

Target Market Statement

Product name	Community Group Connect
Target market – who is this product designed for?	Clubs, groups and societies at their hired, rented or loaned premises, or away from the premises.
Target market – are there any specific characteristics, including customer vulnerability, which you should be aware of?	Organisations under financial strain.
Target market – who is this product not designed for, or are there any types of customer for whom it would not provide the intended value?	<p>This product is not available to profit making organisations. This product is not designed for organisations which provide certain high-risk activities.</p> <p>Please refer to the policy documentation for full details of covers and exclusions.</p>
What are the key value elements of the product that are important for the target market?	<ul style="list-style-type: none"> - Clients can select the sections they require, with a minimum of public liability cover, which tailors the policy to suit their specific needs. - Access to specialist risk management guidance and support. - 0% Direct Debit instalments are available. - Cover for volunteers under the EL section.
What client need is met by this product?	<p>The sections of cover available include:</p> <p>All risks</p> <p>Cover for specified or unspecified personal possessions with options for different geographical limits depending on the needs of the organisation.</p> <p>Business interruption</p> <p>Provides cover for any interruption of activities following damage at the premises for which we will pay a claim under buildings, contents or broken glass.</p> <p>Employers' liability</p> <p>Cover provides indemnity for legal liability for injury to employees and authorised volunteers in the course of the insured's activities.</p> <p>Money</p> <p>Cover for loss of money, including cover for assault as a result of an actual or attempted theft of money or contents.</p> <p>Personal accident</p>

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This information is intended for insurance professionals only and is not intended for distribution to the public.

Provides payment following an injury to an employee or authorised volunteer arising from an accident while involved in the insured's activities.

Public and products liability

Covers legal liability for injury to the public or damage to their property arising in the course of the insured's activities.

Trustees' and director's indemnity

Covers costs and damages arising from legal liability in respect of a wrongful act performed by a trustee, director, or officer acting in that capacity, whilst carrying out any duty within their role.

For full details of what is covered, as well as exclusions and limits for each section of cover, please refer to policy documentation.

Can this product be sold without advice?

This product should be sold in line with FCA regulations and can be sold with or without advice.

How can this product be sold?

We suggest this product can be sold face to face, via telephone or electronic communication or a mix of these methods.

How is value assessed?

We assess the value of our products based on a number of metrics as well as customer and broker insight.

In carrying out this assessment, we take in to consideration the standard remuneration in our Terms of Business Agreement with you. In addition, we will consider the add-ons that form part of our product.

If you sell additional add-ons (including premium finance) alongside our product or take additional remuneration, you may affect the value for your client and will need to take this in to consideration in your value assessment.

More detail on our product approval process can be obtained on request.

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