

Product Name	Aviva Interiors and Fit Out
Insurer	Aviva Insurance Limited
Responsible For Manufacture	No
Advised Sales	No
SSR Fees Levied	Yes on New Business and Renewals only
Product Type	Combined liability / general liability. Options for (but not limited to) property, management liability, crime and professional indemnity
Availability	Manually underwritten
Target Market	UK based contracting firms undertaking: Interior fit outs (domestic/commercial/industrial)
Non-Target Market (Unsuitable Markets)	Customers not conducting works in line with those specified in the target markets. Non-commercial customers.
Why Is This Product Suitable	Coverage offered includes sections which adhere to UK laws concerning compulsory insurance coverage (Employers' Liability). Additional covers protect Third Party liability along with covers for typical exposures found in the target market – such as professional indemnity for poor advice or material damage/property cover for theft of stock or damage to contract works.
Are There Any Optional Covers	Yes. Optional covers are opt in and are offered where applicable to the exposures present.
Distribution Methods	This product is provided wholesale to insurance intermediaries acting on behalf of their client. SSR do not deal direct. The required knowledge on the need for the product and measurement of its value compared to the market requires distribution through professional intermediaries. SSR do not permit placing brokers to deal with other intermediaries and create a chain below SSR, the expectation is that if such agreements are in place these are disclosed to SSR.
Is This Product Providing Fair Value	Yes, this product offers covers that are required by the target market throughout a policy lifecycle, including through renewal periods and adjustments. The target markets are well established, and the product meet these needs. SSR also provide some claims oversight and administration services to assist in the communication with insurers when dealing with claims.
Risk To Fair Value Mitigation	SSR have in place procedures to ensure only appropriate risks are accepted on to this product to ensure the covers are adequate and capable being claimed from.
Other Information To Consider	All relevant product wordings, policy summaries and notice of change documentation can be found on SSR's website.

Published	September 2024
Notes from Review	N/A
Planned review	September 2025