Product Name	*Commercial Combined Club*
Co-Manufacturer	*MSIG*
Date	*July 2026*
Product Information	
Outcome of the Product Review and Fair Value Assessment	In accordance with the Financial Conduct Authority (FCA) regulation such as the Product Intervention & PROD 4 requirements, and Consumer Duty obligations, a comprehensive product review and fair assessment have been completed for the Club Commercial Combined product with MSIG. The product has been subject to Acrisure UK full product review process and signed off by our authorised approvers as representing fair value to customers. The Club Commercial Combined product show both value in the covers provided for customers and usability. All customer centred metrics analysed in our assessment were within tolerance and indicated Price and Value Outcome.
Target Market Statement	
Product Description	*This Commercial Combined product is designed to meet the demands and needs of corporate entities wishing to insure the assets, earnings and legal liabilities of their business*
Who is the product suitable for?	*This product is intended for corporate customers only (small, medium or large size companies) with business interests in the United Kingdom (including new ventures), with majority of work being carried out at a designated premises and fall into the below industry sectors:* *• Metal workers & Precision Engineering* *• Manufacturing (i.e. electrical components, confectionery, optical goods etc.)* *• Wholesale & Retail risks* *• Office services including Software Developers* *• Printers* *• Breweries (Micro Breweries)* *• Builders & Plumbers Merchants* *• Tile, Pottery, Ceramic, Stone and Marble Products/Manufacturing*
Who is the product not suitable for?	*This product is not suitable for SME companies that are* • *Registered or carry out manual work outside of the UK* • *Majority of turnover is derived from US/Canada exports* • *Majority of work is manual work away from the premises (contractor risks)* • *Fall into the below industry sectors* • *Waste management / Recycling* • *Leisure* • *Foamed Plastics and Rubber Goods Manufacturers* • *GRP Goods Manufacturers* • *Industrial Laundries* • *Chemical Works* • *Fuel Distributors*
Key Covers	*This is a multi-section policy which can be tailored to a client's individual needs by selecting from a range of individual cover sections. The available sections are:* *-Material Damage* *-Business Interruption* *-Money and Personal Accident (Assault)* *-Contract Works* *-Exhibition and Show* *-"All Risks" Specified Items* *-Computer Breakdown and Reinstatement of Data* *-Goods In Transit* *-Deterioration of Stock* *-Loss of Licence* *-Employee Fidelity Cover*

	-Liability *-Personal Accident*
Key Exclusions	*Market Standard Exclusions apply. There may be exclusions applicable to each of the cover provided, as further specified in the wording and supporting policy documents.*
Fee Analysis	There are no fee's applied on this offering.
How should this product be sold and distributed?	AUK's club brokers access this offering via acturis or the MSIG E-place portal, to a selective group of retail insurance intermediaries acting on behalf of their client. AUK support their introducing intermediaries by providing them with guidance, support and access to markets which smaller distributing brokers would not usually have access too.
Actions expected from those involved in the distribution chain	Those involved with the distribution chain should: • Consider the value of the product and the impact to the end customer as a result of the addition of any fee's, premium finance/payment arrangements or ancillary products etc. • Make sure that care is taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. • Provide clear and consistent support to all customers. • Notify AUK/Acrisure of any complaints, fair value concerns or customer vulnerabilities they are made aware of so that these can be communicated to all those involved with the distribution chain. All parties are expected to respond to carrier requests promptly and without unreasonable delay.
How does this product meet the needs of vulnerable customers?	Whilst we are currently unaware of any areas of this scheme which could exploit a customer in a vulnerable circumstance, we continue to review and monitor any changes on an ongoing basis. At present AUK/Acrisure's evaluation suggests that vulnerable customers would receive the same if not better outcomes as a non-vulnerable customer.

How Often Will This Product Be Reviewed	Product reviewed bi-annually unless an earlier review needed due to changes in the product features or distribution strategy or product no longer delivering fair value		
Date of next review	*July 2028*	**Published**	*July 2026*