

# Baptist Legal Defence Insurance

## Target Market Statement

<b>Product Name</b>	Baptist Legal Defence Insurance
<b>Target market - Who is this product designed for?</b>	This is a legal expenses product suitable for a Baptist Union wishing to arrange cover for specified Ministers for legal costs associated with criminal prosecution.
<b>Target market – are there any specific characteristics, including, customer vulnerability, that you should be aware of?</b>	N/A
<b>Target market - Who is this product not designed for, or are there any types of customer for whom it would not provide the intended value?</b>	This product is not designed for non-Baptist places of worship. <b>Please refer to the policy documentation for full details of the cover and exclusions.</b>
<b>What are the key value elements of the product that are important for the target market?</b>	Legal expenses cover for a range of legal issues for: <ul style="list-style-type: none"> <li>▪ Legal defence.</li> <li>▪ Tax protection.</li> </ul>
<b>What client need is met by this product?</b>	This is a legal expenses insurance policy designed to provide access to telephone legal advice, along with insurance cover, for legal costs and expenses.
<b>Can this product be sold without advice?</b>	This product should be sold in line with FCA regulations and can be sold with or without advice.
<b>How can this product be sold?</b>	We suggest this product can be sold face to face, via telephone or electronic communication or a mix of these methods.
<b>How is value assessed?</b>	We assess the value of our product based on claims and helpline usage, as well as feedback from the Unions.

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