

TARGET MARKET DETERMINATION

Brooks Braithwaite

Pet Professions Insurance

This Target Market Determination (TMD) applies to the Product from 05/02/2025 and will continue to apply until this Target Market Determination is withdrawn.

Brand Name	Brooks Braithwaite
Product Name	Pet Professions Insurance
Insurer	Ecclesiastical Insurance Office plc. Ecclesiastical's Head Office and registered details are Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.
Distributor	Brooks Braithwaite (Sussex) Ltd. Registered office address: 4 Bridge Road Business Park, Haywards Heath RH16 1TX. United Kingdom. Registered in England no 1416900. Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Financial Services Register No 304839. Brooks Braithwaite (Sussex) Ltd is part of the Petcover group.

ABOUT THIS DOCUMENT

This Target Market Determination (TMD) applies to the pet professional insurance described in Brooks Braithwaite Summary of Cover and Policy Terms and Conditions.

Brooks Braithwaite acts under a binding authority as agent for the insurer of this product.

WHAT IS A TARGET MARKET DETERMINATION?

The TMD seeks to offer customers, distributors and employees an understanding of the class of customers for which this product has been designed, considering their likely needs, objectives and financial situation.

This TMD describes the circumstances in which we believe the product is likely to be suitable.

Customers who fit those circumstances are collectively called our target market.

This TMD does not take anyone's personal circumstances into account, nor does it form a part of the terms of cover.

In addition to the key eligibility requirements outlined in this TMD, it is also subject to acceptance criteria and the TMD does not include all the factors we consider when we decide whether to issue insurance.

Customers must refer to the policy terms and conditions, summary of cover and any supplementary document(s), which outline the relevant terms, conditions, exclusions, excesses, your rights and obligations and insurance cover is provided under the product when making a decision about this product.

We recommend that customers contact their broker or distribution partner and read the relevant policy terms and conditions for full details on the cover to determine whether the product is appropriate for their objectives, financial situation, and needs.

This TMD is not intended to provide any financial product advice to customers on the cover provided. Also, we do not consider any customer's personal needs, objectives, or financial situation in providing any information in this TMD.

WHAT PRODUCT DOES THIS TARGET MARKET DETERMINATION APPLY TO?

This product is designed for customers in the target market with the following pet professions:

- Boarding cattery
- Boarding kennels
- Small mammal boarding establishment
- Rescue organisation
- Pet hydrotherapist
- Dog walking
- Pet day care from a commercial premises
- Pet grooming
- Pet home boarding
- Pet microchipping
- Pet product production
- Pet sitting
- Pet taxi
- Pet trainer / behaviourist
- Selling pet accessories / food
- Animal club / society
- Breeding
- Falconry
- Keeping pets on your premises
- Therapy animals
- Taking animals to events, shows, parties; for displays, handling and providing educational talks

to provide them financial protections, subject to the terms and conditions, limitations, and exclusions of the policy, in the UK or an agreed country, for:

- **Public Liability**, for your legal liability to pay damages to a third party for injury to or damage to their property, as a result of negligence.

In addition, the product offers optional covers to enable a customer to tailor the product to suit their individual needs. The following optional covers vary between the activities and can be selected by the customer where applicable:

- **Buildings**, for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.
- **Accidental damage to buildings**, for damage that was from an unforeseen accident.
- **Contents**, for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.
- **Accidental damage to contents**, for damage that was from an unforeseen accident.
- **Stock**, for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.
- **Accidental damage to stock**, for damage that was from an unforeseen accident.
- **Computer and other business equipment**, for accidental damage and loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.
- **Business machinery**, for accidental damage and loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.

- **Own goods in transit**, for damage or loss to goods in transit within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man, including sea or air transits between these territories.
- **Specified all risks EU & UK**, for accidental loss, or destruction of, or damage to, specified property whilst at the premises and anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man and anywhere within countries of the European Union.
- **Specified all risks worldwide**, for accidental loss, or destruction of, or damage to, specified property whilst at the premises and anywhere within England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man and anywhere within countries of the European Union and worldwide.
- **Frozen food**, for loss or damage of stock in a frozen food cabinet on the premises as a result of rise and fall of temperature and contamination of refrigerant or refrigerant fumes.
- **Internal fixed glass**, for loss or damage caused by fire, storm, lightning, malicious persons, storm, flood, escape of water, theft or attempted theft.
- **Money**, for damaged to money held in connection with the business and theft or attempted theft of money, whilst on the premises and whilst in transit.
- **Loss or theft of keys**, for replacement keys and locks due to loss or theft of keys.
- **Employers liability**, for your legal liability to pay damages to your employees or volunteers, following injury, in relation to your business/organisation.
- **Products liability** for your legal liability to pay damages to a third party for injury to or damage to their property, as a result of negligence of a product.
- **Professional indemnity**, for your legal liability to pay damages for breach of professional duty due to negligence, error or omission.
- **Care, custody and control of animals**, for the cost of vet fees for treatment for an illness or injury; for the purchase price/market value of an animal and associated costs of the animal dying following death due to an illness, injury or property damage event; for the purchase price/market value of an animal following theft, straying or having gone missing; for boarding fees from the first date of boarding until the date of loss, following death, theft or loss of an animal; for the cost of advertising and the costs of a paid reward for recovery of an animal, if the animal is stolen or goes missing; for the transit of animals within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, including ferry crossings between these territories, including whilst loading and unloading.
- **Care, custody and control of animals, custodial responsibility (negligence)**, for costs and expenses incurred in defending and settling any claim for negligence towards animals in your care, custody and control.

This optional cover is subject to exclusions and limitations.

For full benefit details, conditions and exclusions, please refer to the policy terms and conditions.

WHAT IS THE TARGET MARKET FOR THE PRODUCT?

For a customer to be considered within the target market they must meet our key eligibility criteria as outlined in the following.

WHO IS WITHIN THE TARGET MARKET FOR CAT INSURANCE?

Customers WITHIN the Target Market

(Customers are within the target market if all the following conditions apply)

✓	Customers is a pet professional.
✓	Customers looking for Public Liability cover.

Customers NOT within the Target Market

(Customers are NOT within the target market if any the following conditions apply)

✗	Customer who do not require cover in relation to an animal.
✗	Customers who do not require cover for Public Liability.
✗	Customers who are not based in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

YOUR EXCESS

When we pay a claim, you normally pay an excess. The product includes a number of different excesses that apply in various circumstances. If more than one excess applies to a claim, we add them together to work out the total excess payable by you.

FINANCIAL SITUATION

Our target market is a person who is able to pay premiums in accordance with the chosen premium structure, excess, fees and government charges, having regard to personal circumstances and vulnerability or hardship considerations.

Relevant financial situation considerations include:

- Ability to choose to pay your premium annually or by instalment.

CONSISTENCY WITH THE TARGET MARKET

The insurance product including its key attributes is likely to be consistent with the likely objectives, financial situation and needs of the class of customers in the target market, as we consider that it provides the required type of cover for that class of customers. This has been determined based on an assessment of the insurance product including its key attributes. Individual customers will need to consider whether this product meets their specific objectives, financial situation and needs.

WHAT DISTRIBUTION CONDITIONS APPLY TO THIS PRODUCT?

The product application process has been designed to guide customers directly to the product most likely to meet their needs and objectives based on their responses to the questions in our product application.

Brooks Braithwaite's staff have been trained in the product, the customer(s) it is intended for and the underwriting criteria applicable to the product.

Distribution Restrictions	<p>This product can only be distributed if the following conditions are met:</p> <ul style="list-style-type: none">• It can only be sold by Brooks Braithwaite's employees (including Brooks Braithwaite's website).• The insurance product distributor must:<ul style="list-style-type: none">○ be authorised to distribute the product and those arrangements must not have been cancelled or suspended.○ agree to comply with all underwriting criteria and levels of authority (as applicable).○ agree to not distribute the product where they receive notice from the Insurer that this TMD is not up to date and no new TMD has been provided; and○ where a new TMD has been provided, agree to distribute in accordance with the new TMD.• The TMD is currently not subject to any FCA action that might suggest that the TMD is no longer appropriate.
Distribution Conditions	<p>This product can only be sold via an offer of cover and acceptance of cover.</p> <p>This product can be sold to customers within the target market without the customer being provided with any financial product advice or, general or personal advice.</p>
Distribution Method	<p>This product can only be distributed by the insurance product distributor through either inbound and outbound telephone or online sales or electronic communications.</p>

REPORTING AND MONITORING THIS TARGET MARKET DETERMINATION

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

Complaints	All complaints in relation to this product are reported monthly.
Sales data	Relevant sales and customer data in relation to this product on a monthly basis.
Claims data	Where relevant, claims data in relation to this product on a monthly basis.
Significant dealings	When Brooks Braithwaite becomes aware of a significant dealing in relation to the product that is inconsistent with the TMD, this includes but is not limited to a consideration of the nature and degree of harm resulting from the issue of this product to a retail customer, as soon as practicable and within 30 business days of significant dealing being identified.
Communication from a regulator in relation to the product or TMD	Brooks Braithwaite is to report to the insurer on the same day, as soon as practicable and within 30 business days of the communication.

WHEN WILL WE REVIEW THIS DOCUMENT?

We will review this TMD in accordance with the below.

Initial review	Within twelve (24) months of the effective date of the first TMD for this product
Periodic reviews	At least every twenty-four (24) months of the completion of the previous review
Review triggers and events	<p>Any event or circumstances arise that would suggest the TMD is no longer appropriate. This may include (but is not limited to):</p> <ul style="list-style-type: none">• an event or circumstance that would materially impact on or change a factor taken into account when making the TMD that would suggest to us that the TMD is no longer appropriate, such as a change in underwriting requirements;• the product has not been materially distributed and purchased in a way that is significantly inconsistent with this TMD;• a material change to the product including, summary of cover and policy terms and conditions or assumptions upon which the TMD was formulated like the application process, pricing requirements, and underwriting guidelines;• feedback, such as significant or systemic complaints or claims issues, received from insurance brokers, distributors or customers who purchased the product, which is of a nature that suggests to us that the TMD is no longer appropriate;• change of relevant law, regulatory guidance, industry code or feedback from regulators such as FCA and or other interested parties which has a material effect on the terms or distribution of the product;

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| | <ul style="list-style-type: none">• Where a review trigger has been identified, this Target Market Determination will be reviewed within ten (10) business days. |
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