage that results/could result in internal water damage/flooding
 - damage or failure of external door or window locks that makes the home insecure, and/or the only available key to the home has been lost and normal access cannot be gained
 - damage or failure to roofing that results/could result in internal water damage.

Who is this product designed for?

- This product is designed for mid to high net worth customers who are owner occupiers (including part time occupation e.g. for holidays) or are tenants.

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? This product is not suitable for:

- Mass market and mass affluent customers.
- High-profile personalities, professional entertainers, sports professionals or someone in a connected occupation, professional gamblers, money lenders or (unless they're your child or foster child) full time students. Existing customers whose profession is connected to the above may continue to renew their insurance policy if certain underwriting criteria are met.
- Homes outside of United Kingdom, Channel Islands and Isle of Man, other than second homes in France, Portugal, Republic of Ireland and mainland Spain.
- Homes with more than 9 bedrooms.

Can this product be sold without advice?

- This product can be sold with or without advice depending on your preference and in line with FCA regulations.
- Whilst there is a degree of complexity driven by the need to select appropriate configurable elements of insurance (such as excess) the sales journey frees customers to engage with cover selection, and each element, limit or choice is sufficiently simple for customers to understand without advice. Home Insurance is a standard mortgage requirement and is held by most home owners. This, alongside the annual renewal process, means homeowners are familiar with, and regularly engage with, this product type, creating a level of familiarity that supports their decision making.
- The product is supported by a standard Insurance Product Information Document, which is in a standardised format that is easily recognisable and understood by customers.

How can this product be sold?

- This product can be sold face to face, via the telephone or by postal application.
- 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.

Eligibility. Customers must:

- Be homeowners, renters or landlords with properties within the United Kingdom, Channel Islands and Isle of Man.
- Be able to insure their property for its full rebuild or replacement value without exceeding the maximum permitted sum insured (these limits are variable by property type and postcode).
- Have never had insurance refused, cancelled or offered with terms imposed.
- Have no unspent convictions or any pending prosecutions.
- The policyholder(s) must be aged 16 and over.

Optional additional covers/Extensions which are available with this product:

Product Name	What customer need is met by this product?	Who is this product designed 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?
Second home abroad	This product is designed to provide financial protection for buildings and contents which occurs as a result of a fire, storm, flood, theft, malicious damage and subsidence for a second home outside of the United Kingdom.	All customer types that own a second home abroad that is used for personal purposes only. For use by Insured and family with risks in France, Portugal, Republic of Ireland and mainland Spain provided the customer is normally resident in the United Kingdom and we cover their main residence.	<ul style="list-style-type: none">• Customers who don't own a second home outside of the United Kingdom.

| Retirement | Investments | **Insurance** | Health |

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