Product Name	*Landowners*
Co-Manufacturer	*Convex*
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 Landowners product 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 Landowners 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 product provides standard liability insurance to commercial and consumer customers* located in the UK and is accessed via the online portal. There is the option for supporting covers to be added where these are applicable to the risk being placed.
Who is the product suitable for?	• *Landowners insurance provides cover for land owned by the insured* • *Cover is available for liability if the tenants or members of the public are injured on the land and the insured is deemed to be at fault.* • *Consumers who own land set aside for: grazing, moorland, woodland, pastureland, rough land, development site, private road (residential car park), self-build, which may be owned which is separate from their home address.*
Who is the product not suitable for?	• *Where the ownership and operation of the land generate a commercial income, for example a commercial car park* • *Land with children's play equipment* • *Land with Fairground equipment* • *Land with equine exposures*
Key Covers	*Public Liability*
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 is a fee matrix across all new and renewals business as agreed with the capacity.
How should this product be sold and distributed?	This product is distributed to wholesale and retail brokers who have been onboarded by AUK MGA. This product can only be accessed by approved brokers requesting a quotation for a risk that they have been presented with by a customer.
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**	*August 2026*