PVFVS – PA – 0926

Product Name	Business Class Bespoke Injury & Travel Insurance
Insurer	CHUBB European Group SE
Responsible For Manufacture	No
Advised Sales	No
Product Type	Accident & Health
Availability	Manually underwritten / prior submit to insurers / e-traded with insurers
Target Market	Companies from micro/SME through to large corporates wishing to purchase group personal accident &/or business travel insurance in respect of their employees.
Non-Target Market (Unsuitable Markets)	Non-Commercial customers / individual customers.
Why Is This Product Suitable	Specifically designed wording offering a range of Personal Accident covers: death, a range of specified permanent disabilities, broken bones, hospital cash all due to accidental bodily injury
Are There Any Optional Covers	Yes – Business Travel along with other sub-sections within PA cover.
Distribution Methods	SSR wholesale this product through other insurance intermediaries on behalf of CHUBB. This product can be obtained by SSR on a manual referral basis or through the CHUBB Ignite underwriting system, but ultimate underwriting of the product is CHUBB.
Is This Product Providing Fair Value	Yes, this product is deemed to be providing fair value as it is specifically targeted in terms of coverage and function and is distributed via insurance intermediaries who understand the requirements of their clients.
Risk To Fair Value Mitigation	Duplication of covers elsewhere or failure to purchase required optional elements. Excessive commission or fees may undermine the value of the product as well. Care to be taken by distributors to ensure covers offered are not duplicating by other offerings. Commission levels charged by SSR and provided to distributors are within market norms and monitored for fairness regularly.
Other Information To Consider	Product documents can be provided upon request which clarifies position of product on standard exclusions and limitations to product coverage. Product manufacturer/insurer will produce their own Fair Value Statement and Target Market Statement.

Published	September 2026
Notes from Review	No material changes
Planned review	September 2027