

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 can be distributed by any appropriate method for that customer as determined by the broker. The broker in turn can access this product from SSR. At any given point in the quote / bind process manual intervention can be exercised by trained SSR underwriters but the start and end of the journey is e-trade. This product is distributed through insurance intermediaries. 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	SSR are confident that this product provides fair value based on the known existence of a target market by virtue of this product catering for market sectors long-established and by the fact that historical claims performance of SSR written insurance demonstrates that the products can be used in various circumstances and claims will be met. Our monitoring measures have confirmed that the product is suitable for the identified target market. SSR regularly review their approach and will amend the product should there be any concerns over the efficacy of the covers offered.

	SSR have assessed the value of the product based on various measures including claims performance, complaints, and premium levels and have concluded it represents fair value.
Risk To Fair Value Mitigation	<p>SSR do not offer optional covers which are wholly unsuitable for the target market / do not offer classes of insurance for which no claim would be reasonably foreseeable.</p> <p>SSR's commission model supports fair pricing and SSR do not benefit from others involved in the distribution chain increasing/decreasing their commission. Any eventual commission passed on to a placing agent is capped at a level well within market norms. Fees levied on this product by SSR are also well within (or below) market norms.</p> <p>Admin fees levied are kept to reasonable levels and support operational overheads including but not limited to IT system costs.</p>
Other Information To Consider	All relevant product wordings, policy summaries and notice of change documentation can be found on SSR's website.

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Notes from Review	N/A
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