

# TARGET MARKET STATEMENT



## PUBLIC AND PRODUCTS LIABILITY EXCESS LAYER

### What is this product?

This is a Commercial General Insurance product suitable for business customers.

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

Public and Products Liability Excess Layer commercial insurance product covering the majority of business sectors within the UK. The following sections are included:

#### Product Description

Provides cover in respect of legal liability to third parties for property damage or personal injury. This product is for excess layers and is designed to follow the terms and conditions of the underlying primary policy.

#### Features

Compensation, damages, or legal costs the Insured is legally liable to pay a for an insured loss or damage resulting from negligence.

Defence costs in respect of an insured claim.

Helplines and Crisis Communication included,

### Who is this product designed for?

This product is designed for customers who operate a commercial business in the United Kingdom.

### 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?

Customers who are not involved in running a commercial business.

Customers domiciled outside of the United Kingdom.

This product is also not suitable for consumers as defined by the FCA. A consumer is classed as any person who is acting for purposes which are outside their trade or profession.

### 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.

### How can this product be sold?

We would suggest that this product can be sold face to face or via telephone.

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