



Fair Value Assessment Outcome

6th December 2023



<p>Carrier name</p> <p>The FCA Product Intervention and Product Governance Sourcebook requires product manufacturers to share information about their products with their distributors. The aim is to ensure all products sold provide fair value and good customer outcomes. In order to do so a product assessment is undertaken. Following the assessment a Target Market Statement and a Fair Value Assessment Outcomes is produced. Both documents provide insight into who the product is designed for, who the product is not suitable for, main heads of cover and how it should be distributed.</p>	<p>Marsh Ltd t/a Victor Insurance, AXA Insurance UK plc, DAS Legal Expenses Insurance Company Limited, HSB Engineering Insurance Limited and MS Amlin Insurance</p>
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<p>Broker name</p>	<p>As set out in the TOBA with Marsh Ltd t/a Victor Insurance</p>
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Victor's Product Management Policy sets out standards by which all its products are reviewed. The review is undertaken in conjunction with capacity providers to fully understand the products value for its target clients. Product data, distribution methods and product governance are among assessment criteria. On completion of the review the Target Market Statement and Risk Assessment Outcomes are produced. These documents are available to Victor's brokers to ensure products are distributed correctly and fairly.

<p>Reference/UMR [Binder]</p>	<p>VI015/TS5/6892481 – DAS Legal Expenses Insurance Company Limited</p> <p>VI016/VICTHSB01012021 – HSB Engineering Insurance Limited</p> <p>V1008AGRMTR22-MS Amlin Insurance</p> <p>VI001/9700304/SCBDX7079912 – AXA Insurance UK</p>
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Product Information

Victor Linksmaster Commercial Combined

Target market

Customers who operate municipal golf clubs, golf and country clubs including golf courses with at least 9 holes and the private members of golf clubs

Types of end customer for whom the product is unsuitable

Any customer wishing to take out travel insurance

Any customer who operates their business from premises based overseas

Features you should be aware of including any notable exclusions or circumstances where the product will not respond

Terms Conditions and exclusions apply to the Victor Linksmaster Commercial Combined Policy full details are shown in the Policy wording and Policy summary documents

Other information which may be relevant to distributors

This document is to be read in conjunction with the appropriate policy wording which has been provided by Victor Insurance.

Our Product Approval Process

Date Fair Value Assessment completed

December 2023

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