

Target Market Determination

Exotic Direct Pet insurance

This Target Market Determination (TMD) applies to:

- > Issuer: Brooks Braithwaite (Sussex) Limited (BBS), Company Number 1416900, AFS Licence No: 233791
- > Product: Exotic Direct Pet Insurance

This TMD is intended to provide BBS customers with information regarding the class of customers this product has been designed for, taking into consideration their likely objectives, financial situation, and personal needs.

This TMD sets out:

- > who is in our target market and who the product is not designed for;
- > any distribution conditions and restrictions for this product;
- > review periods and events that may trigger a review; and
- > reporting obligations.

Exotic Direct Pet insurance has been specifically designed for customers who are seeking cover for Vet treatment for their exotic pets, or death/theft of, their privately owned exotic pets and their legal liability for damage to property belonging to other parties, caused by their pets within the UK.

This product is suitable for:

Y	Customers who own birds of prey, large & small birds, Tortoises, Small mammals, reptiles and exotic mammals.
Y	Customers who are seeking cover for Veterinary Fees relating to Injuries and or illnesses.
Y	Customers who are seeking Third party liability cover for damage to property belonging to other parties and death or injury to third parties caused by your exotic pet.
Y	Customers who are seeking to insure their exotic pets for death from illness or injury.
Y	Customer who are seeking to cover the costs of advertising for a lost pet and subsequently rewarding if a pet is recovered.
Y	Customers who are seeking cover for Loss of their pets from Theft, Fire or weather perils.
Y	Customers who own Birds of Prey and are seeking cover for their non return from flight.

This product may NOT be suitable for:

N	Customers who are seeking cover for large collections of exotic pets.
N	Customers who are seeking cover for pets that's are not Birds of Prey, large & small birds, tortoises, small mammals, reptiles or exotic mammals.
N	Customers who are seeking cover for outside the UK.
N	Customers who are breeding pets and seeking cover related to pregnancy or Breeding.
N	Customers who are seeking cover for dangerous wild animals or pets used commercially.

Distribution Conditions

Distribution Conditions & Restrictions	<ul style="list-style-type: none"> > Brooks Braithwaite (Sussex) Limited Insurance is currently offering new business and renewals for this product.
Distribution Method	<p>The product can be offered be offered via recognized Partners and directly from Brooks Braithwaite.</p> <ul style="list-style-type: none"> > Any New business or renewal is subject to the insurance's product eligibility criteria. > Any advice provided is of a general nature only and does not take into consideration the customer's objectives, financial situation or needs.

Review Triggers

First Review	<ul style="list-style-type: none"> > 2 years from 15th May 2023
Periodic Review	<ul style="list-style-type: none"> > At least every 2 years
Other circumstances that may trigger a review of this document prior to a periodic review	<p>It is possible that certain events or circumstances may trigger a review prior to the scheduled periodic review. This could include Brooks Braithwaite (Sussex) Limited becoming aware of:</p> <ul style="list-style-type: none"> > a material change to the product including Product Policy wording, IPID, information or assumptions upon which the target market was formulated. > a change of relevant law, regulatory guidance or industry code which has a material effect on the terms or distribution of the product. > a material change to the terms or availability of insurance for the product. > a determination of the Financial Conduct Authority (FCA), a court or other tribunal which suggests that the target market may no longer be appropriate. > the product being distributed and purchased in a way that is significantly inconsistent with this TMD. > a significant increase in the number of systemic complaints or claims issues relating to the product received by us. > the nature and extent of feedback from customers or industry bodies which is materially different to what we expected. > data on claims, complaints or cancellations which suggests the target market may no longer be appropriate; and > any significant dealings outside the TMD and which we consider reasonably suggests that this TMD is no longer appropriate. <p>If any circumstances trigger a review of this document prior to the Periodic Review, then this TMD will be reviewed within 30 business days of Brooks Braithwaite (Sussex) Limited first becoming aware of such trigger.</p>

Reporting Obligations

All reporting data is collected and monitored by Brooks Braithwaite (Sussex) Limited.

Information Required	Description	Reporting Period
Complaints	Number and nature of complaints received for this product	Quarterly
Feedback	Any feedback that will assist us to improve the product, including customer feedback and verbatims that may imply confusion or dissatisfaction about product cover	Quarterly
Sales	Renewal data including cancellation numbers	Quarterly
Claims	Where relevant, claims data	Quarterly
Significant Dealings	Information such as the date (or date range) the dealing occurred, details and actions taken to mitigate the dealing(s)	As soon as practicable and within 30 business days of significant dealing being identified

This document is not intended to contain all details of customers who are suitable for this product, as that is determined via our application process. Whilst we provide details of who the product is not designed for, the list is not exhaustive. A customer should always refer to the IPID & Policy wording to ensure the product is right for them. If you require further information, please contact us on exotic Direct telephone number: 0345 9825499

