

## Target Market Statement

<b>Product Name</b>	Unoccupied Property Owners
<b>Insurer</b>	Hadron UK Insurance Company Limited
<b>Who is the Product Designed For ?</b>	Designed for clients with portfolios of unoccupied commercial and residential property
<b>Are there any specific characteristics, including customer vulnerability, which you should be aware of?</b>	Organisations under financial strain.
<b>Who is this product not designed for, or are there any types of customer for whom it would not provide the intended value?</b>	Business not domiciled in the UK Insureds who have been declared bankrupt in last 3 years <b>Please refer to the policy documentation for full details of the covers and exclusions.</b>
<b>What are the key value elements of the product that are important for the target market?</b>	Offering a variety of covers and length of policies of unoccupied risks.
<b>What client need is met by this product?</b>	The sections of cover available include: Buildings , Loss of Rent and Property Owners Liability
<b>Can this product be sold without advice?</b>	This product should be sold in line with FCA regulations and can be sold with or without advice

### For broker use only

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



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**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

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**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 out this assessment, we take into 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 or take additional remuneration, you may affect the value for your client and will need to take this into consideration in your value assessment.

More detail on our product approval process can be obtained on request.

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