

Target Market Statement

Product Name	Contractors Combined
Insurer	Hadron UK Insurance Company Limited
Who is the Product Designed For?	Designed for businesses working from their own premises and at third party locations
Are there any specific characteristics, including customer vulnerability, which you should be aware of?	Organisations under financial strain.
Who is this product not designed for, or are there any types of customer for whom it would not provide the intended value?	<p>Business not domiciled in the UK</p> <p>Insureds with unspent criminal convictions</p> <p>Please refer to the policy documentation for full details of the covers and exclusions.</p>
What are the key value elements of the product that are important for the target market?	Package policy offering the most commonly required sections of cover
What client need is met by this product?	<p>The sections of cover available include:</p> <p>Public Liability & Employers Liability, Own Premises, Contents & Stock, Contract Works, Own Plant & Equipment, Hired in Plant, Employees Tools</p>
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

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



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 using a range of metrics, supported by feedback from both brokers and customers.

As part of this process, we take into account the standard remuneration set out in our Terms of Business Agreement with you, as well as any add-ons that form part of our product.

If you choose to sell additional add-ons (including premium finance) alongside our product, or if you receive any further remuneration, this may affect the overall value delivered to your client. You will therefore need to reflect this in your own value assessment.

Further details of our product approval process are available on request.

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