

## Target Market Statement for Your Residential Flats Insurance Policy

### Cover Summary

This insurance is a package policy arranged on an annual basis and designed to protect residents' management companies, landlords, RTM companies and residents' associations with blocks of flats or apartments and/or individual private dwellings to insure. Cover is provided for Fire, Lightning, Explosion, Aircraft, Earthquake, Impact, Storm, Flood, Escape of Water, Escape of Oil, Riot & Civil Commotion, Malicious Damage, Theft, Subsidence, Ground Heave and Landslip and all other Accidental Damage not specifically excluded

### Standard Cover

Property (buildings, glass, blinds and signs, contents of common areas and machinery breakdown with an option to include cover for landlord's contents and terrorism) and Public Liability

### Optional Cover

Loss of Rent (machinery breakdown and an option to include cover for the cost of alternative accommodation in respect of residential properties and terrorism), Employers' Liability, Legal Expenses and Directors' and Officers' Liability (for residential management companies and residents' associations only)

Terms, conditions and exclusions apply to the Your Residential Flats Insurance policy. Full details are shown in the Policy Wording and Policy Summary documents

### Identified Target Market

- ✓ Customers who require cover for residential properties (office buildings or mixed use may be considered on referral)
- ✓ Customers who require cover for residential properties occupied by the freeholders, lessees or tenants
- ✓ Customers who require cover for properties located in England, Wales, Scotland, the Channel Islands or the Isle of Man

### Customers for whom the product is not appropriate

- ✗ Customers who require cover for properties located in Northern Ireland or other overseas locations
- ✗ Customers who require cover for single flats/maisonettes (unless the property is in Scotland)
- ✗ Customers who require cover for houses in multiple occupation (HMO)

### Distribution Channel

This product is sold through Residentsline Limited and their appointed representatives and is transacted either by telephone or face to face

### Conflicts of Interest

There are no circumstances we are aware of that will cause a conflict of interest

**This document is for Residentsline Limited only and must not be provided to customers**

If you have any questions, please speak to your Ageas Underwriting contacts

Underwritten by

**Ageas Insurance Limited**

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Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

Arranged by

**Residentsline** a trading name of Residentsline Limited

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Residentsline Limited is regulated by the Financial Conduct Authority, Financial Services Register No 305998.