

Target Market Statement

Chairty/Aid Worker Travel Insurance

Product Description

This product insures specified unexpected events that could occur before or during a covered trip, such as cancelling or cutting short a trip for medical reasons or needing emergency medical treatment. It is available as a Single Trip or Annual-Multi Trip Travel insurance policy.

Customer needs met by this product:

Type	What it covers
Consumer	The product includes up to £5 million in Emergency Medical Expenses and offers medical screening at the point of sale. There are set coverages provided, this will include emergency medical expenses, personal accident, baggage, money, cancellation and curtailment, travel delay cover and legal expenses

Distribution channels

This product is designed to be distributed online.

Who the product is designed for

Charity workers, missionaries and volunteers who are a resident in the United Kingdom, Northern Ireland, the Isle of Man and the Channel Islands.

Characteristics of the target market

The product is a travel package product, designed for:

- Charity workers, missionaries and volunteers travelling outside the United Kingdom to destinations in Europe and/or the Rest of the World
- Those looking to travel on either a single trip, or looking to purchase an annual multi trip product
- Individuals or families who travel for less than 90 consecutive days, or 365 days for single trip policies

Objectives, needs and interests of the target market

This product provides financial protection for individuals and their families travelling overseas. The following standard benefits apply to each person named on the policy schedule.

- Emergency Medical and Repatriation Expenses
- Personal Accident
- Cancellation and Curtailment
- Travel Delay and Missed Departure
- Baggage
- Personal Money & Travel Documents
- Personal Liability
- Legal costs and Expenses

Exclusions include (but are not limited to): Pre-existing medical conditions (unless all such conditions are medically screened and accepted in writing by Arch; Any condition where the Policyholder travels, or plans to travel, against the advice of a medical practitioner or with the intention of obtaining medical treatment abroad; any claim directly or indirectly related to a pandemic and/ or epidemic as announced by the World Health Organisation (WHO),

including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) or any mutation or variation of these, travel to a destination which the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel prior to the commencement of Your Covered Trip (unless agreed and accepted by Arch prior to departure), wilful self-injury; suicide; attempted suicide; deliberate exposure to exceptional danger (except in the attempt to save human life); or Your illegal or criminal act, alcohol abuse, drug abuse nor from taking drugs not prescribed by a Medical Practitioner nor from taking drugs prescribed for the treatment of drug abuse or drug dependency, manual work undertaken for financial reward, Certain hazardous sports and activities

Customers for whom the product would not provide intended value

- Individuals that have permanent residency outside of the UK/Republic of Ireland
- Individuals over the age of 76
- Customers travelling against medical advice or with the intention of receiving medical treatment.
- Customers who are subject to Economic, Financial or Trade sanctions imposed by the European Union (EU), United Kingdom (UK), or any other prohibitions or restrictions under the laws or regulations of the country where this policy is issued.

Optional additional covers

The following optional covers are available:

Product Name	Recreational Activities Extension
Product description	Additional cover in the event of injury whilst undertaking activities that are listed within the Recreational Activities Extension.
Who the product is designed for	Individuals who require cover for amateur sports listed within the Recreational Activities Extension
Customers for whom the product would not provide intended value	Customers who do not want to pay an additional premium to cover listed Recreational Activities Extension
Objectives, needs and interests of the target market	This product provides financial protection against those emergency medicals costs incurred in the event of injury caused by the participation in those activities listed within the policy wording.