



Target Market Determination

Effective 19 DECEMBER 2024



What is a Target Market Determination?

A Target Market Determination (TMD) is a document which describes who a product is suitable for, who it is not suitable for and any conditions around how the product can be distributed to customers.

We're required to have a Target Market Determination under the Corporations Act (Act). It ensures that our focus remains on placing customers at the forefront of our strategy for developing and distributing financial products.

About This Target Market Determination

This Target Market Determination (TMD) applies to the 1Cover travel insurance policy ([Combined Financial Services Guide and Product Disclosure Statement \(PDS\)](#)) designed and distributed by 1Cover Pty Ltd on behalf of HDI Global Specialty SE - Australia ABN 58 129 544 AFS Licence No. 458776 (the Insurer).

This TMD was prepared for and will apply to policies purchased on or after 19 December 2024. If you require a previous version of a TMD for a product not currently distributed, please [contact us](#).

The Target Market Determination does not constitute advice and does not consider individual needs, objectives, or financial situations. Additionally, it does not replace the terms and conditions outlined in the PDS. Before purchasing our travel insurance, we recommend you read the TMD in conjunction with the PDS to determine if the coverage meets your specific needs.

About 1Cover

1Cover is one of Australia's leading travel insurance specialists. Coffre-Fort Pty Ltd has appointed 1Cover Pty Limited (ABN 91 105 954 265, AR No 269304) as an Authorised Representative to deal in general insurance products and provide General Advice on its travel insurance products.

1Cover deals in products under its registered trading name 1Cover. Claims are handled on behalf of 1Cover by Coffre-Fort Pty Ltd ABN 66 125 358 518, AFS Licence No. 472457

1Cover is responsible for the financial services provided to you and is also responsible for the content and distribution of the Financial Services Guide (FSG) combined with the Product Disclosure Statement. 1Cover acts as an agent of the Insurer and not as your agent.

The plans we offer

There are two main types of travel insurance cover available under 1Cover insurance: Domestic Travel Insurance and Overseas Travel Insurance. There are 6 plans available with differing levels of cover under each plan:

Plans	Domestic Cover	Overseas Cover
	Cover against certain travel risks arising from travel within Australia. Both single-trip and annual multi-trip available	Cover against certain travel risks arising from travel overseas and domestically. Both single trip and annual multi-trip available
Comprehensive	✓	✓
Medical Only	✗	✓
Domestic	✓	✗
Already Overseas	✓	✓
Frequent Traveller International	✓	✓
Frequent Traveller Domestic	✓	✗

Our target market for each plan

All plans are only available to Australian residents (as defined in the PDS) provided they meet the age limit criteria of the plan selected. Age limits apply as of the date of issue of your Certificate of Insurance.

Plans	Age limits that apply
Comprehensive	Travellers of all ages
Medical Only	Travellers aged 69 or under
Domestic	Travellers of all ages
Already Overseas	Travellers aged 69 or under
Frequent Traveller International	Travellers aged 69 or under
Frequent Traveller Domestic	Travellers aged 69 or under

**Note: Cover is only available up to a maximum of 90 days per journey for travellers aged 80 years or over.*

Our policies and plans

In this section, we outline who our policies are and are not suitable for, based on the target customers' likely needs, objectives and financial situation. This outline does not qualify as advice. You are required to assess your own situation and determine if the product is right for you.

Domestic Policy

The domestic travel insurance policy **IS** suitable for persons who:

- ✓ are an Australian resident residing in Australia at the time of purchase; and
- ✓ have not yet departed on their journey; and
- ✓ purchase the policy before leaving their departure point; and
- ✓ hold a valid Australian Medicare card or are covered by an Australian private health insurance policy that satisfies the Australian government health insurance requirements for their visa type; and
- ✓ for temporary residents, have a visa remains valid beyond the period of your return; and
- ✓ are planning to travel within Australia only; and
- ✓ plan to travel at least 200 km from their home; and
- ✓ are travelling for less than 91 days in duration;

The domestic travel insurance policy is **NOT** suitable for persons who:

- ✗ plan to travel overseas as part of their trip; or
- ✗ have already started their journey when they buy this policy; or
- ✗ plan to take a domestic trip more than 90 days in duration; or
- ✗ require medical cover (unless you are going on a cruise and have added the cruise pack); or
- ✗ are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions are disclosed and accepted by 1Cover; or
- ✗ require family emergency cover for the death or hospitalisation of a relative who resides outside Australia & New Zealand.

Financial considerations:

This policy **IS** suitable for persons who:

- ✓ can afford to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

Financial considerations:

This policy is **NOT** suitable for persons who:

- ✗ are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option;
- ✗ are aged 80 years old or above at the time of purchase and cannot afford to pay the \$3,000 excess for all claims arising from, related to, or associated with an injury, illness or medical condition; or
- ✗ purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical & Hospital Expenses, Cancellation Fees & Lost Deposits and Additional Accommodation & Travel Expenses; or
- ✗ are going on a cruise but unable to pay the additional premium for the Cruise Pack; or
- ✗ have a pre-existing medical condition but are unable to pay the additional premium.

Domestic Frequent Traveller Policy

The Domestic Frequent Traveller policy **IS** suitable for persons who:

- ✓ are Australian residents; and
- ✓ reside in Australia; and
- ✓ are aged 69 and under; and
- ✓ hold a valid Australian Medicare card; and
- ✓ plan to travel frequently (more than once) for business or leisure within Australia over a twelve-month period; and
- ✓ are satisfied with the maximum duration of cover for any one journey which will depend upon which policy option selected. This is either 21 or 45 days per journey.

The Domestic Frequent Traveller travel insurance policy is **NOT** suitable for persons who:

- ✗ are aged over 69 years of age; or
- ✗ plan to travel outside of Australia; or
- ✗ whose journey includes sea or ocean cruising unless a Cruise Pack is selected; or
- ✗ are looking for medical or hospital expenses cover in Australia; or
- ✗ require cover for journeys longer than 45 days; or
- ✗ are pregnant and beyond the 24th week of gestation.

Financial considerations:

This policy **IS** suitable for persons who:

- ✓ can afford to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

Financial considerations:

This policy is **NOT** suitable for persons:

- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- ✗ who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical & Hospital Expenses, Cancellation Fees & Lost Deposits, and Additional Accommodation & Travel Expenses; or
- ✗ who are going on a cruise but unable to pay the additional premium for the Cruise Pack; or
- ✗ who have a pre-existing medical condition but are unable to pay the additional premium.

Comprehensive Policy

The Comprehensive travel insurance policy **IS** suitable for persons:

- ✓ who are an Australian resident; and
- ✓ who currently reside in Australia; and
- ✓ whose journey has not yet commenced; and
- ✓ who purchase the policy before leaving their departure point; and
- ✓ who hold a valid Australian Medicare card (or who are temporary visitors who are

- covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements for their visa type and whose visa remains valid beyond the period of their return); and
- ✓ who are planning on going on a single trip up to a maximum of 365 days within the next 12 months; and
 - ✓ who are planning to travel overseas, i.e., outside of Australian territory and intend to return to Australia after finishing their journey; and
 - ✓ who are aged over 80 and do not require cover for greater than 90 days for one journey.

The Comprehensive travel insurance policy is **NOT** suitable for persons:

- ✗ who plan to travel only within Australia and not overseas; or
- ✗ who plan to travel for longer than 12 months; or
- ✗ who do not intend to return to Australia immediately after their trip; or
- ✗ whose journey includes sea or ocean cruising unless a Cruise Pack is selected; or
- ✗ whose journey includes certain snow sports and adventure activities, unless a Winter Sports Pack is selected; or
- ✗ whose journey includes certain sports and adventure activities, unless an Adventure & Sports Pack is selected; or
- ✗ who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless those conditions accepted by 1Cover; or
- ✗ who plan on taking multiple trips overseas requiring one policy to cover all trips; or
- ✗ who are pregnant and beyond the 24th week of gestation.
- ✗ who are aged over 80 and require cover for greater than 90 days for their journey; or
- ✗ who do not intend to return to Australia on the completion of their overseas journey; or
- ✗ who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- ✗ who require family emergency cover (or any other cover) for the death or hospitalisation of a relative (as defined in the PDS) who resides outside Australia & New Zealand.

Financial considerations:

This policy **IS** suitable for persons:

- ✓ who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option

Financial considerations:

This policy is **NOT** suitable for persons:

- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option;
- ✗ who are aged 80 years old or above at the time of purchase and is unable to pay the \$3,000 excess for all claims arising from, related to, or associated with an

- injury, illness or medical condition; or
- ✗ who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical & Hospital Expenses, Cancellation Fees & Lost Deposits, and Additional Accommodation & Travel Expenses; or
- ✗ who are going on a cruise but unable to pay the additional premium; or
- ✗ whose has a pre-existing medical condition but is unable to pay the additional premium; or
- ✗ who are pregnant and unable to pay any additional premium if required by 1Cover.

Medical Only Policy

The Medical Only travel policy **IS** suitable for persons:

- ✓ who are an Australian Resident; and
- ✓ who currently reside in Australia; and
- ✓ whose journey has not yet commenced; and
- ✓ who purchase the policy before leaving their departure point; and
- ✓ who hold a valid Australian Medicare card or who are a temporary visitor covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements for their visa type; and
- ✓ for temporary visitors, their visa remains valid beyond the period of their return; and
- ✓ are aged 69 and under; and
- ✓ only require medical cover and do not require cover for:
 - luggage, cancellation, personal liability, pets, cruise or winter sports.

The Medical Only travel insurance policy is **NOT** suitable for persons:

- ✗ who are over the age of 69; or
- ✗ who journey includes sea or ocean cruising; or
- ✗ who require more cover than just medical. For example, require cover for cancellation, luggage theft etc.
- ✗ who plan on undertaking winter sports; or
- ✗ who plan on participating in sports and adventure activities; or
- ✗ who do not intend to return to Australia on the completion of their overseas journey; or
- ✗ who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- ✗ who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless disclosed to and accepted by 1Cover; or
- ✗ who are pregnant and beyond the 24th week of gestation.

Financial considerations:

This policy **IS** suitable for persons:

- ✓ who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

Financial considerations:

This policy is **NOT** suitable for persons:

- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- ✗ who has a pre-existing medical condition but is unable to pay the additional premium; or
- ✗ who is pregnant and unable to pay any additional premium if required by 1Cover.

Already Overseas Policy

The Already Overseas travel policy **IS** suitable for persons:

- ✓ who are an Australian resident; and
- ✓ who currently reside in Australia; and
- ✓ who hold a valid Australian Medicare card or who are a temporary visitor who are covered in Australia by a private health insurance policy that satisfies the Australian government health insurance requirements for their visa type; and
- ✓ who are aged 69 or under.
- ✓ for temporary visitors, whose visa remains valid beyond the period of your return; and
- ✓ who are already overseas at time of applying for the insurance; and
- ✓ need travel insurance cover because they have either forgotten to purchase insurance before they left Australia or, their existing travel insurance policy has expired; and
- ✓ who purchase the policy within 5 days from either the date they departed Australia; or within 5 days of the expiry of any other travel insurance policy; and
- ✓ whose total period of overseas travel does not exceed 15 consecutive months from the date they departed Australia; and
- ✓ whose journey is up to a maximum of 90 days; and
- ✓ who has not already purchased an Already Overseas insurance policy from 1Cover in the last 12 months; and
- ✓ who have a permanent residential address in Australia and will be returning to resume residence in Australia at the end of their journey; and
- ✓ who intend to return to Australia on the date their policy ends and have a return flight back to Australia;

The Already Overseas travel insurance policy is **NOT** suitable for persons:

- ✗ who are still in Australia and not already overseas at the time they purchase the insurance policy.
- ✗ who are over the age of 69;
- ✗ who do not have a permanent residential address in Australia and will not be returning to resume residence in Australia at the end of their journey; or
- ✗ who have been already overseas for longer than 5 days at the time they purchase the insurance policy; or
- ✗ who are already overseas and their previous insurance policy expired more than 5 days ago; or
- ✗ who are already overseas but do not have a return flight back to Australia; or
- ✗ whose total period of travel is greater than 15 consecutive months from the date of departure from Australia; or

- ✗ whose journey duration is greater than 90 days; or
- ✗ who has purchased an Already Overseas policy from 1Cover in the last 12 months; or
- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- ✗ who do not intend to return to Australia on the completion of their overseas journey; or
- ✗ who are using or intend to use travel insurance to substitute with a private health insurance while overseas; or
- ✗ who are seeking cover for pre-existing medical conditions for themselves, relatives or travelling companions unless they are disclosed to and accepted by 1Cover; or
- ✗ who are pregnant and beyond the 24th week of gestation; or
- ✗ who require family emergency cover (or any other cover) for the death or hospitalisation of a relative who resides outside Australia & New Zealand.

Financial considerations:

This policy **IS** suitable for persons:

- ✓ who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

Financial considerations:

This policy is **NOT** suitable for persons:

- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- ✗ who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical & Hospital Expenses, Cancellation Fees & Lost Deposits, and Additional Accommodation & Travel Expenses; or
- ✗ who are going on a cruise but unable to pay the additional premium; or
- ✗ whose has a pre-existing medical condition but is unable to pay the additional premium.

International Frequent Traveller Policy

The International Frequent Traveller travel insurance policy **IS** suitable for persons:

- ✓ who are Australian residents; and
- ✓ who reside in Australia; and
- ✓ who are aged 69 and under; and
- ✓ who hold a valid Australian Medicare card; and
- ✓ who plan to travel frequently (more than once) for business or leisure within Australia and overseas over a twelve-month period; and
- ✓ who are satisfied with the maximum duration of cover for any one journey which will depend upon which policy option selected at the time of purchase. This is either 21 or 45 days per journey.

The International Frequent Traveller travel insurance policy is **NOT** suitable for persons:

- ✗ aged over 69 years of age; or

- ✗ whose journey includes multiple night sea, river or ocean cruising unless a Cruise Pack is selected; or
- ✗ who require medical cover whilst travelling in Australia; or
- ✗ who require cover for longer than 45 days for each journey; or who are pregnant and beyond the 24th week of gestation.

Financial considerations:

This policy **IS** suitable for persons:

- ✓ who are able to pay the premium and any excess in the event of a claim in accordance with the chosen excess option.

Financial considerations:

This policy is **NOT** suitable for persons:

- ✗ who are unable to pay the premium and any excess in the event of a claim in accordance with the chosen excess option; or
- ✗ who purchase a Winter Sports Pack and are unable to pay the double excess in the event of a claim under sections Overseas Emergency Medical & Hospital Expenses, Cancellation Fees & Lost Deposits, and Additional Accommodation & Travel Expenses; or
- ✗ who are going on a cruise but unable to pay the additional premium for the Cruise Pack; or
- ✗ who have a pre-existing medical condition but are unable to pay the additional premium.

Optional Extras

Not all activities are covered under the Plans. 1Cover offers five optional extra packs: the Adventure & Sports Pack, Bicycle Pack, Cruise Pack, Rental Vehicle Excess Pack and Winter Sports Pack. The optional extra packs are subject to payment of an additional premium and an additional excess may apply to certain claims. The benefits covered and the exclusions that apply to these add-on packs are described in the PDS.

Adventure & Sports Pack	<p>The Adventure & Sports Pack must be applied for at least 24 hours before participating in certain sports and activities. You cannot purchase the Adventure & Sports Pack individually.</p> <p>You must be aged 69 years or under at the time your policy is issued to purchase this option.</p> <p>The Adventure & Sports Pack is not available with the Medical Only plan.</p>
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Bicycle Pack	<p>You will only have cover under Section BP1: Bicycle Cover if you select the Bicycle Pack at the time of purchase and you have paid the required additional premium.</p> <p>No cover is provided for bicycles and bicycle accessories under Section 10: Luggage & Personal Effects.</p> <p>The Bicycle Pack is not available with the Oversea Frequent Traveller Plan, Domestic Frequent Traveller Plan, Medical Only Plan and Already Overseas Plan.</p>
Cruise Pack	<p>The Cruise Pack must be applied for at least 24 hours before travelling on a cruise. You cannot purchase the Cruise Pack individually.</p> <p>This policy does not automatically cover you for any costs related to cruises. If you are going on a cruise for 2 nights or more, you must select the Cruise Pack and pay the additional premium.</p> <p>The cruise pack is not available with the Medical Only plan.</p>
Rental Vehicle Excess Pack	<p>If you have selected the Domestic or Domestic Frequent Traveller plan, your policy automatically provides cover of \$5,000 for Section 19: Rental Vehicle Insurance Excess. You can increase this limit from \$5,000 to \$10,000 by paying the additional premium.</p> <p>If you have selected the Comprehensive, Overseas Frequent Traveller, or Already Overseas plan, your policy does not automatically provide cover for Section 19: Rental Vehicle Insurance Excess. If you require cover under Section 19: Rental Vehicle Insurance Excess for these plans, you may select the appropriate amount of cover suitable for your needs \$5,000 or \$10,000 by paying an additional premium.</p> <p>The Rental Vehicle Insurance Excess Pack is not available with the Medical Only plan.</p>
Winters Sports Pack	<p>The Winter Sports Pack must be applied for at least 24 hours before participating in winter sports activities. You cannot purchase the Winter Sports Pack individually.</p> <p>You must be aged 69 years or under at the time your policy is issued to purchase this option.</p> <p>This policy does not automatically cover you for participating in winter sports activities. If you are participating in winter sports activities, you must select the Winter Sports Pack and pay the additional premium.</p> <p>The Winter Sports Pack is not available with the Medical Only plan.</p>

Pre-Existing medical conditions

1Cover policies only cover unforeseen medical events.

1Cover policies do not cover claims arising directly or indirectly from pre-existing medical conditions unless those conditions have been disclosed to and accepted by 1Cover.

To add a Pre-Existing Medical Condition(s), You MUST let us know at the time you buy your policy and complete medical assessment. A Pre-Existing Medical Condition is a defined term under the policy so it is important to understand what it means.

We will ask you some questions about your health and then determine whether we can offer you cover and if so, on what terms. Depending on your condition, we may decline to cover you, limit the amount of cover, exclude specific medical condition(s) and/or agree to provide cover for an additional premium. Each condition that we agree to cover will be noted on your Certificate of Insurance after you pay any applicable additional premium. We will only pay for treatment that was not expected at the time we agreed to insure you.

Key Policy Exclusions

The travel insurance benefits covered by 1Cover policies are subject to specific and general exclusions. Refer to the relevant policy sections and the general exclusions of the PDS for full details of the exclusions.

Key exclusions that apply to the travel insurance benefits are:

- Where circumstances existed that you knew or should reasonably have known of at the time you either bought the policy or
- booked your travel, that may affect your travel or give rise to a claim under the policy.
- If your claim is associated with travel to countries for which a 'Do Not Travel' warning has been issued by the Australian Government or there are circumstances that a reasonable person in your position should be aware of that may affect your travel.
- For costs or expenses that you incur due to mandatory quarantine or isolation orders required, or if the government bans travel before or during your trip;
- Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.
- You arrange to travel when you know of circumstances that may lead to your journey being disrupted or cancelled.

Epidemic/pandemic exclusion

If your claim arises from, is related to, or associated with an actual or likely epidemic or pandemic or outbreak of a contagious disease or any derivative or mutation of such viruses, except for the cover which is in place for Coronavirus-related claims.

Cruise Pack exclusions

There is no cover if you are travelling on a cargo ship or freighter. You will not have cover

if you are going on a cruise unless you have purchased the Cruise Pack.

Winter Sports Pack exclusions

There is no cover for winter sports activities under various sections of the policy unless you purchase a Winter Sports Pack. The Winter Sports Pack must be purchased at least 24 hours before participating in winter sports activities. You cannot purchase this pack individually. A double excess applies to claims arising from winter sports activities.

Distribution

Distribution channel

Plans under this TMD are distributed through the following means:

- From the 1Cover website at www.1cover.com.au;
- Through 1Cover online chat;
- By emailing our customer service team;

All these channels are monitored by 1Cover and Coffre-Fort (on behalf of the Insurer) and staffed by persons who have been trained in the distribution of the products covered by this TMD and the application process.

Distribution conditions & restrictions

Products under this TMD can only be issued to customers that are eligible for cover in accordance with the application and/or extension criteria that has been approved in writing by the insurer, and which complies with the law. The application process has been tailored to identify the Target Market described in this TMD as part of the eligibility criteria for the products covered by this TMD and the use of the application process would make it more likely that a product covered by this TMD will be acquired by persons in the Target Market. Products under this TMD can be distributed directly by 1Cover and by distributors approved by 1Cover and the insurer (Approved Distributors). Approved Distributors and their systems and processes are assessed and monitored by 1Cover (on behalf of the insurer) and would therefore make it more likely that the approved distributor will comply with the terms of this TMD.

We require distributors to provide the following information in relation to their distribution of products covered by this TMD:

Complaints:

All complaints in relation to this TMD must be supplied to 1Cover (on behalf of the insurer) as soon as reasonably possible, but no later than on a monthly basis unless 1Cover has requested a distributor to report more frequently. This will include written details of the complaints. 1Cover must supply all complaint information to the insurer on a monthly basis unless the insurer has requested 1Cover to report more frequently.

Sales Data:

Report relevant sales and customer data in relation to this TMD on a quarterly basis to 1Cover (on behalf of the insurer) unless 1Cover has requested a distributor to report more frequently. 1Cover must supply all sales and customer data to the insurer on a quarterly basis unless the insurer has requested 1Cover to report more frequently.

Significant Dealings:

Notification to 1Cover (on behalf of the insurer) if they become aware of a significant dealing in relation to this TMD that is inconsistent with this TMD within 10 business days. 1Cover must immediately notify the insurer if it receives a notification of a significant dealing. Other in addition to the distribution conditions, restrictions and information set out above, the insurer may include other conditions, restrictions and information on the distribution of products under this TMD. Any additional conditions and restrictions will be notified (in writing) to an approved distributor.

Review of this document

The initial review will be conducted within 12 months of its first publication date and subsequent reviews every year after the first review.

Review triggers:

In addition to scheduled reviews, there may be events that trigger a review. If we determine that there has been an event or circumstance that reasonably suggests that this TMD needs to change, we will review the TMD within 10 business days.

Review triggers may include (but are not limited to):

- material changes to the design or distribution of a product, including material changes to policy documents or the PDS,
- a material alteration to acceptance criteria or underwriting criteria;
- identified systemic issues in the product or the distribution of the product;
- relevant material external events such as relevant litigation or adverse media coverage;
- relevant feedback, information or notification received from a distributor, regulator such as ASIC or APRA or other interested parties;
- significant changes in metrics. These include sales, policy cancellation, claims, complaints, and loss ratios; and
- any significant dealings that are inconsistent with the TMD, to the extent these events or circumstances reasonably suggest the TMD is no longer appropriate.

Reporting & Monitoring This Target Market Determination

We are required to report the following information to HDI Global Specialty SE, the Insurer at the following times:

Reportable matter	When
The number of policies sold or renewed that are not within the target market.	As soon as practicable and in any cases within 10 business days, after it became

	aware of the matter.
The number of policies sold.	On a monthly basis.
Lapse rates and cancellation rates.	On a monthly basis.
The frequency and number of excesses paid.	On a monthly basis.
If the insurance is issued to a customer in breach of the TMD distribution conditions or outside of the target market.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
The nature and number of complaints received about the insurance in the reporting period.	On a monthly basis.
Any significant dealings that are inconsistent with the TMD and reasonable details on the circumstances related to this.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Any compliance incident relating to the Insurance or its distribution.	As soon as practicable and in any case within 10 business days, after it became aware of the matter.
Information as agreed in writing with 1Cover that would reasonably to enable us to promptly identify review triggers or other events and circumstances that have occurred which would reasonably suggest the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.
Information identified to or by 1Cover that would reasonably suggest to it that the TMD is no longer appropriate.	To be reported as soon as practicable and in any case within 10 business days, after it forms the view.