

Class of Business	Product	Product Information	Target Market	Types of customer for whom the product would not be suitable	Any notable exclusions or circumstances where the product will not respond	Other Relevant Information if applicable
Alt Risk	APD and MTC	<p>Small fleet transportation coverage for Auto-Physical Damage and Motor Truck Cargo</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>Owners of small U.S fleets Owners of small to medium Canadian fleets</p>	<p>- Non-U.S. or Canadian fleet owners - Big commercial fleets</p>	<p>- Terrorism - War and Civil War - War and Terrorism - Punitive and Exemplary Damages - Radioactive Contamination and Explosive Nuclear Assemblies - Institute Extended Radioactive Contamination - Cyber and Data - Communicable Disease Endorsement or IBC equivalent</p>	
Alt Risk	Commercial General Liability	<p>Comprehensive General Liability</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>Risks located and domiciled in Canada</p> <ul style="list-style-type: none"> - corporations - partnership - associations or clubs within the sports, leisure, entertainment and adventure tourism industries - commercial realty - strata & residential realty - manufacturing wholesale - retail - SME package - Micro - SME trade contractors 	<p>Insureds with risks located outside of the target territories</p>	<p>Dependent on coverholder, exclusions could include:</p> <ul style="list-style-type: none"> - Terrorism - War and Civil War - War and Terrorism - Punitive and Exemplary Damages - Radioactive Contamination and Explosive Nuclear Assemblies - Institute Extended Radioactive Contamination - Nuclear Incident – Liability - Communicable Disease - Cyber and Data - Asbestos - Biological or Chemical Materials - Microorganisms - Electronic date recognition or IBC equivalent - Sanctions Limitation - Glyphosate - Pyrate - Seepage and Pollution 	
Alt Risk	Commercial Property	<p>Commercial property and business interruption insurance; vacant property and course of construction; third party equipment downtime extension Standalone Earthquake Shock Earthquake Deductible buydown Waterhousemans Legal Liability Downed Timber Insurance</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>Owners of Canadian or Australian business and commercial premises</p>	<p>Commercial premises outside of coverholders' territories High rise strata and larger realty schemes</p>	<ul style="list-style-type: none"> - Cyber and Data - Communicable Disease - Nuclear incidents - War and Terrorism - War and Civil War - Radioactive contamination - Terrorism 	
Alt Risk	Forestry Liability	<p>Forestry Liability, Loggers Broad Form Property Damage and Loggers equipment (inland marine)</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>Small logging operators in the North-West US logging industry; SME and mid-market companies operating in Canada</p>	<p>Insureds with risks located outside of the target territories. Big Logging Corporations Non-logging operators</p>	<p>Dependent on coverholder, exclusions could include:</p> <ul style="list-style-type: none"> - Sanctions & Limitations - War & Terrorism - Cyber & Data - Communicable Disease - Nuclear incident - Seepage and Pollution - Asbestos - Made in Canada clause 	
Commercial Lines	Commercial Lines US customer	<p>Commercial property, contents and/or business interruption insurance</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>Owners of US businesses and commercial premises</p>	<p>People who do not own a business or commercial premises in the US</p>	<p>Exclusions are commensurate with the market</p>	
Commercial Lines	Commercial Lines Canadian customer	<p>Commercial property, contents and/or business interruption insurance</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>Owners of Canadian business and commercial premises</p>	<p>People who do not own a business or commercial premises in Canada</p>	<p>Exclusions are commensurate with the market</p>	
Contingency	Event Cancellation	<p>The product provides event cancellation insurance and is designed to cover policyholders for their financial interest in the event should the event be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated due to a cause beyond the Insured's control.</p> <p>The product is an All Risks policy and indemnifies the Insured for their Ascertained Net Loss with coverage provided for either the Insured's Gross Revenues or their Costs & Expenses.</p> <p>The product may offer additional coverage options, and different levels of cover. These are offered to enable customers to tailor the product to suit their individual needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>- All customers where the risk location lies in non-sanctioned territories where the Insurer is licensed to offer Event Cancellation insurance. - Customers looking to protect their events from unforeseen circumstances outside of their own control.</p>	<p>- Customers located in territories where the Insurer is not licensed to offer Event Cancellation Insurance - Customers who have suitable coverage elsewhere - Customers without insurable interest - Customers operating in sanctioned/excluded territories - Customers who do not have the required licenses/permissions to host, organise or promote the event</p>	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - War - Nuclear contamination - Cyber Act or Incident - Communicable Disease - Circumstances known at time of purchase - Adverse Weather - Non-appearance of an individual or group of individuals - National Mourning - Civil Commotion - Financial failure of the Insured - Lack of ticket sales - Pathogenic or poisonous biological or chemical materials - Terrorism - Insured Person's lack of care <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p>	

Contingency	Prize or bonus	<p>This product allows manufacturers, promoters, contest and/or event organisers to offer major prizes whilst protecting their balance sheets against fortuitous winners.</p> <p>The product is very flexible and can be tailored to fit any Insured's promotion. It provides coverage for a specific event/prize/promotion.</p> <p>Promotions could be purely mathematical such as: - Envelope picks - Wheel Spin</p> <p>They could be statistical: - Sports bonuses for winning World Cup/Trophies - Levels of snowfall</p> <p>Or they could be skill based contests such as: - Hole in Ones - Television game shows</p> <p>The product may offer different levels of cover to enable customers to tailor the product to suit their individual needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers. Complaints MI is reviewed monthly.</p>	- All customers where the risk location lies in non-sanctioned territories where the Insurer is licensed to offer Prize or Bonus insurance. - Customers looking to protect their events/contests/promotions from unexpected scenarios or fortuitous winners.	- Customers located in territories where the Insurer is not licensed to offer Prize or Bonus Insurance - Customers who have suitable coverage elsewhere - Customers without insurable interest - Customers operating in sanctioned/excluded territories - Customers who do not have the required licenses/permissions to host, organise or promote the event/contest/promotion	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - Financial failure of the Insured - Insured Persons lack of care - Any rule changes or changes to the structure of any competition - Fraud, infidelity or dishonesty <p>Please also note that conditions apply in relation to:</p> <ul style="list-style-type: none"> - The monitoring and evidencing of prize risks such as Hole in Ones
Cyber	Cyber	<p>Insuring companies against cyber threats including ransomware, cyber extortion, data breach, business interruptions. Extensions include media liability, technology professional liability, reputational harm and computer crime.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers. Complaints MI is reviewed monthly.</p>	Businesses of all size across all industries	Individuals	<ul style="list-style-type: none"> - War - Nuclear - Sanctioned Entities
Fine Art	Art dealers (AD21)	<p>This single product provides a wide range of different types of cover to meet all the insurance requirements for the target market's business.</p> <p>Cover is available for stock & contents, buildings, business interruption, public liability, products liability, employers' liability, professional indemnity, and disputes over defective titles.</p> <p>Sections are optional, allowing the customer to pick and choose which covers to purchase.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI: - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews</p>	Businesses that deal, trade, show or move art, antiques, or items of collectable or historical value. This product is targetting commercial art businesses.	Individual owners of art and other valuables Those businesses that are not included within the Target Market	<p>Standard market exclusions apply</p> <p>Public and products liability, employers' liability, professional indemnity - claims against the insured brought outside of the UK.</p>
Fine Art	Art Dealers (ADX21)	<p>Cover is available for physical loss or damage to stock & contents.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI: - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews</p>	Businesses that deal, trade, show or move art, antiques, or items of collectable or historical value. This product is targetting commercial art businesses.	Individual owners of art and other valuables Those businesses that are not included within the Target Market	<p>Standard market exclusions apply</p>
Fine Art	Auctioneers (AUC21)	<p>This single product provides a wide range of different types of cover to meet all the insurance requirements for the target market's business.</p> <p>Cover is available for consignments & contents, buildings, business interruption, public liability, products liability, employers' liability, and professional indemnity.</p> <p>Sections are optional, allowing the customer to pick and choose which covers to purchase.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI: - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews</p>	Businesses that deal, trade, show or move art, antiques, or items of collectable or historical value. This product is targetting commercial art businesses.	Individual owners of art and other valuables Those businesses that are not included within the Target Market	<p>Standard market exclusions apply</p> <p>Public and products liability, employers' liability, professional indemnity - claims against the insured brought outside of the UK.</p>
Fine Art	Classic cars (CC17)	<p>Cover is available for physical loss or damage to named vehicles.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI: - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews</p>	Owners of high value and vintage cars	Car dealerships Those businesses or individuals that are not included within the Target Market	<p>Standard market exclusions apply</p> <p>Loss or damage will not be covered if a relevant maximum mileage limit has been exceeded for a certain vehicle</p> <p>Loss or damage which has occurred outside of the relevant territorial limits</p>

Fine Art	Fine Art (PCA17)	<p>Cover is available for physical loss or damage to a collection of fine art and valuables. A 25% uplift is included for new possessions provided insurers are informed within 60 days and an extra premium is paid.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews 	Owners of fine art and valuables	<p>Art dealers and auctioneers</p> <p>Commercial Art Businesses</p> <p>Those businesses or individuals that are not included within the Target Market</p>	Standard market exclusions apply	
Fine Art	Fine Art (PCX17)	<p>Cover is available for physical loss or damage to a collection of fine art and valuables. A 10% uplift is included for new possessions provided insurers are informed within 60 days and an extra premium is paid.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews 	Owners of fine art and valuables	<p>Art dealers and auctioneers</p> <p>Commercial Art Businesses</p> <p>Those businesses or individuals that are not included within the Target Market</p>	<p>Standard market exclusions apply</p> <p>Loss or damage caused by reframing, restoring, retouching or any similar process</p> <p>Loss or damage caused by aridity, humidity, exposure to light or extremes of temperature (unless caused by storm, frost, or fire)</p> <p>Theft or dishonesty committed by a commercial gallery or dealer to whom any collection item is entrusted or loaned</p>	
Fine Art	Art exhibitions (EX17)	<p>Cover is available for physical loss or damage to named property which forms part of named exhibitions.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews 	Organisers of non-commercial art exhibitions in public spaces and galleries	Those businesses that are not included within the Target Market	Standard market exclusions apply	
Euro Household	Hiscox Home Insurance (HOME)	<p>This single product provides a wide range of different types of cover to meet all the insurance requirements for the target market in their home.</p> <p>Cover is available for building & contents, collections & valuables, personal liability, and employers' liability for domestic work and incidental farming duties.</p> <p>Sections are optional, allowing the customer to pick and choose which covers to purchase.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews 	Owners of high value homes, art, or other valuables.	Those businesses or individuals that are not included within the Target Market	<p>Standard market exclusions apply</p> <p>Any employment related claims against the insured which have been brought from outside of the UK</p>	
Euro Household	Overseas Home (OH22)	<p>This single product provides a wide range of different types of cover to meet all the insurance requirements for the target market in their home.</p> <p>Cover is available for building & contents, collections & valuables, personal liability, and employers' liability for domestic work and incidental farming duties.</p> <p>Sections are optional, allowing the customer to pick and choose which covers to purchase.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Cancellation data - Claims and complaints volumes - Declinature rates - Loss ratios - Wordings reviews 	Owners of high value homes, art, or other valuables outside of the UK.	Those businesses or individuals that are not included within the Target Market	<p>Standard market exclusions apply</p> <p>Any employment related claims against the insured which have been brought from the USA or Canada</p>	

Flood	Flood	<p>This product provides coverage for both residential dwelling risks and commercial property risks. For residential, the coverage includes: building, personal property, other structures and loss of use. For commercial, the coverage includes: building, business personal property and business income.</p> <p>The product wording is Hiscox FloodPlus and is broader than the NFIP by providing additional coverages such as basement cover, loss of use and other special limits of liability. We also have higher limits than the NFIP and provide both primary and excess options.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>Insureds located in the US only. This product is a private product and written through the E&S market.</p>	<p>Risks located outside of the US. Risks with total insured values outside of our appetite</p>	<p>This product is a named peril product covering Flood only. Coverage has to be just as broad as the government backed National Flood Insurance Programme (NFIP) and wording can not be deemed to exclude coverage on items that the NFIP would have covered. Therefore all policy exclusions are market standard. We also include a private flood advisory in our wording which says that if the NFIP would have covered the loss, then we will also provide cover for it.</p> <p>We may also decline certain coverages depending on the occupancy. For example, if a home is under construction, we will not offer personal property cover.</p>	
Household	Homeowners	<p>The product provides homeowners with physical damage and personal liability coverage for their:</p> <ul style="list-style-type: none"> - Dwelling; - Personal Property; - Contents; and - Loss of Use <p>Standard ISO and Lloyd's wordings are used with additional coverage options made available so that an insured can tailor the coverage to suit their needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>This product is suitable for insureds with physical homeowners risks located within the USA, Canada and Caribbean. All business written in the USA is on an Excess and Surplus basis.</p>	<p>Insureds with risks located outside of the target territories.</p>	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - War & Terrorism - Communicable Disease - Cyber - Nuclear Incidents - Radioactive contamination - Seepage and Pollution <p>Dependent on individual risk circumstances additional exclusions may apply and appropriate premium adjustments will be made, with a continued focus on product value for the customer.</p> <p>- Additional limitations may also apply to:</p> <ul style="list-style-type: none"> - Flood - Earthquake - Wind 	
Household	Condo Owners	<p>The product provides condo owners with physical damage and personal liability coverage for their:</p> <ul style="list-style-type: none"> - Dwelling; - Personal Property; - Contents; and - Loss of Use <p>Standard ISO and Lloyd's wordings are used with additional coverage options made available so that an insured can tailor the coverage to suit their needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>This product is suitable for insureds with physical condo owners risks located within the USA, Canada and Caribbean. All business written in the USA is on an Excess and Surplus basis.</p>	<p>Insureds with risks located outside of the target territories.</p>	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - War & Terrorism - Communicable Disease - Cyber - Nuclear Incidents - Radioactive contamination - Seepage and Pollution <p>Dependent on individual risk circumstances additional exclusions may apply and appropriate premium adjustments will be made, with a continued focus on product value for the customer.</p> <p>- Additional limitations may also apply to:</p> <ul style="list-style-type: none"> - Flood - Earthquake - Wind 	
Household	High Value Homeowners	<p>The product provides high value homeowners with physical damage and personal liability coverage for their:</p> <ul style="list-style-type: none"> - Dwelling; - Personal Property; - Contents; and - Loss of Use <p>Standard ISO and Lloyd's wordings are used with additional coverage options made available so that an insured can tailor the coverage to suit their needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment and has been classed as high conduct risk. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>This product is suitable for insureds with physical homeowners risks located within the USA, Canada and Caribbean, where the dwelling value is above 750,000 in local currency. All business written in the USA is on an Excess and Surplus basis.</p>	<p>Insureds with risks located outside of the target territories. Dwellings worth less than 750,000 in local currency</p>	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - War & Terrorism - Communicable Disease - Cyber - Nuclear Incidents - Radioactive contamination - Seepage and Pollution <p>Dependent on individual risk circumstances additional exclusions may apply and appropriate premium adjustments will be made, with a continued focus on product value for the customer.</p> <p>- Additional limitations may also apply to:</p> <ul style="list-style-type: none"> - Flood - Earthquake - Wind 	
Kidnap & Ransom	K&R - Family	<p>Insuring people against the threat of kidnap, extortive threat, malicious detention, hijack and other complex crises. Offering extensions to cover loss of revenue or earning, evacuation due to sudden political or security emergencies, express kidnap, child abduction cover or hostage crises.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>High Net Worth Individuals and Private Families of a net worth of minimum of USD 250,000</p>	<p>Individuals / families with a net worth of less than USD 250,000</p>	<p>Cyber extortion and incidents involving sanctioned entities</p>	<p>Our policies provide access to leading global risk consultancy - Control Risks - delivering rapid response to incidents occurring anywhere in the world.</p>

Kidnap & Ransom	K&R Corporate	<p>Insuring companies against the threat of kidnap, extortion threat, malicious detention, hijack and other complex crises. Offering extensions to cover loss of revenue or earning, evacuation due to sudden political or security emergencies, express kidnap, child abduction cover or hostage crises.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>Businesses of all sizes (subject to a minimum revenue / net assets of USD 250,000) across all industries excluding companies working in crypto currency</p>	<p>Companies with revenues / net assets less than USD 250,000</p>	<p>Cyber extortion and incidents involving sanctioned entities</p>	<p>Our policies provide access to leading global risk consultancy - Control Risks - delivering rapid response to incidents occurring anywhere in the world.</p>
Personal Accident	Consumer and Commercial Travel	<p>The product provides travel insurance and is designed to cover policyholders whilst travelling against unexpected costs for specified events only under the following coverage sections:</p> <ul style="list-style-type: none"> - Trip cancellation - Emergency medical expenses - Emergency repatriation - Trip curtailment - Travel delay - Baggage - Personal accident - Personal liability - Legal expenses <p>The product may offer additional coverage options, and different levels of cover. These are offered to enable customers to tailor the product to suit their individual needs. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk (due to no live lead consumer business). A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>This product is suitable for all individuals and groups where the risk location lies in territories where the Product Manufacturer is licensed to offer Travel Insurance.</p> <p>Customer types may include (but are not limited to) private individuals, self-employed individuals, consumers not covered by employer schemes, group risks, employer schemes, affinity groups.</p>	<ul style="list-style-type: none"> - Customers located in territories where the Manufacturer is not licensed to offer Travel Insurance - Customers who are travelling with the intention of receiving medical treatment - Customers who are residing outside their home country on a long-term basis and are looking for medical expenses cover for routine and non-emergency treatment whilst abroad - Customers who have suitable coverage elsewhere - [Age limits] 	<p>Exclusions may include losses arising from:</p> <ul style="list-style-type: none"> - War - Insured Persons own criminal act - Suicide - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Insured Persons deliberate exposure to exceptional danger unless in an attempt to save human life - Intoxication by alcohol or drugs - Circumstances known at time of purchase <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Please also note that policy conditions [may] apply in relation to:</p> <ul style="list-style-type: none"> - Pre-existing Conditions - FCDO Travel Advice - Epidemic/Pandemic - Cyber 	
Personal Accident	General Accident & Health	<p>The product provides benefit payments for a) bodily injury caused by an accident, and/or b) an illness under the following coverage sections:</p> <p>Accidental Death Dismemberment Disability (Temporary and Permanent) [Incidental Medical Expenses]</p> <p>Coverage may also include ancillary benefits used to complement the core coverage and enhance customer value without significant impact to premium or claim levels.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has been classed as high conduct risk where the customers are consumers. It has been reviewed and signed off by the POG as representing fair value to customers. This is in light of a review of the following MI:</p> <ul style="list-style-type: none"> - Complaints volumes - Loss ratios - Wordings reviews 	<p>This product is suitable for all individuals and groups where the risk location lies in territories where the Product Manufacturer is licensed to offer Accident & Health Insurance.</p> <p>Customer types may include (but are not limited to) private individuals, self-employed individuals, consumers not covered by employer schemes, group risks, employer schemes, affinity groups.</p>	<ul style="list-style-type: none"> - Customers located in territories where the Manufacturer is not licensed to offer Accident & Health Insurance - Customers who have suitable coverage elsewhere - Customers without insurable interest - Customers requiring life insurance - Customers who travel to sanctioned/excluded territories - [age limits] 	<p>Exclusions may remove cover for losses arising from:</p> <ul style="list-style-type: none"> - War - Insured Persons own criminal act - Suicide - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Insured Persons deliberate exposure to exceptional danger unless in an attempt to save human life - Intoxication by alcohol or drugs - Mental or emotional diseases or disorders - Active military service <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Please also note that policy conditions [may] apply in relation to:</p> <ul style="list-style-type: none"> - Death occurring within a stated period of an accident or illness - Pre-existing Conditions - Disability commencing within a stated period of an accident or illness - Disappearance 	
Personal Accident	Contractual Performance Indemnity	<p>The product indemnifies the Insured for their [ascertained net loss] [contractual financial obligation] in the event of the non-performance of a contract between the Insured and the Insured Person as a direct result of the death or disappearance [or disability] of the Insured Person.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk (due to no live lead consumer business). A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>This product is suitable for all individuals and groups where the risk location lies in territories where the Product Manufacturer is licensed to offer Accident & Health Insurance.</p> <p>This product is suitable for {[commercial] [consumer] customers who are party to a contract with a third party and who will incur a financial loss or will have to pay a financial obligation in the event of the non-performance of that contract due to the death or disappearance [or disability] of the third party.}</p>	<ul style="list-style-type: none"> - Customers located in territories where the Manufacturer is not licensed to offer CP Insurance - Group schemes - Customers who have not assumed financial obligations under a contract with a third party 	<p>List of notable exclusions: claims in any way caused by or contributed to by:</p> <ul style="list-style-type: none"> - War - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Suicide - Venereal disease, [AIDS or HIV] - Deliberate acts - Criminal Acts - Intoxication by alcohol or drugs - Mental or emotional diseases or disorders - [Pre-existing medical conditions] - [Infectious or contagious disease, an outbreak of which has been declared a PHEIC by the WHO] <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Please also note that conditions apply in relation to:</p> <p>List of notable exclusions: claims in any way caused by or contributed to by:</p> <ul style="list-style-type: none"> - War - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Suicide - Venereal disease, [AIDS or HIV] - Deliberate acts - Criminal Acts - Intoxication by alcohol or drugs - Mental or emotional diseases or disorders - [Pre-existing medical conditions] - [Infectious or contagious disease, an outbreak of which has been declared a PHEIC by the WHO] <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <ol style="list-style-type: none"> 1. The validity of the contract. All contractual arrangements must have been confirmed in writing at the inception date of the Period of Insurance and remain in force for the duration of the Period of Insurance. 2. Proof of financial loss. The Insured must prove that they have paid or legally have to pay and are unable to recover the expenses or advances made within the terms of the contract that is the subject of the insurance. 	<p>Ancillary benefits provided:</p> <p>None</p>

Personal Accident	Evacuation and Repatriation	<p>This product provides cover for insured persons whilst away from home for evacuation and repatriation expenses, transport services to specialty hospitals and transportation of mortal remains.</p> <p>This product may also cover repatriation expenses following an unknown and unexpected event which results in political upheaval or natural disaster and poses a threat to insured person's well-being.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk (due to no live lead consumer business). A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>- This product is suitable for all individuals and groups where the risk location lies in territories where the Product Manufacturer is licensed to offer Accident & Health Insurance.</p> <p>- Corporate clients looking to offer their employees protection in case of unknown and unexpected emergencies.</p> <p>- Ex-pat individuals wanting to be repatriated back to home country following an emergency.</p> <p>- Family or private individuals looking to supplement their travel insurance if this coverage is not offered by the travel provider.</p> <p>- The product is only suitable for insureds outside of their usual country of domicile [or who are more than 150 miles from home if travelling in their country of domicile].</p>	<p>- Customers located in territories where the Manufacturer is not licensed to offer Accident & Health Insurance</p> <p>- Customers who do not fall into target market above</p> <p>- Customers who undertake a trip against medical advice, or for the purpose of obtaining medical treatment abroad, or if they have received a terminal prognosis prior to commencement of the trip</p> <p>- Customers who travel to sanctioned/excluded territories</p> <p>- Customers who plan to incur costs without prior approval of a designated medical assistance company</p> <p>- [Customers who travel to destinations where the FCDO have advised against all, or all but essential travel, or where the State Department has issued Advisory Level 4]</p>	<p>List of notable exclusions: claims in any way caused by or contributed to by:</p> <ul style="list-style-type: none"> - War - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Search and rescue costs - Venereal disease, [AIDS or HIV] - Deliberate acts - Criminal Acts - Intoxication by alcohol or drugs - Mental or emotional diseases or disorders - Treatment for cosmetic purposes, unless specifically agreed - Any pre-planned or pre-known treatment <p>Please also note that conditions apply in relation to:</p> <ul style="list-style-type: none"> - Medically necessary evacuation - Evac / repat services provided on a best endeavours basis 	<p>Ancillary benefits provided:</p> <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p>
Personal Accident	Contractual Liability	<p>The product indemnifies the Insured for their liability assumed under a contract to provide benefits and/or services to a third party.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk (due to no live lead consumer business). A fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>This product is suitable for all individuals and groups where the risk location lies in territories where the Product Manufacturer is licensed to offer Accident & Health Insurance.</p> <p>This product is suitable for (commercial customers who are party to a contract with a third party to whom they are obliged to provide benefits and/or services.)</p>	<p>- Group schemes</p> <p>- Commercial customers who are not obliged to provide benefits and/or services under a contract with a third party</p> <p>- Consumers</p>	<p>Claims in any way caused by or contributed to by:</p> <ul style="list-style-type: none"> - War - Pathogenic or poisonous biological or chemical materials - Nuclear contamination - Suicide - Venereal disease, [AIDS or HIV] - Deliberate acts - Criminal Acts - Intoxication by alcohol or drugs - Mental or emotional diseases or disorders - Pre-existing medical conditions - Extra-contractual obligations - [Infectious or contagious disease, an outbreak of which has been declared a PHEIC by the WHO] <p>In some circumstances it may be possible to broaden coverage and in these circumstances fewer exclusions may apply. Appropriate premium adjustments will be made, with continued focus on product value for the customer.</p> <p>Please also note that conditions apply in relation to: 1. Changes to the contract that is the subject of the insurance. In the event that any changes to the contract are made without the prior approval of Underwriters the Underwriters shall be entitled to cancel the insurance with effect from the date of such amendment.</p>	<p>Ancillary benefits provided:</p> <p>None</p>
Terrorism	Malicious Attack Lite	<p>Designed to respond to Active Shooter incidents. Coverage includes crisis response costs, BI, PD and LOA</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. Additionally, a fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>SME entities in Retail, Entertainment and Leisure and Offices</p>	<p>Habitational risks</p>	<p>War, Strikes Riots civil commotion and malicious Damage (SRCCMD), Nuclear, Cyber</p>	
Terrorism	Terrorism	<p>A classic terrorism coverage designed to respond to ideological, religious or politically motivated events.</p> <p>Product approval process: This product is subject to an annual conduct risk assessment to determine what MI is required to monitor good customer outcomes. This product has not been classed as high conduct risk. Additionally, a fair value assessment has been completed and signed off as representing fair value to customers.</p> <p>Complaints MI is reviewed monthly.</p>	<p>SME entities in all industry types</p>	<p>Standalone terrorism for UK domiciled businesses</p>	<p>War, Strikes Riots civil commotion and malicious Damage (SRCCMD), Nuclear, Cyber</p>	