



JOURNEYMAN SERVICES LIMITED

INTERNATIONAL MEDICAL INSURANCE SPECIALISTS

3 The Laurels, Parkend Walk, Sling, Gloucestershire GL16 8JJ U.K

Telephone: 44(0)1594-839333 Fax: 44(0)1594-839444

Email info@journeyman-services.com

www.journeyman-services.com

Target Market Statement – Travel Insurance

What is this product?

This product has been specifically designed to meet the needs of an individual who requires International Travel Insurance starting from the clients country of residence to anywhere in the world.

What customer need is met by this product?

Customers who are largely resident in overseas countries on a temporary basis or are ex-patriots.

Who is this product designed for?

Customers who require either a Single Trip Cover up to a maximum of 30 days or Annual Multi Trip Cover up to a maximum of 90 days per trip, or 180 days per trip (Annual Multi Trip only)

Who is this product not designed to support, or are there any features that you should be aware of when offering this product to your customers?

This product is not designed for persons aged over 79 years of age.

The policy benefits excess/deductibles are shown on the benefit schedule.

Medical treatment is not covered for Drug/Solvent/Alcohol abuse.

Circumstances manifesting before the commencement date of cover are not included.

Hazardous Activities are not covered, other than those listed in optional Adventure Sports cover, or Winter Sports cover.

There is no cover within the customers country of residence.

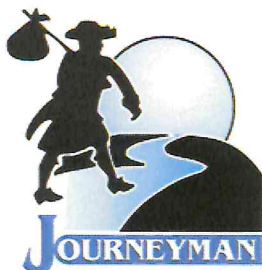
There is no cover for travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to.

Can this product be sold without advice?

This product is designed to be sold on a non-advised basis.

How can this product be sold?

This product can be sold online, face to face or by telephone .



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Fair Value Assessment:

Our product value assessment is based on the premium we charge for the cover and the services we provide. We take a range of factors into consideration, such as the historical claims frequencies, incurred and projected claims costs, plus scenario analysis including likely economic and climatic trends, number of accepted and rejected or partially rejected claims, along with customer feedback, and feedback from our distributors and colleagues.

Product value risk is assessed on an ongoing basis, in response to internal and external factors, whenever we make a change and annually.

We also consider how the premium is affected by the commission added by the distributing intermediary for the activities they conduct. Any additional charges within the distribution chain may potentially erode the intended value of our product.