

Target Market Statement



Gallagher

Insurance | Risk Management | Consulting

Product

Intasure Home insurance

Product type

This is a general insurance product helping to protect a home. This is a personal lines general insurance product, which is open to both new, and renewal customers.

Who is this product designed for?

This product has been designed to meet the demands and needs of homeowners who require protection against loss or damage to their buildings and/or contents for their permanent UK residence.

Who is this product not be suitable for?

This product is not suitable for policyholders who do not reside in their home or for policyholders using their property for business purposes, and for residences located in Northern Ireland or the Channel Islands

What demands and needs of the target market does this product meet?

This product meets the demands and needs of homeowners who require protection against damage to their buildings and/or contents contained within from a wide range of insurable events or circumstances.

How should this product be distributed?

This product can be sold via a variety of sales channels, on advised or a non-advised basis, depending on the distributors preferred approach, and in line with FCA regulations.

Distributors value considerations

As a distributor, you should consider how your actions may impact on product value, for example, you should seek to avoid offering ancillary products alongside this product which may duplicate existing cover. Your commission, fees or charges passed onto the customer must be proportionate to the service provided and provide fair value.
