

# Target Market Statement

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**Product**

Commercial Combined for Tattooists.

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**Product type**

This is a commercial combined insurance designed to provide a range of protection for commercial tattooists working in the beauty industry and carrying out tattoo application. This is a commercial lines general insurance product. 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 commercial customers involved in the tattoo and/or the beauty industry who complete non-invasive treatments.

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

This product is not suitable for policyholders who are not commercial Tattooists or who do not work within the Beauty Industry. This product does not respond to infection claims, such as scarring.

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

These products meet the demands and needs of policyholders that require varied cover when applying tattoos or completing specific tasks associated with the Beauty Industry. There is a specified lists of treatments which are covered under the policy.

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**How should this product be distributed?**

This product can be sold via a variety of sales channels, usually on an advised basis but according to the particular circumstances. It must be sold in line with FCA regulations

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**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 if these are not suitable or if they duplicate any of the covers of the core product. Your commission or fees (where Gallagher is not aware of these) or any administration charges passed onto the customer must be proportionate to the service provided and provide fair value.

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