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All Parks Tourist Parks & Lifestyle Villages Insurance

Target Market Determination

This Target Market Determination (TMD) is designed to provide our customers and distributors with information regarding:

- which class of customers the **relevant sections** of this product has been designed for (the target market), and which class of customers the **relevant sections** of this product is likely to be unsuitable for;
- any conditions and restrictions on retail product distribution conduct for the **relevant sections**;
- reporting obligations and restrictions on distribution of our distributors; and
- the review period and events or circumstances that may trigger a review.

The TMD describes the customers within our target market. It does not take into account customer's personal objectives, financial situations, and needs.

In addition to the key eligibility requirements outlined in this document, the product is also subject to acceptance criteria.

This document is not a Product Disclosure Statement (PDS) and nor is a summary of the full terms and features of the product. Customers must always refer to the *"Tourist Parks & Lifestyle Villages Insurance Product Disclosure Statement (PDS) & Policy Wording"* and any supplementary document(s), which outline the full terms, conditions, exclusions, and insurance cover being provided, before making a decision about this product.

The Relevant Sections

This TMD applies to the following insurance cover options described in *All Parks Insurance Pty Ltd's Tourist Parks & Lifestyle Villages Insurance Combined Product Disclosure Statement (PDS) & Policy Wording (Effective 01-01-2025)* and any supplementary document(s), when the property insured under these sections includes a dwelling occupied by the business operator or their representative as their residence (i.e. a residential dwelling that is not part of the visitor accommodation of tourist park or lifestyle village):

- Building and Contents;
- Theft;
- Glass;
- Machinery Breakdown;
- Electronic Equipment; and
- General Property and Unregistered Vehicles.

The above product coverage may be provided as wholesale insurance when the dwellings specified in this section are not included in the cover, in which case this TMD will not apply. This TMD only applies to retail insurance as described under the Corporations Act 2001 and other relevant regulations.

PDS, Policy Wording and any other disclosure documents related to this product have been issued by certain Underwriters at Lloyd's, through All Parks Insurance Pty Ltd ABN 25 151 703 525, AFS License 494836, who acts under a binding authority as agent of the insurer of this product.

Product description and key attributes

The Tourist Parks & Lifestyle Villages Insurance product can be tailored to suit individual customers. Customers can choose any number or combination of covers from the broader list of coverage (including sections of cover which are deemed to be wholesale Insurance, and which do not form part of this TMD) depending on their objectives and needs.

The customer must be an owner and/or operator of a caravan park, camping, lifestyle village and boutique accommodation type properties (Holiday Accommodation Properties), seeking insurance for their business and wishing to also include cover for their own residential dwelling and/or personal contents and/or property.

The following table provides description of the features that affect whether this product is likely to be suitable for the

objectives and needs of the target market. Refer to the PDS for full details of product coverage and limits.

Buildings and Contents Cover

Cover Description	Additional Benefits	Key Exclusions
<p>Buildings Within this cover section, customers can select cover for buildings only or contents only, or both.</p> <p>Provides cover for the physical loss or physical damage of specified buildings and permanent fixtures and fittings of Holiday Accommodation Properties and, if listed on the insurance certificate, the onsite residential premises of the owner/operator and caused by:</p> <ul style="list-style-type: none"> • accidental loss and damage; • certain insured events; and • intentional acts by tenants. <p>Contents Provides cover for the cost of repairing or replacing contents located within Holiday Accommodation Properties, and, if listed on the insurance certificate, the onsite residential premises of the owner/operator, and caused by:</p> <ul style="list-style-type: none"> • accidental loss and damage. • certain insured events; and • intentional acts by tenants. 	<p>The following additional benefits are provided in addition to the sum insured shown in the insurance certificate but always subject to the terms and conditions of the policy:</p> <ul style="list-style-type: none"> • temporary protection and security guards; • roads and underground services; • catastrophe escalation cost; • increase in cover in certain seasons during the year; • directors' and employees' tools, equipment, personal effects, and clothing; • theft cover for buildings occupied by tenants; • capital additions; • restoration of business records; • prevention of imminent damage (costs necessary to extinguish a fire); • costs to temporarily remove contents; • loss of land value; • removal of debris and temporary repairs and protection; • repairing damage to non-synthetic playing surfaces; • fire brigade attendance fee; and • trees – removal of debris where there is no damage to insured property; • government fees necessary to obtain consent to repair or replace buildings or contents; • landscaping; • professional fees and legal costs; • exploratory costs to identify cause of damage due to leaking or similar; • gates, fences and glasshouses; and • ride-on lawn mowers. <p>Subject to the definitions, insured event and limits listed in the PDS.</p> <p>Additional benefits are available provided the relevant sum insured has not been exhausted.</p>	<p>The following exclusions are applicable to this product:</p> <ul style="list-style-type: none"> • no cover for events that are not specified insured events; • no cover for flood unless purchased as an optional extra and agreed by Insurer; • no cover for loss or damage caused by: theft and wear and tear and inherent defects; • no cover for loss or damage arising from electronic data or computervirus; • no cover for intentional damage caused by the customer or their family; • no cover for loss or damage arising from war, terrorism, nuclear radioactivity; • no cover for loss or damage caused by subsidence; and • no cover for loss or damage arising from machinery breakdown.

Theft Cover

Cover Description	Additional Benefits	Key Exclusions
<p>Provides cover for physical loss or physical damage to specified contents located within the Holiday Accommodation Properties and, if listed on the insurance certificate, the onsite residential premises of the owner/operator caused by:</p> <ul style="list-style-type: none"> theft or attempted theft – due to actual forcible and violent entry into the premises; concealment – theft or attempted theft by a person unlawfully concealed on the premises; and assault – theft or attempted theft due to assault, violence, violent intimidation, or threat thereof to the customer or employees. 	<p>The following benefits are provided if the relevant sum insured, being an aggregated limit in any one period of insurance, has not been exhausted:</p> <ul style="list-style-type: none"> permanently fixed apparatus; theft without forcible and violent entry (limited cover); directors' and employees' property; increase in cover in certain seasons during the year; rewriting records; tenanted premises; money and negotiable instruments; jewelry, furs, gold, silver, precious stones (excluding Stock); buggies and lawn mowers; and temporary removal. <p>Additional benefits are available provided the relevant sum insured has not been exhausted.</p>	<ul style="list-style-type: none"> loss of money over AUD500; loss of the customer's own jewellery, furs, bullion, gold or precious stones over AUD10,000 in any one loss or AUD5,000 per item; motor vehicles, caravans or any structure originally designed to transport passenger(s); glass; property not contained in a locked building (unless additional benefit purchased); tobacco or cigarettes in excess of AUD1,000 unless contained in a locked cabinet; theft by employees (unless additional benefit purchased); and/or unexplained disappearances or shortages.

Glass Cover

Cover Description	Additional Benefits	Key Exclusions
<p>Provides cover for accidental breakage of external and internal glass of the Holiday Accommodation Properties and, if listed on the insurance certificate, the onsite residential premises of the owner/operator.</p>	<p>In the event of accidental Breakage of external glass and internal glass, it will cover the greater of \$7,500 in total or the amount shown on Your Insurance Certificate for:</p> <ul style="list-style-type: none"> the cost of temporary shuttering, boarding up or other security protection necessary, pending replacement of the broken glass; damage to door frames, or other window frames accidentally damaged; damage to sign writing, ornamentation, reflective materials or burglar alarm tapes and connections; damage caused by external violence to window/door frames and tiled shop fronts; damage or spoilage of stock directly caused by the breakage of glass; and malicious damage to the glass where the building is leased, and You are not entitled to be reimbursed by the lessor in the event of the malicious damage. <p>Subject to the definitions, insured event and limits listed in the PDS.</p>	<ul style="list-style-type: none"> breakage of glass, its framework or fittings during the installation, removal or work on the glass; damage to glass when the Location becomes unoccupied and remains so for any period of more than 90 consecutive days, unless We have consented to the unoccupancy in writing; damage to lights or light fittings, existing cracked or imperfect glass, glass caused by artificial heat, glass not fit for the purpose intended, glass which is stock, glass damaged in transit, glass, which forms part of any glass house, conservatory, television screen or other visual display, unit including computer monitors, laptops, tablets, and mobile phones.

Machinery Breakdown Cover

Cover Description	Additional Benefits	Key Exclusions
Provides cover for unforeseen and sudden physical damage to specified machinery located within Holiday Accommodation Properties, and, if listed on the insurance certificate, the onsite residential premises of the owner/operator and caused by the events listed in the PDS.	<ul style="list-style-type: none"> cover for additional machinery; inflation protection; newly installed items; and additional engineer's fees. <p>Subject to the definitions, insured event and limits listed in the PDS.</p>	<ul style="list-style-type: none"> loss or damage caused by or arising from the events referenced under the "What do not cover" section of the PDS. replacement of expendable items such as belts, filters, fuses, electric heating elements, electrical contacts, thermostats, TX valves, cutting blades, crushing surfaces, glass or porcelain, ceramics, chains, seals, links, dies and moulds, conveyor belting, lubricants, fuel and any transfer media; replacement of component parts worn through normal operation of the Machinery; adjustment, cleaning, purging or recharging of refrigeration or air conditioning equipment; replacement of refractory or brickwork forming part of an insured item unless necessary as part of rectification of Breakdown not otherwise excluded under this section; repairs to piping and other ancillary systems due to cracking of pipe work; maintenance work carried out on the Machinery; alteration, additions, improvements or overhauls; modification or alteration of Machinery to enable it to operate with a more ozone friendly refrigerant gas as required by regulatory bodies; replacement or repair, caused by gradual deterioration; replacement of lighting equipment, reticulating equipment or electrical equipment; wiring, reticulating liquid and gas piping and ducting; repairs to valves, fittings, glands, joints, gaskets, pipes, lines and connections; or removal or installation of underground pumps and well casings unless specifically noted on Your Insurance Certificate.

Electronic Equipment

Cover Description	Additional Benefits	Key Exclusions
<p>Customers can select from the following types of cover:</p> <ul style="list-style-type: none"> breakdown: cover for the cost of repair or replace electronic equipment to its former state directly cause by sudden and unexpected electronic, electrical, or mechanical failure; restoration of electronic data: cover for the cost to replace or reconstruct electronic data that has been lost or damaged, directly 	<p>None.</p> <p>Subject to the definitions, insured event and limits listed in the PDS.</p>	<p>Breakdown Cover</p> <ul style="list-style-type: none"> damage to Electronic Data unless You have insured computers and selected cover for 'Restoration of Electronic Data' and they are noted on Your Insurance Certificate; the cost of: <ul style="list-style-type: none"> replacement of expendable items including but not limited to batteries, valves, x-ray and picture tubes, bulbs, belts, chains, tapes, cards, ribbons, filters, tubes, electric heating elements or electrical contacts; replacement of component parts worn through normal use or operation; unless necessary as part of the rectification of insured damage not otherwise excluded; damage which is covered under the Building and contents section of the Policy; maintenance work; alterations, additions, improvements or overhauls; replacement or repair following gradual deterioration; temporary repairs except to the extent they constitute part of a final repair for which We have agreed to indemnify You and which do not increase the total repair costs; repairs of scratches to painted or polished surfaces; or

<p>caused by a breakdown, power interruption, and failure of the external telecommunication network;</p> <ul style="list-style-type: none"> • additional increase cost of working: covers the reasonable and necessary additional cost incurred to prevent a reduction in turnover directly cause by breakdown. 		<ul style="list-style-type: none"> • any loss where You are entitled to recover the costs of labour or parts under a maintenance agreement, warranty, guarantee or indemnity in Your favour by the manufacturer of the relevant insured item or any other person. <p>Restoration of Electronic Data</p> <ul style="list-style-type: none"> • loss or distortion caused by Computer Virus, being an executable program or computer code segment that is self-replicating, requires a host program or executable disc segment in which it can be contained and which destroys or alters the host program or other computer code or data causing undesired program or computer system operation or denies the host program access to the data contained therein. We will also not pay any ransom demanded by any person(s) who have or claim to have infected Your computer system with such Computer Virus; • failure of any Electronic Data or Electronic Equipment to correctly process or deal with information related to any date or date change; • loss or damage caused by or arising from atmospheric conditions, moisture or changes in temperature unless directly resulting from damage to or malfunction of air-conditioning equipment; • consequential loss of any kind or description whatsoever; • work undertaken without Our approval other than for minor or provisional repairs. There is no cover for restoration of Electronic Data which arises from the operation of Electronic Equipment that has not been satisfactorily repaired following Breakdown; • cost for restoring Electronic Data unless the Data has been backed up and stored off-site in the 30 days prior to the occurrence causing the loss; • loss or damage caused by or arising from the operation of Electronic Equipment which has not been repaired in a manner consistent with the generally accepted rules of engineering practice and/or the manufacturer's specifications. <p>Additional Increase Cost of Working</p> <ul style="list-style-type: none"> • costs incurred during the first 48 hours following Breakdown, being the time Excess; • costs incurred for alterations, additions, cleaning, adjustment or improvements to the Electronic Equipment; • additional costs incurred where the interruption period is increased beyond 4 weeks due to delay in the repair or replacement of items manufactured outside Australia if the delay results from: <ul style="list-style-type: none"> ○ measures, restrictions or regulations imposed by any government or public or local authority; ○ the time required to procure replacement parts or complete items in overseas markets; ○ the time required to transport or ship component parts or complete items between the Location and any overseas place of repair or replacement; ○ the time required to engage and transport specialists or consultants to assist in or supervise repairs. • loss or damage caused by or arising from the operation of Electronic Equipment which has not been repaired in a
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		manner consistent with the generally accepted rules of engineering practice and/or the manufacturer's specifications
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General Property and Unregistered Vehicles

Cover Description	Additional Benefits	Key Exclusions
<p>General Property Provides cover for physical loss or damage, anywhere in Australia, of the insured items registered in your policy as "General property and unregistered vehicles" section, located within Holiday the Accommodation Properties, and, if listed on the insurance certificate, the onsite residential premises of the owner/operator, and cause by sudden and unforeseen accidents.</p> <p>Unregistered Vehicles This cover applies to unregistered vehicles that do not require registration, and any vehicle that requires conditional registration (in accordance with the law of any State or Territory in Australia) but where the policy holder inadvertently and unintentionally failed to affect the conditional registration.</p> <p>Provides cover for physical loss or damage of the unregistered vehicles registered in your policy as "General property and unregistered vehicles" section, located within Holiday Accommodation Properties, and, if listed on the insurance certificate, the onsite residential premises of the owner/operator, and cause by sudden and unforeseen accidents.</p>	<ul style="list-style-type: none"> • Theft; and • increase in cover in certain seasons during the year. <p>Subject to the definitions, insured event and limits listed in the PDS.</p>	<ul style="list-style-type: none"> • loss or damage directly or indirectly caused by, arising from, or in connection with: <ul style="list-style-type: none"> ○ cracking, scratching, marring or breakage of glass or fragile items or surfaces unless as a consequence of an Insured Loss; ○ rust, oxidation, mildew, mould, moths, insects, vermin, dry rot, change of colour/flavour, contamination or pollution; ○ any process of heating, drying, cleaning, dyeing or alteration to any insured item; ○ the action of light or atmospheric conditions or gradually developing conditions, wear and tear and/or depreciation; ○ dishonesty or trickery by You or others to whom any insured item may be delivered, entrusted, loaned or rented; ○ theft by employees; ○ unexplained inventory shortage; ○ theft, other than: the cover provided by the additional benefit 'Theft'; resulting from armed hold up; resulting from the direct threat of physical violence; by forcible and violent entry, evidenced by visible damage to the securely locked portion of any Building or Vehicle containing any insured item; or of equipment securely attached to a vehicle through the use of locks, which results in visible damage to the securing devices; ○ actions of the sea, tidal waves or high Water or Flood; ○ faulty materials or workmanship; ○ mechanical, electronic or electrical breakdown unless as a consequence of an Insured Loss. • loss or damage to any sporting equipment whilst in use; • any consequential loss or damage; and • bodily injury or death.

Likely objectives, financial situation and needs of customers in the target market

The Tourist Parks & Lifestyle Villages Insurance offers choices of cover for owners and/or operators of Holiday Accommodation Properties, including cover for their business and their own residential dwelling and/or personal contents, and who's likely objectives, needs and financial situation are aligned with the product, its key attributes and eligibility criteria.

Objectives and Needs

Cover Type	Seeking cover for:
Building Cover	<ul style="list-style-type: none"> • physical loss or physical damage to specified buildings; • physical loss or physical damage to permanent fixtures and fittings; • additional benefits; • optional benefits.

Content Cover	<ul style="list-style-type: none"> physical loss or physical damage to specified contents; additional benefits; optional benefits.
Theft Cover	<ul style="list-style-type: none"> physical loss or physical damage to specified contents caused by theft concealment; and assault; additional benefits.
Glass	<ul style="list-style-type: none"> accidental breakage of specified internal and external glass; additional benefits.
Machinery Breakdown Cover	<ul style="list-style-type: none"> unforeseen and sudden physical damage to specified machinery requiring repair or replacement to enable normal working to continue; additional benefits; optional benefits.
Electronic Equipment	<ul style="list-style-type: none"> replace or repair specified electronic equipment to its former state; replace or reconstruct specified electronic data that has been lost or damaged; reasonable and necessary additional cost incurred to prevent reduction in turnover caused by breakdown.
General Property and Unregistered Vehicles	<ul style="list-style-type: none"> physical loss or physical damage of specified insured items anywhere in Australia; specified unregistered vehicles that do not require registration; specified vehicles that requires conditional registration (in accordance with the law of any State or Territory in Australia). additional benefits.

Subject to the definitions, insured event and limits listed in the PDS.

Financial Situation

This product is available to customers that own/operate Holiday Accommodation Businesses and who are able to pay their premiums, in accordance with their chosen policy and payment structure, and any other amounts payable under the policy terms, as and when they become payable (for example, a policy excess).

Target market determination

The relevant sections of this product are designed to be consistent with the following likely objectives, financial situation, and needs of customers:

Building Cover

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none"> who own and/or operate a holiday accommodation business, including those which have a co-located residence or dwelling for the owner or managers of the holiday accommodation. who own and/or operate the following types of holiday accommodation business: <ul style="list-style-type: none"> holiday parks. caravan parks. camping grounds. lifestyle villages/resorts; and cabin stays at wineries. whose holiday accommodation business is located on mainland Australia. who are seeking protection for the physical loss or physical damage of specified buildings, including: <ul style="list-style-type: none"> permanently fixed structure. lessor's permanent fixtures and fittings. above ground services attaching to and forming part of the building. structural improvements to building. relocatable structures. swimming pool(s); and 	<ul style="list-style-type: none"> who do not own and/or operate a holiday accommodation business. whose holiday accommodation business is, but not limited to: <ul style="list-style-type: none"> under body corporate or strata title. a hotel; and a motel (unless they also have caravan park/camping accommodation); and a tavern with poker machines. whose holiday accommodation is located on an island or outside of mainland Australia. who are seeking protection for the physical loss or physical damage to: machinery, caravans, land, canal, roads, bridges, tunnels, dams, underground services (other than the additional cover provided in the additional benefit in the section headed "Roads and underground services"), reservoirs (other than tanks) and their contents.

○ fencing, gates, and paths.	
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Subject to the definitions, insured events and limits listed in the PDS.

Content Cover

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none"> who own and/or operate a holiday accommodation business, including those who have a co-located residence or dwelling for the owner or managers of the holiday accommodation. who own and/or operate the following types of holiday accommodation business: <ul style="list-style-type: none"> holiday parks; caravan parks; camping grounds; lifestyle villages/resorts; and cabin stays at wineries. whose holiday accommodation business is located on mainland Australia. who are also seeking protection for the physical loss or physical damage to specified contents and caused by the insured events described in the PDS. 	<ul style="list-style-type: none"> who do not own and/or operate a holiday accommodation business. whose holiday accommodation business is, but not limited to: <ul style="list-style-type: none"> under body corporate or strata title; a hotel; a motel (unless they also have caravan park/camping accommodation); and a tavern with poker machines. whose holiday accommodation is located on an island or outside of mainland Australia. who are also seeking protection for the physical loss or physical damage to non-specified contents and/or under conditions and insured events not described in the PDS.

Subject to the definitions, insured events and limits listed in the PDS.

Theft Cover

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none"> who hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are also seeking protection for the physical loss or physical damage to specified contents directly caused by theft, concealment, and assault. 	<ul style="list-style-type: none"> who do not hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are seeking protection for the physical loss or physical damage to non-specified contents and/or not directly attributed theft, concealment, and assault.

Subject to the definitions, insured events and limits listed in the PDS.

Glass Cover

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none"> who hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are also seeking protection for accidental breakage of specified glass. 	<ul style="list-style-type: none"> who do not hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are also seeking protection for accidental breakage of non-specified glass and/or under conditions and the insured events not described in the PDS.

Subject to the definitions, insured events limits listed in the PDS.

Machinery Breakdown

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none"> who hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are also seeking protection for unforeseen and sudden physical damage to specified machinery which requires repair or replacement to enable normal working to continue and from the causes described in the PDS. 	<ul style="list-style-type: none"> who do not hold building and/or contents insurance cover under <i>"All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy."</i> who are also seeking protection for unforeseen and sudden physical damage to non-specified machinery and/or under conditions and/or insured events not described in the PDS.

Subject to the definitions, insured events limits listed in the PDS.

Electronic Equipment

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none">• who hold building and/or contents insurance cover under “All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy.”• who are also seeking protection for the cost to repair or replace specified electronic equipment to its former state and directly caused by the events described in the PDS.• who are seeking cover for the cost to replace or reconstruct specified electronic data that has been lost or damage and directly caused by the events described in the PDS.• who are seeking to cover the reasonable and necessary additional costs incurred to prevent a reduction in turnover directly caused by the events described in the PDS.	<ul style="list-style-type: none">• who do not hold building and/or contents insurance cover under “All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy.”• who are also seeking protection for the cost to repair or replace non-specified electronic equipment and/or under the conditions and/or insured events not described in the PDS.• who are seeking cover for the cost to replace or reconstruct non-specified electronic data that has been lost or damage and/or under conditions and/or insured events not described in the PDS.• who are seeking to cover the reasonable and necessary additional costs incurred to prevent a reduction in turnover and/or under conditions and insured events not described in the PDS.

Subject to the definitions, insured events limits listed in the PDS.

General Property and Unregistered Vehicle

This product is suitable for customers:	This product is not suitable for customers:
<ul style="list-style-type: none">• who hold building and/or contents insurance cover under “All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy.”• who are also seeking cover for physical loss or physical damage of specified insured items and caused from the sudden and unforeseen accidents described in the PDS.• who are also seeking cover for physical loss or physical damage of specified unregistered vehicles, and any vehicle that requires conditional registration (in accordance with the law of any State or Territory in Australia) and arising from the events described in the PDS.	<ul style="list-style-type: none">• who do not hold building and/or contents insurance cover under “All Parks Tourist Parks & Lifestyle Villages Building Insurance Policy.”• who are also seeking cover for physical loss or physical damage of non-specified insured items and/or under the conditions and/or insured events not described in the PDS.• who are also seeking cover for physical loss or physical damage of non-specified unregistered vehicles and/or under the conditions and insured events not described in the PDS.

Subject to the definitions, insured events limits listed in the PDS.

Consistency with the target market

This product and each of its covers, including their key attributes, are likely to be consistent with the objectives, financial situation, and needs of the respective classes of customers in their target markets because:

- they provide cover for the type of loss or damage that customers in the target markets might need to insure against; and
- the target markets for the covers outline those customers who are eligible for the cover.

Individual customers will need to consider whether these covers meet their specific objectives, financial situation, and needs.

Distribution conditions applicable to this product

The product application process has been designed to guide customers directly to the cover section most likely to meet their objectives and needs based on their responses to the questions in our product application.

All Parks Insurance Pty Ltd.’s staff have been adequately trained in the product, the customer(s) it is intended for and the underwriting criteria applicable to the product.

Distribution conditions

This product can only be distributed if the following conditions are met:

- it can only be sold via an insurance broker and cannot be sold directly to the public.
- the insurance product distributor must:

- be authorised by All Parks Insurance Pty Ltd to distribute the product and those arrangements must not have been cancelled or suspended.
- hold all necessary licensing and accreditation.
- agree to comply with all underwriting criteria and levels of authority (as applicable).
- agree to not distribute the product where they receive notice from Us that this TMD is not up to date and no new TMD has been provided; and
- where a new TMD has been provided, agree to distribute in accordance with the new TMD.
- the TMD is currently not subject to any ASIC action that might suggest that the TMD is no longer appropriate.

Where an insurance broker provides personal advice in relation to the product it is the broker's responsibility to ensure that the financial product advice provided is in the best interests of the customer having regard to the customer's objective, financial situation, and needs.

Distribution restrictions

This product can only be sold via an offer of cover and acceptance of cover.

This product can be sold to customers within the target market without the customer being provided with any financial product advice or, general or personal advice.

Distribution methods

This product can only be distributed by an insurance broker through either face to face or telephone contact using manual quoting under the agreement between the broker and All Parks Insurance Pty Ltd.

These distribution conditions make it likely that customers who are issued the product are in the target market, as we consider that the distribution conditions are appropriate and will enable us and our distributors to direct the product to the class of customers who fall within the target market set out above. This has been determined based on an assessment of the distribution conditions and the target market.

Information required from distributors and reporting periods

Distributors of this product are required to provide certain Underwriters at Lloyd's with information in relation to the product covered by this TMD in the circumstances as set out in the table below:

Information	Persons required to report	Reporting period
Complaints including: <ul style="list-style-type: none"> • number received during the reporting period. • summary of nature of each complaint and steps taken to address. • any general feedback on this product. Distributors should include sufficient details about the complaint that would allow certain Underwriters at Lloyd's to identify whether the TMD may no longer be appropriate to the class of customers.	All Parks Insurance Pty Ltd and other distributors via All Parks Insurance Pty Ltd.	Monthly (complaints reporting period) and no later than 10 business days after the agreed complaints reporting date. Notification of the complaint occurs within two (2) business days after receipt.
Claims Data	All Parks Insurance Pty Ltd	Quarterly
Sales Data	All Parks Insurance Pty Ltd and other distributors via All Parks Insurance Pty Ltd	Quarterly
Dealings of the product outside the TMD	All Parks Insurance Pty Ltd and other distributors via All Parks Insurance Pty Ltd	As soon as practicable after becoming aware of the matter and within 10 business days.
Feedback, regulatory orders , or directions received from a regulator or AFCA regarding the product	All Parks Insurance Pty Ltd and other distributors via All Parks Insurance Pty Ltd	Same day

Review of the target market determination

We will review this TMD in accordance with the below:

First review

Within 12 months of the TMD's effective date.

Ongoing review

At least every 24 months after the end of the previous review or agreed otherwise by certain Underwriters at Lloyd's.

Review triggers

API will also review the TMD on the occurrence of any event or circumstance that would suggest that the TMD is no longer appropriate. These may include, but are not limited to:

- significant changes in metrics including renewal rates, cancellation rates, claims Loss ratios and complaints ratios;
- an event or circumstance that would materially impact on or change a factor taken into account when making the TMD that would suggest to Us that the TMD is no longer appropriate, such as a change in underwriting requirements;
- the product has materially been distributed and purchased in a way that is significantly inconsistent with this TMD;
- material change to the product including Product Disclosure Statement, Policy Wording information or assumptions upon which the TMD was formulated like the Application Process, pricing requirements, underwriting guidelines;
- feedback, such as significant or systemic complaints or claims issues, received from insurance brokers, distributors or customers who purchased the product, which are of a nature that suggest to us that the TMD is no longer appropriate; and
- change of relevant law, regulatory guidance, industry code or feedback from regulators such as ASIC, APRA or other interested parties which has a material effect on the terms or distribution of the product.

Significant dealings

If an actual or possible significant dealing outside of the target market is identified, certain Underwriters at Lloyd's requires information such as the date (or date range) the dealing occurred, details about the dealing(s) and any steps or actions taken to mitigate.

Distributors should have regard to current ASIC guidelines when determining what may constitute a significant dealing.

All Parks and other distributors via All Parks will notify certain Underwriters at Lloyd's of any significant dealing that is not consistent with the TMD as soon as practicable (within 10 business days). This includes but is not limited to a consideration of the nature and degree of harm resulting from the issue of this Product to a retail customer.