Package Combined - June 2026

Target Market Statement

Product Name	Package Combined Insurance
Target Market – who is this product designed for?	Commercial Clients that require a policy of insurance that covers the assets, earnings and legal liabilities of their business. Suitable for Offices, Surgeries and Retail risks with Material Damage and Business interruption exposures of £5m and under any one location. This product is not suitable for non-commercial clients.
Target market – are there any specific characteristics, including, customer vulnerability, that you should be aware of?	This product is only available via independent intermediaries whom clients should seek advice from.
What are the key value elements of the product that are important for the target market?	A product specifically designed for the target market with policy covers tailored to clients needs. A team of specialist underwriters to provide guidance and support. Wordings that aim to be clear to the target market
What client need is met by this product?	Package Combined Insurance comprising of Property and Liability provided by Brit and Axis plus Equipment Breakdown cover and Cyber cover from HSB Insurance, and Legal Expenses cover from ARAG Insurance.

Continued

What client need is met by this product?	
Can this product be sold without advice?	This product should be sold in line with FCA regulations and should be sold with advice.
How can this product be sold?	Only via an independent intermediary. To ensure the client receives fair value for this product, care must be taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. Commission, fees, or charges
How is value assessed?	The value of this product is subject to review by Insurers taking into account factors such as: - Commission - Complaints - Cancellations - Claims information - Loss ratios

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