Product Name	*Made at Home*
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 Made at home 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 Made at Home product display's 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 and property insurance to commercial customers operating business located in the UK. The product has two types of cover (casualty and property), plus a number of optional covers should these be applicable for the end customer.*
Who is the product suitable for?	• *This policy is designed for individuals who are trading from their home premises where their household insurance provider will not extend cover for commercial activities including work away including collection and delivery.* • *The product provides cover for small businesses who may not require the covers of a full Commercial Combined Policy, but require limited cover for Business Equipment/Stock both at home and away from the premises* • *This product is intended to provide cover for a person who is manufacturing a product at their home premises (including garden) and is selling at:* - *Craft fayres,* - *Street Food Stalls,* - *Festivals,* - *Farmers Markets* - *or Online (via Amazon trading platform and other platforms upon referral).*
Who is the product not suitable for?	• *Any person who is operating from a commercial premises or has more than one premises.* • *This product is not suitable for consumers* • *This product is not suitable for any policyholder with more than 3 employees* • *This product is not suitable for any policyholder with a turnover in excess of £85,000,* • *or who have more than £10,000 worth of stock and business contents at the premises or who have more than £5,000 All Risks.*
Key Covers	*Public Liability and Product Liability. Based on the customers' requirements they can also request: Employers Liability, Public & Products extension for USA exports, Business Contents at premises, Stock at Premises, Business Equipment Away & Stock Away.*
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. There are no fee's applied on this offering where this is offered via a delegated authority offering.
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 via the online portal This product can also be distributed by a selected Coverholder approved by the insurer for a delegated underwriting authority agreement.
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*