

## DISTRIBUTOR PRODUCT GUIDE

# Personal Motor Before the Event Legal Expenses

- This guide is for intermediary reference only.
- It doesn't contain the full terms and conditions of the contract of insurance.
- Full terms and conditions are within the policy documents; you can request to have a copy of these.

### Product design

We've provided personal motor legal expenses solutions to consumers for over 20 years and work with industry experts such as the Association of British Insurers (ABI), in addition to our global partners across the Allianz Group. We draw upon this experience and insight, as well as customer research to ensure our products continue to add value and meet the evolving needs of our customers.

Personal Motor legal expenses is a Personal Lines General Insurance product designed for consumers that want legal expenses insurance protection from a range of events, such as; pursuits of a personal injury claim or recovery of uninsured losses.

This product can also provide additional services including access to legal advice.

### Target market

The target market for our Personal Motor legal expenses product are Personal Lines consumers who meet the following criteria:

- consumers must that have a motor insurance policy for the duration of the legal expenses contract
- are the registered keeper of the vehicle or have an insurable interest
- the insured resides within the United Kingdom, Channel Islands or Isle of Man
- customers wanting to purchase personal motor before the event legal expenses cover.

We're able to provide insurance solutions for a broad range of customers, however this product is **not** targeted towards:

- businesses (irrespective of location)
- customers wanting to purchase personal motor before the event legal expenses cover as a standalone product and not as part, either as an inclusion or add-on to a personal motor insurance policy.

This product isn't suitable for:

- a person acting for the purposes of their trade, business or profession, unless the appropriate business use class is included in the motor insurance certificate
- businesses
- legal disputes arising outside of the United Kingdom, Channel Islands or Isle of Man or any other European territory specified in the policy wording
- risks based outside of the United Kingdom and which require a global insurance solution.

## PERSONAL MOTOR BEFORE THE EVENT LEGAL EXPENSES DISTRIBUTOR PRODUCT GUIDE

We will not look to write risks:

- which have been previously declined or insurer cancelled or have a history of non-disclosure / misrepresentation.

We wouldn't expect this product to provide fair value to:

- customers with ongoing legal disputes which would ordinarily be covered under this policy
- customers who reside outside of the territorial limits.

### Product value assessment

Our product value assessment is based on the premium we charge for the cover and the services we provide. We take a wide range of factors into consideration, such as historical and expected claims frequencies, incurred and projected claims costs, plus scenario analysis including likely economic and climatic trends, along with customer feedback.

We also consider how the premium is affected by the commission added by the distributing intermediary for the activities they conduct. Any additional charges within the distribution chain may potentially erode the intended value of our product.

### Distribution strategy

Our Personal Motor legal expenses product has been designed for distribution by insurance intermediaries or insurers that hold personal lines agency facilities with us. They must have the appropriate level of understanding about the risks and exposures faced by their customers in the operation of their business.