

<b>Product Name</b>	Airside and Aviation
<b>Insurer</b>	AXA-XL Insurance Company UK Ltd
<b>Responsible for Manufacture</b>	No
<b>Advised Sales</b>	No
<b>Product Type</b>	Specialist market liability
<b>Availability</b>	Manually underwritten
<b>Target Market</b>	Globally traded product suitable for customers operating in airside locations, including the use of vehicles airside. Can also accommodate those customers which feature in the manufacturing chain of products entering the aviation market.
<b>Non-Target Market (Unsuitable Markets)</b>	Customers with either no airside exposure or aviation products exposure or those customers whose general liability policy picks up the airside/aviation exposures they have.
<b>Why Is This Product Suitable</b>	The wording(s) offered are specifically designed and agreed on the basis of covering airside exposures and/or aviation product exposures. They are standard London Market Association issued and agreed wordings which have been tested with claims for efficacy.
<b>Are There Any Optional Covers</b>	Various optional extensions standard to the aviation sector of the LMA can be bought, notably AVN52g and AVN60 (War buyback and personal injury).
<b>Distribution Methods</b>	Wholesale via SSR to other insurance intermediaries. No e-trade access or function, everything is based on manual review and submission.  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.
<b>Is This Product Providing Fair Value</b>	SSR are satisfied this product offers fair value as it supports contractual requirements consumers have to meet their liabilities in airside location / when dealing with aviation products which general liability markets cannot always cater for. The wordings and product distribution methodology is aimed solely at this sector and this is not marketed as a general product. The limits and attachment points offered as well as the flexibility relating to global risks / worldwide exposures also increase the value this product holds.
<b>Risk To Fair Value Mitigation</b>	SSR triage enquiries prior to submission to insurer to ensure the product offering is applicable to consumers. Often policies are sold and issued on contract/location specific wordings so as to remove the risk of duplication of cover and ensure that ongoing attention is given to this product by the customer/consumer to keep their covers updated correctly or closed down if no longer needed.
<b>Other Information To Consider</b>	All product documents and supporting information can be found on our website or via request.