

Complete Motor

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 customers, sole traders and companies.
- Aviva Private Clients Complete Motor is an insurance product which caters for multiple vehicles designed to offer Comprehensive cover.
- A product designed for primarily UK based risks with elements of overseas exposure.

What customer need is met by this product?

- Aviva Private Clients Complete Motor is designed to meet the legal requirement to hold motor insurance, by providing liability cover to other vehicles or property and compensation for death or injury to any other person or animal.
- In addition, it provides financial protection for damage to the insured vehicle, in the event of catastrophe loss or damage such as fire, theft, malicious damage or road traffic accidents, and financial protection for non-catastrophe events such as glass damage or breakdowns. There is also the automatic inclusion of motor legal protection.

Who is this product designed for?

- This product is designed for high net worth customers who own/private lease or have a company vehicle and use it socially; or for domestic and pleasure purposes.
- It can also provide cover for commuting to and from a place of work and for the personal business of the main driver and their domestic/civil partner or spouse. Business use can be further extended to cover a named driver who is an employee of the main driver or their domestic/civil partner or spouse, to drive in connection with the business of the main driver or their domestic/civil partner or spouse.
- Residents of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man. However, we can also provide cover for non-UK domiciles providing the vehicle is registered and kept within the regions listed above.
- It supports customers whose lifestyle or job means they rely on a vehicle, by providing a guaranteed courtesy car, and those who might want to use their vehicle abroad.
- It is suitable for high net worth customers who want Comprehensive cover, providing financial protection for catastrophe events, with additional protection for non-catastrophe covers (such as glass cover, breakdown cover, legal cover and cover for lower value claims through flexible excess offerings).
- Policy limits reflect the needs of high net worth customers and these are shown within the relevant policy wording.
- Customers who want to be able to save money on the upfront cost of their car insurance by amending their level of excess, but can absorb the cost if they incur a compulsory excess at point of claim.

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:

- High-profile personalities, sports professionals or someone in a connected occupation or professional gamblers. Existing customers whose profession is connected to the above may continue to renew their motor insurance policy if certain underwriting criteria are met.
- Vehicles used for Hire and Reward.
- Younger drivers, they are advised to compare cover and price with a telematics style policy.
- Mass market customers.
- Customers who have cover elsewhere.

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.
- The mandatory nature of car insurance, and the annual renewal process, means private clients customers 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?

- 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.
- This product can be sold to customers face to face, via email or over the phone and can only be accessed by a broker.

Eligibility. Customers (and named drivers) must:

- Be aged 17 – 84 for new business. Existing customers aged over 84 years old may continue to renew their motor insurance policy if certain underwriting criteria are met.
- Have advised the DVLA (or DVA in Northern Ireland) of any notifiable illness or disability and they have agreed to the issue of a licence.
- Be free of any unspent criminal convictions (other than motoring offences) or police cautions in the last five years, or prosecutions pending.
- Never have been refused insurance or had a policy cancelled.
- Must hold a valid driving licence.

It is worth noting that each risk is individually underwritten and flexibility around risk appetite may be considered.

Eligibility. Vehicles must:

- Be in a roadworthy condition.
- Be registered within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.