

# Aviva Private Clients Distinct 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 Distinct Motor is an insurance product which caters for multiple vehicles designed to offer Comprehensive cover for private cars.

### What customer need is met by this product?

- Aviva Private Clients Distinct 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?

- Aviva Private Clients Distinct Motor is designed for mid to 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.

- 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 mid to 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).

### 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:

- Anyone residing outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- 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.
- Customers who require a Third Party, Fire & Theft or Third Party Only motor insurance policy.
- 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 motor insurance, and the annual renewal process, means mass market customers are familiar with, and regularly engage with, this product type, creating a level of familiarity that supports their decision making.
- 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.

## 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 and can tailor their policy from additional covers available to suit their specific demands and needs.
- 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.
- Be resident in the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

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

## Eligibility. Vehicles must:

- Be registered and kept within the Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

## 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?
<b>Protected No Claim Discount</b>	This extension is designed to provide protection for a customer's No Claim Discount in the event of a claim where they are 'at fault'.	Customers who want to ensure that their No Claim Discount will not be impacted by an 'at fault' claim.	<ul style="list-style-type: none"><li>• Customers who do not want to pay an additional amount to protect their No Claim Discount in the event of an 'at fault' claim.</li></ul>