Target Market Statement

Product Name	Hair & Beauty
Insurer	Hadron UK Insurance Company Limited
Who is the Product Designed For ?	Designed for customers who provide hair and beauty treatments to the public
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?	Business not domiciled in the UK Insureds with unspent criminal convictions Insureds who have been declared bankrupt in last 3 years Insureds whose property is unoccupied **Please refer to the policy documentation for full details of the covers and exclusions.**
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?	The sections of cover available include: Buildings , Contents , Business Interruption , Public Liability , Employers Liability , Equipment Breakdown & Legal Expenses cover.

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 our 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 of 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.