

# Target Market Statement



Gallagher

Insurance | Risk Management | Consulting

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## ***Product***

RYA Coaches Indemnity.

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## ***Product type***

This is a contingent Public Liability insurance product available to RYA qualified coaches and instructors. This product is open to both new and renewal customers.

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## ***Who is this product designed for?***

This product is designed for RYA coaches and instructors providing tuition at RYA recognised Clubs and Training Centres/Schools. This product is only available for Royal Yachting Association (RYA) qualified instructors and coaches. Whilst coaches should always ensure that the organisation on which they are operating on behalf of carry their own Public Liability cover, this policy is designed to provide indemnity on behalf of the coach/instructor in the event of a failure of the 'primary' policy to trigger indemnity.

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## ***Who is this product not be suitable for?***

This product is not suitable for those that are not RYA freelance coaches/instructors and/or who are not domiciled in the UK

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

Public Liability only – the product provides cover for those seeking to protect themselves on a contingency basis against third party claims in the event that the 'primary' cover held by the organising RYA centre failing to react.

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## ***How should this product be distributed?***

This product can be sold via a variety of sales channels, on advised basis, and in line with FCA regulations.

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## ***Distributors value considerations***

This product is distributed on a retail basis only, directly to customers.

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