

TARGET MARKET DETERMINATION

DAMAGE AND LIABILITY COVER (FOR PERMANENTLY ON-SITE CARAVANS AND ANNEXES) (RMS)

This target market determination (**TMD**) document has been designed to help our customers, representatives and our staff understand who Damage and Liability Cover (for Permanently On-site Caravans and Annexes) is most suitable for (**target market**). This TMD also describes:

- Who this product is not suitable for
- How the product can be distributed to our customers
- How often we will review this TMD and when the next review will be
- The events and circumstances that could mean we need to review whether this TMD is still appropriate
- The information we would need in order to decide that this TMD is no longer appropriate
- How we record information related to Damage and Liability Cover (for Permanently On-site Caravans and Annexes) and how this information is reported.

This TMD is current as at 5 October 2021. We may review this TMD at any time.

Our Product

Damage and Liability Cover (for Permanently On-site Caravans and Annexes) provides coverage for accidental caravan and/or annexe damage. It also covers theft of or damage to contents as well as legal liability where you may be legally liable for bodily injury or property damage suffered by a third party.

Our product also covers emergency repairs, debris removal and temporary accommodation if a permanently on-site caravan and/or annexe is uninhabitable due to damages.

Who Is The Target Market For Our Product

Damage and Liability Cover (for Permanently On-site Caravans and Annexes) has been designed for caravan owners who would like to protect their caravan, annexe and contents. This could be protection from certain natural disasters, for example, fires, storms, floods or earthquakes etc.

This product is suitable for you, if...

- You're a caravan owner in Australia
- You want to financially protect your permanently on-site caravan, annexe and/or contents

This product is not suitable for you, if...

- You do not own an on-site caravan
- You want protection for a touring caravan
- You want coverage for personal items, such as electronics, jewellery etc.

Full details of coverage, its limits and any excess should be reviewed by checking the Product Disclosure Statement (**PDS**) before purchasing Damage and Liability Cover (for Permanently On-site Caravans and Annexes).

Distributing This Product

Damage and Liability Cover (for Permanently On-site Caravans and Annexes) is designed to be distributed by our partner, RMS Cloud, through their online booking platform.

Our partner is authorised to distribute this product as their customer base aligns to that of the target market.

Reviewing Our Target Market

It is important that we review this TMD to make sure it is appropriate for the needs of our potential and existing customers. When we review this TMD, we will consider information collected by our representatives. This information covers:

- Eligibility for cover
- Sales information
- Customer information
- Claims information
- Feedback and complaints
- Renewals and cancellations

Each year, we will review this TMD to ensure it is still appropriate. The next review will take place on 1 year from effective date.

Review Triggers

Certain events and circumstances taking place could mean that a review should take place earlier than the annual review. This is because the TMD could no longer be appropriate. These events and circumstances are called review triggers. Below is a list of review triggers for this TMD:

- We make a significant change to the eligibility criteria for Damage and Liability Cover (for Permanently On-site Caravans and Annexes)
- We make a significant change to Damage and Liability Cover (for Permanently On-site Caravans and Annexes), including the cover provided
- We make a significant change to the way Damage and Liability Cover (for Permanently On-site Caravans and Annexes) can be distributed by our representatives
- We receive a significant number of complaints
- We receive a significant number of claims
- We identify that we or our representatives have been selling Damage and Liability Cover (for Permanently On-site Caravans and Annexes) to people outside the target market

Our insurer and partners also consider whether a review trigger has taken place. If they think an event or occurrence is a review trigger, they must tell us within 10 business days.

If we decide we have enough information to identify that a review trigger has occurred, we will review this TMD within 10 business days of our decision.

RECORDS

We will keep records of any actions we take to make sure this product is distributed only to customers who fit this TMD. We will also keep records of any decisions and reasons for:

- The TMD for Damage and Liability Cover (for Permanently On-site Caravans and Annexes)
- How we set review triggers
- How we decide if a review trigger has taken place
- How often we review this TMD
- The general information in this TMD.

Reporting

We record all complaints that we receive about Damage and Liability Cover (for Permanently On-site Caravans and Annexes). Our representatives must also record any complaints related to Damage and Liability Cover (for Permanently On-site Caravans and Annexes). They must report these complaints to us every six months.

If our representatives believe that Damage and Liability Cover (for Permanently On-site Caravans and Annexes) has been sold to a customer who does not fit with this TMD, they must report this to us within 10 business days.

Damage and Liability Cover (for Permanently On-site Caravans and Annexes) is distributed by Cover Genius Pty Ltd ABN 43 159 983 598 AFSL 490058 and is issued by Pacific International Insurer Pty Ltd ABN 83 169 311 193.