

Target Market Statement

Consumer All Risks – Helmet/Leathers Insurance

Product Description

This product provides all risks cover for helmets and leathers owned by individual consumers against physical loss, damage, theft and personal accident.

Customer needs met by this product:

Type	What it covers
Individual	All Risks Protection personal possessions (motorcycle helmet and leathers).

Distribution channels

This product is designed to be distributed through delegated arrangements.

Who the product is designed for

Individual consumers who require financial protection for personal possessions (helmets/leathers) against theft, loss or damage.

Characteristics of the target market

The product provides all risks cover encompassing physical loss, damage, theft and personal accident.

- Coverage is provided for personal possessions (helmets/leathers).
- Maximum Sum Insured £30,000.
- Exclusions include (but are not limited to): Theft or malicious damage where a crime reference number cannot be supplied; Accidental Damage that does not impair the function and/or performance of the goods.

Objectives, needs and interests of the target market

This product is for individual consumers who require financial protection for their personal possessions in the event of:

- Accidental damage
- Malicious damage
- Accidental Loss
- Theft

Customers for whom the product would not provide intended value

- Individual consumers who wish to protect goods with a value in excess of £30,000.
- Commercial entities – for which Arch will provide a separate all risks offering.
- 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

This section details the optional covers which are available with this product.

This product does not offer any additional covers.