Tradesmen per Capita - June 2026

Target Market Statement

Product Name	Tradesmen per Capita Liability Insurance (Convex)
Target Market – who is this product designed for?	This product provides Employers Liability and Public and Products Liability cover, designed for Tradesman and Professionals. The product is not suitable for non-commercial clients or commercial clients who do not require the aforementioned cover.
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?	The need to protect their business from unforeseen legal liabilities to cover claims arising from employees, and legal liabilities of their business.

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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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