



Target Market and Product Fair Value Statements

The purpose of this document is to explain the identified target market and the expected distribution strategy for each Commercial Lines Insurance product manufactured by AXA Insurance. It also outlines our approach to Product Oversight and Governance to demonstrate how we design, monitor and review our products to ensure they continue to provide fair value and meet the needs, characteristics and objectives of the target market including vulnerable customers.

Product Oversight and Governance

AXA UK's Product Governance Policy sets out the standards that AXA Insurance is required to implement to ensure the achievement of fair value and good customer outcomes by having robust product oversight and governance arrangements, systems, policies and procedures in place, which encourage a business culture with customers' interests at its core.

- We identify, define and assess our target markets at an appropriate level, based on the nature and complexity of our products.
- We undertake appropriate testing of our new products before launch, to make sure they meet our customers' needs and provide fair value.
- The design and performance of all our new, existing and legacy products are subject to regular assessment and review to ensure products provide fair value and that there is a continuing customer-centric focus, achieving good customer outcomes.
- The features, nature and complexity of our products are carefully matched to our intended distribution channels to ensure they reach our identified target market.

These requirements are in place in order to ensure that all AXA UK customers receive fair value and that good customer outcomes are delivered in line with AXA UK's defined customer outcome statements.

Target Market Statements

Target Market Statements provide information about all of the AXA Insurance products distributed. This includes:

- The main features and optional covers associated with our products.
- Who our products are designed for and who they are not designed for.



- How our products should be distributed.
- The complexity of our products.
- How to ensure that our product provides fair value to customers as intended.

The Commercial Lines Insurance products and services we provide for Commercial Customers span across Branch Traded, AXA Vantage – Mid-market, Connect eTrade and Direct channels.

<p>Branch Traded covers the following products:</p>	<ul style="list-style-type: none"> • Business Plan Plus • Business Combined • Contractors Choice • Contractors Combined • Engineering Cover • Excess of Loss Cover • Flats Insurance • Hauliers Choice • Management Liability Policy • Motor Fleet • Motor Trade • Professional Indemnity • Special Type Vehicle • Haulage Vehicle • Goods in Transit • Agricultural Vehicles
<p>AXA Vantage covers the following products:</p>	<ul style="list-style-type: none"> • Construction • Hotels, hospitality • Manufacturing • Motor Fleet • Motor Trade • Real Estate • Services Industry • Wholesale & Retail
<p>Connect e-trade covers the following products:</p>	<ul style="list-style-type: none"> • Business Choice • Landlords • Management Liability online • Minifleet Choice • Offices & Surgeries • Professional Combined • Retailers • Tradesmen & Professionals
<p>Direct covers the following products:</p>	<ul style="list-style-type: none"> • Business Insurance • Landlords • Van



Product Name(s) **Business Plan Plus (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and within the manufacturers and wholesaling industry with: <ul style="list-style-type: none"> • Turnover up to £5,000,000 • Buildings with a reinstatement value of up to £3,000,000 • Contents valued at less than £2,000,000
Who is the product not appropriate for?	<ul style="list-style-type: none"> • Non-Commercial customers. • Businesses not within the manufacturing or wholesale industry. • Business within the manufacturing or wholesale industry where turnover in excess of £5,000,000 • Buildings with a reinstatement value over £3,000,000 • Contents are valued over £2,000,000
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Buildings and Contents • Business Interruption • Public and Products liability • Employers Liability • Personal Accident • Legal Expenses
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none"> • Goods in Transit • Terrorism • Selected All Risks
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.



**Additional
Product
Literature**

This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Business Combined (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
Who is the product not appropriate for?	Non-Commercial customers.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	<p>This product provides the following cover, up to agreed specified limits :</p> <ul style="list-style-type: none"> • Business Interruption • Commercial legal expenses • Computer insurance • Employers Liability cover • Financial Loss Liability • Goods in Transit • Money and personal assault • Property damage • Public and products liability • Selected All Risks • Terrorism • Theft by employee
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Contractors Choice (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Small to medium sized businesses in the construction industry with: <ul style="list-style-type: none"> • Turnover up to £2,000,000 at new business and £3,000,000 at renewal • Maximum contract value up to £1,000,000 • Maximum Limit Any One Item of hired in Plant up to £100,000 • Maximum Sum Insured on Own Plant and Equipment up to £100,000
Who is the product not appropriate for?	Non-Commercial customers or businesses not in the construction industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Public Liability cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none"> • Property Developers Contingency (JCT 6.5.1) • Employers Liability • Contractors All Risks • Goods in Transit • Employee Protection
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Contractors Combined (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Suitable for both Principal and Sub-Tier contractors based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring Property & Casualty cover
Who is the product not appropriate for?	Non-Commercial customers or businesses not in the construction industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	<p>This product provides the following cover, up to agreed specified limits :</p> <ul style="list-style-type: none"> • Business Interruption • Computer Insurance • Contractors All Risks (annual or single contract) • Employers Liability cover • Financial Loss Liability • Goods in Transit • Money and personal assault • Property damage • Legal Expenses • Public Liability (building and allied trades) • Selected All Risks • Terrorism • Theft by employee
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Engineering Cover (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring engineering cover.
Who is the product not appropriate for?	Non-Commercial customers, or businesses without the type of stock or machinery in scope of the perils on the policy.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Deterioration of Stock • Machinery Movement • Sudden and Unforeseen Damage
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Excess of Loss Liability Cover
(Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man seeking placement of higher liability limits.
Who is the product not appropriate for?	Non-Commercial customers or businesses without exposure to the liability covered on the policy
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides up to a £50,000,000 limit for Property Owners' Liability or Public/Product Liability
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Flats Insurance (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who are owners or residents of blocks of flats.
Who is the product not appropriate for?	Non-Commercial customers.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Public Liability • Buildings • Employers Liability • Communal Contents
Does the product include optional covers?	Optional Terrorism cover can be added.
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Hauliers Choice (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who are hauliers with a maximum of 5 vehicles.
Who is the product not appropriate for?	Non-Commercial customers or non-haulage firms. The product is also not suitable for: <ul style="list-style-type: none"> • Tanker operators • Livestock carriers • Specialist furniture removers • Freight forwarding agents
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Public Liability • Employers Liability • Transit Risk
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Management Liability Policy
(Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. The product is suitable for private limited companies, charities, clubs and associations.
Who is the product not appropriate for?	Non-Commercial customers. The product is also not suitable for: <ul style="list-style-type: none"> • Companies in the legal sector • Professional football or rugby clubs • Companies in the financial sector
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Directors' and Officers' • Company Legal Liability • Employment Practices Liability
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Motor Fleet (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man with a fleet of more than 4 vehicles.
Who is the product not appropriate for?	Non-Commercial customers, or businesses with fleets of the following types: <ul style="list-style-type: none"> • Passenger transport • Self-drive hire • Hazardous waste transportation fleets • High performance vehicle fleets
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides motor cover up to specified limits, providing extensive cover on a comprehensive, third party only or third party fire and theft basis.
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Motor Trade (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in the motor trade industry.
Who is the product not appropriate for?	Non-Commercial customers or non-motor trade firms.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	<p>This product provides the following cover, up to agreed specified limits :</p> <ul style="list-style-type: none"> • Material Damage (including Engineering Equipment Breakdown) • Road Risks • Public and Products Liability • Legal Expenses
Does the product include optional covers?	<p>The following optional covers can be added:</p> <ul style="list-style-type: none"> • Selected All Risks • Money, Assault and Wrongful Conversion • Goods In Transit (own goods) • Business Interruption & Loss of Licence • Employers Liability • Terrorism • Personal Accident and Sickness • Enginee
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Professional Indemnity (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring Professional Indemnity cover.
Who is the product not appropriate for?	Non-Commercial customers.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Professional Indemnity cover up to agreed specified limits.
Does the product include optional covers?	Additional optional liability cover can be arranged, with policy wordings specific for different industries
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Real Estate (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who own commercial property.
Who is the product not appropriate for?	Non-Commercial customers.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none">• Buildings• Rental Income• Public Liability• Employers Liability• Terrorism
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Construction (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in the construction industry.
Who is the product not appropriate for?	Non-Commercial customers or businesses not in the construction industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Contractors All Risks • Employers Liability cover • Financial Loss Liability • Public Liability
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Hotels, Hospitality and Leisure (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. The product is suitable for businesses such as: <ul style="list-style-type: none"> • Purpose built hotels / hotel management groups • Restaurants / coffee houses / cafés • Purpose built cinemas / multiplexes
Who is the product not appropriate for?	Non-Commercial customers or businesses not in the hotel / hospitality or leisure industries.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Business Interruption • Employers Liability • Financial Loss Liability • Property Damage • Money and Personal Accident Assault • Goods in Transit • Legal Expenses • Public & Products Liability
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Manufacturing (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in the manufacturing industry.
Who is the product not appropriate for?	Non-Commercial customers or businesses not in the manufacturing industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none">• Business Interruption• Employers Liability• Financial Loss Liability• Property Damage• Public Liability
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Motor Fleet (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man with a fleet of more than 4 vehicles.
Who is the product not appropriate for?	Non-Commercial customers, or businesses with fleets of the following types: <ul style="list-style-type: none"> • Passenger transport • Self-drive hire • Hazardous waste transportation fleets • High performance vehicle fleets
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides motor cover up to specified limits, providing extensive cover on a comprehensive, third party only or third party fire and theft basis.
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Motor Trade (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in the motor trade industry.
Who is the product not appropriate for?	Non-Commercial customers or non-motor trade firms.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Material Damage • Road Risks • Public and Products Liability
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Real Estate (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who own commercial property.
Who is the product not appropriate for?	Non-Commercial customers.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Buildings • Rental Income • Public Liability • Alternative residential accommodation • Employers Liability • Terrorism
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Services Industry (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in various service industries such as professional services, IT & communications or facilities management.
Who is the product not appropriate for?	Non-Commercial customers or businesses not in a service industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	<p>This product provides the following cover, up to agreed specified limits :</p> <ul style="list-style-type: none"> • Business Interruption • Employers Liability • Commercial legal expenses • Property Damage • Professional Indemnity and Management Liability • Selected All Risks on specified items • Public & Products Liability • Computer insurance • Theft by employee insurance
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Wholesale and Retail (Vantage)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. The product is suitable for businesses such as: <ul style="list-style-type: none"> • Warehouses for storage of non-combustible goods • Chains of high street shops • Concrete floored department stores
Who is the product not appropriate for?	Non-Commercial customers or businesses outside of the wholesale & retail industry.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Business Interruption • Employers Liability • Financial Loss Liability • Property Damage • Money and Personal Accident Assault • Goods in Transit • Legal Expenses • Public & Products Liability
Does the product include optional covers?	Additional optional cover can be arranged, tailored to the customer's sector of the industry
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Business Choice (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who are looking for a combined insurance policy and: <ul style="list-style-type: none"> • Have a maximum annual turnover of £5,000,000 • Have up to 3 locations
Who is the product not appropriate for?	Non-Commercial customers or businesses with a higher annual turnover than £5,000,000
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Property Damage and equipment cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none"> • Business Interruption • Increase in cost of working • Employers Liability • Personal Accident • Money and Personal Assault • Goods in Transit • Legal Expenses • Public & Products Liability • Theft by employee
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Landlords (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who owners of residential, commercial or mixed portfolios of property. This product is suitable for up to 10 locations.
Who is the product not appropriate for?	Non-Commercial customers or landlords with a larger portfolio.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Buildings and Property Owner's Liability cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none">• Landlords contents• Loss of rent• Employers Liability• Legal Expenses• Terrorism
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Management Liability Online
(Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. The product is suitable for: <ul style="list-style-type: none"> • UK limited / public limited companies with a maximum turnover of £50,000,000 • Clubs, charities or associations with a maximum turnover of £2,000,000 • Partnerships and sole traders with a maximum turnover of £1,000,000
Who is the product not appropriate for?	Non-Commercial customers or businesses with a higher annual turnover than stated.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Directors' and Officers' / Trustees' liability cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none"> • Employment practices liability • Company or charity legal liability • Crime cover / employee dishonesty
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Minifleet Choice (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who are a sole trader, partnership or company requiring insurance for a fleet of 3-15 vehicles and up to 20 at renewal (unless agreed by exception).
Who is the product not appropriate for?	Non-Commercial customers or businesses with a larger fleet than stated.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	<p>This product provides motor cover up to specified limits, providing extensive cover on a comprehensive, third party only or third party fire and theft basis.</p> <p>Cover can be arranged for business cars, goods carrying vehicles (own goods), agricultural vehicles, special type vehicles and trailers.</p>
Does the product include optional covers?	
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Offices and Surgeries (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who are looking for a combined insurance policy and have up to 10 office locations.
Who is the product not appropriate for?	Non-Commercial customers. Although this product is suitable for over 300 trades, examples of trades it is not suitable for are: <ul style="list-style-type: none"> • Entertainment, leisure and retail • Education services • Healthcare services • Travel agencies & tour operators • Money and debt recovery services • Local government and community
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Business Interruption • Employers Liability • Contents • Money • Goods in Transit • Public Liability
Does the product include optional covers?	<ul style="list-style-type: none"> • Buildings • Theft of Money by Employees • Specified All Risks • Legal Expenses • Terrorism
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Professional Combined (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who require professional indemnity cover and are looking for a combined policy to include other liability cover.
Who is the product not appropriate for?	Non-Commercial customers or businesses in an industry where professional indemnity cover is not suitable.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Professional Indemnity cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none">• Employers Liability• Public Liability• Specified All Risks• Directors and Officers
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Retailers (Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man in the retail sector. The product is suitable for: <ul style="list-style-type: none"> • Businesses with a maximum turnover of £2,500,000 • Businesses with up to 5 shops
Who is the product not appropriate for?	Non-Commercial customers, businesses not in the retail sector or larger retail chains.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides the following cover, up to agreed specified limits : <ul style="list-style-type: none"> • Business Interruption • Employers Liability • Contents • Money • Goods in Transit • Public Liability • Stock
Does the product include optional covers?	<ul style="list-style-type: none"> • Buildings • Theft of Money by Employees • Specified All Risks • Legal Expenses • Terrorism • Deterioration of Stock • Loss of Licence
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Tradesmen and Professionals
(Connect E-Trade)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man with up to 8 employees in over 200 trades / professions looking for a combined policy.
Who is the product not appropriate for?	Non-Commercial customers, businesses with more than 8 employees or certain high risk trades (such as roofing contractors or trades working with asbestos).
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Public Liability cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none"> • Employers Liability • Personal Accident • Business Equipment • Professional Indemnity • Legal Expenses • Contract Works • Plant & Machinery • Business Stock • Portable Tools
How should this product be distributed?	This product can be sold with the active assistance and guidance of an insurance intermediary. This product can also be sold by an insurance intermediary directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which is available through the AXA Connect broker portal.



Product Name(s) **Van (Direct)**

Product Type	Commercial Lines general insurance product suitable for business customers only.
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain looking to insure one van for business use with only 1 full-time occupation, such as sole traders.
Who is the product not appropriate for?	Customers not owning a van, or with a fleet of vehicles to insure. This product is also not suitable for drivers under 25, customers with a modified / converted vehicle or customers who regularly drive in the EU.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides motor cover up to specified limits, providing extensive cover on a comprehensive basis.
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none">• Breakdown Assistance• Legal Assistance• Additional trailer cover• Protected No Claims Discount
How should this product be distributed?	This product is sold to customers directly by AXA.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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. Fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording.



Product Name(s) **Landlords (Direct)**

Product Type	Commercial Lines general insurance product suitable for business customers only.
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial or residential landlords with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man looking to insure up to 10 properties on one policy, who are looking for combined buildings & liability cover.
Who is the product not appropriate for?	This product is not suitable for "accidental" landlords, or for customers with a large portfolio who would benefit from the guidance of a broker.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides Buildings and Property Owners' Liability cover as standard, up to agreed specified limits
Does the product include optional covers?	The following optional covers can be added: <ul style="list-style-type: none">• Employers Liability• Terrorism• Landlord Contents• Loss of Rental Income
How should this product be distributed?	This product is sold to customers directly by AXA.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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. Fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording.



Product Name(s) **Business Insurance (Direct)**

Product Type	Commercial Lines general insurance product suitable for business customers only.
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man looking for a combined policy to provide cover for a micro enterprise, sole trader or self-employed person.
Who is the product not appropriate for?	Non-Commercial customers, customers with larger business or more complex needs who would benefit from the guidance of a broker.
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides a combination of Employers' Liability, Public Liability, Professional Indemnity and Contents insurance as needed by the customer's profession
Does the product include optional covers?	Additional covers are available which the customer can tailor to meet the needs of their business
How should this product be distributed?	This product is sold to customers directly by AXA.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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. Fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording.



Product Name(s) **Special Type Vehicle (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring special type vehicle cover to include coverage for "working risks", typically Excavators, Diggers, Fork Lift Trucks.
Who is the product not appropriate for?	Non-Commercial Customers
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides special type vehicle cover up to specified limits. AXA do not offer this as an open market product. Acceptance for this business, traded within the Branch network, is by referral and is usually written to support connected Fleet or Non-Motor Insurance.
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which has been provided by AXA.



Product Name(s) **Haulage Vehicle
(Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring haulage vehicle cover.
Who is the product not appropriate for?	Non-Commercial Customers
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides haulage cover up to specified limits, providing extensive cover on a comprehensive, third party only or third party fire and theft basis. Cover is available for Hauliers operating up to five vehicles and is subject to minimum operator licence requirements and age.
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which has been provided by AXA.



Product Name(s) **Goods in Transit (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man requiring cover for loss of or damage to goods or tools relating to their business occurring whilst in transit. This product is suitable for covering an insured's own goods and tools while in transit but also for the goods of third parties being carried by a haulage contractor.
Who is the product not appropriate for?	Non-Commercial Customers
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides cover for loss of or damage to goods or tools relating to the customer's business occurring whilst in transit to destinations within specified geographical limits
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which has been provided by AXA.



Product Name(s) **Agricultural Vehicles (Branch Traded)**

Product Type	Commercial Lines general insurance product suitable for business customers only
Product Status	This product is open to new and renewal business
Who is the product designed for?	Commercial customers with businesses based within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man who have vehicles constructed or adapted for off road use, which are exclusively used for agricultural, horticultural or forestry purposes. This product is intended for customers who are: <ul style="list-style-type: none"> • Full time farmers • Smallholders • Market gardeners • Nurserymen • Landowners & Estate Owners if land is exclusively used for agricultural purposes
Who is the product not appropriate for?	Non-Commercial Customers
What are the mandatory product features that will meet the needs, characteristics and goals of the target market?	This product provides motor cover up to specified limits, providing extensive cover on a comprehensive, third party only or third party fire and theft basis.
Does the product include optional covers?	
How should this product be distributed?	This product should be sold with the active assistance and guidance of an insurance intermediary to select the appropriate level of cover. This product should not be sold directly to customers without this assistance.
What should distributors do to ensure the product provides fair value to the end customer?	To ensure the customer 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 passed onto the customer must be proportionate to the service provided and provide fair value.
Additional Product Literature	This document is to be read in conjunction with the appropriate policy wording which has been provided by AXA.

