

Target Market Statement: SEIB Core Horse & Pony Insurance Co-Manufactured by Convex Insurance and SEIB Insurance Brokers Ltd.

PRODUCT	SEIB Core Horse & Pony Insurance
TARGET MARKET – WHO IS THIS PRODUCT DESIGNED FOR?	Horse and pony owning consumers seeking insurance for their animals.
TARGET MARKET – ARE THERE ANY SPECIFIC CHARACTERISTICS, INCLUDING, CUSTOMER VULNERABILITY, THAT YOU SHOULD BE AWARE OF?	Consumers requiring cover to protect against unexpected costs of owning or being responsible for a horse or pony in their care.
TARGET MARKET – WHO IS THIS PRODUCT NOT DESIGNED FOR, OR ARE THERE ANY TYPES OF CUSTOMER FOR WHOM IT WOULD NOT PROVIDE THE INTENDED VALUE?	<p>This policy is not suitable for consumers seeking insurance for:</p> <ul style="list-style-type: none"> - animals other than horses or ponies - horses or ponies with an individual value above £10,000 - horses or ponies used in connection with any employment, trade or business, e.g., racehorses <p>Please refer to the SEIB Core Horse & Pony policy for full details of the cover and exclusions. This can be found on the online document section of our web site at Online Documents SEIB Insurance Brokers</p>

What are the key value elements of the product that are important for the target market?

- Our UK based specialist Claims Team
- Access to expert equine underwriters
- Flexible cover that can be tailored to meet individual needs
- Can be purchased online quickly and easily

WHAT CLIENT NEED IS MET BY THIS PRODUCT?	<p>Standard Cover:</p> <p>Veterinary Fees: Cover for veterinary treatment for accidental external injury, including complementary treatment.</p> <p>Saddlery & Tack: Cover for theft and accidental damage.</p> <p>Liability: Cover for legal liabilities to third parties for bodily injury or damage to their property.</p> <p>Personal Accident & Dental Treatment: Cover for benefits paid out in the event of death, accidental injury or dental treatment.</p> <p>Rescue Fees: Cover for rescue or recovery cost incurred from fire and rescue services.</p>
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WHAT CLIENT NEED IS MET BY THIS PRODUCT?

Optional covers

Death, Theft or Straying:

Cover for Death, Theft or Straying up to the horse or pony sum insured or market value whichever is less.

Colic Surgery:

Cover extending Veterinary Fees to include colic surgery.

Disposal Fees:

Cover for disposal fees and euthanasia charges.

Farewell Cover:

Cover for disposal fees.

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?

This product has been designed to be sold online, but can also be sold by telephone if necessary, e.g., in the case of a referral.

HOW IS VALUE ASSESSED?

We assess the value of our products based on a number of metrics as well as customer feedback and insight.

In carrying out this assessment, we take into consideration the standard remuneration in our Terms of Business Agreement with parties. In addition, we will consider any add-ons (including premium finance) that form part of our product in our value assessment.

Further details on our product approval process can be obtained on request.

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