

POG TARGET MARKETS COMMERCIAL - LIABILITY

PRODUCT	TARGET MARKET	NOT TARGET MARKET	CHANGES TO TARGET MARKET	PRODUCT MATERIALLY AFFECTED DUE TO COVID-19?	IF MATERIALLY AFFECTED DOES PRODUCT CONTINUE TO OFFER VALUE TO THE TARGET MARKET?	POTENTIAL UNFAIR TREATMENT	EXCLUSIONS DUE TO COVID-19	DATE OF REVIEW
General Liability	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Products Liability	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Professional Indemnity Tech	Architects and engineers	Private persons	None	N/A	N/A	None	None	November 2020
Professional Indemnity Non-Tech	Business consultants	Private persons	None	N/A	N/A	None	None	November 2020
Professional Indemnity ICT	IT Companies	Private persons	None	N/A	N/A	None	None	November 2020
IPR	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Legal expenses	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Crime Super	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Computer Crime	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Identity Theft	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Management liability	Non-commercial entities, non-profit associations and resident owned housing associations	Commercial entities	None	N/A	N/A	None	None	November 2020
Management liability CE	Companies	Private persons	None	N/A	N/A	None	None	November 2020

POG TARGET MARKETS COMMERCIAL - PROPERTY

PRODUCT	TARGET MARKET	NOT TARGET MARKET	CHANGES TO TARGET MARKET	PRODUCT MATERIALLY AFFECTED DUE TO COVID-19?	IF MATERIALLY AFFECTED DOES PRODUCT CONTINUE TO OFFER VALUE TO THE TARGET MARKET?	POTENTIAL UNFAIR TREATMENT	EXCLUSIONS DUE TO COVID-19	DATE OF REVIEW
Building & Content	Companies owning buildings and/or content	Private persons	None	N/A	N/A	None	None	November 2020
CAR/EAR	Building proprietors and construction entrepreneurs responsible for the "CAR/EAR"	Customers not responsible for the "CAR/EAR"	None	N/A	N/A	None	None	November 2020
Business interruption	Companies	Private persons	None	N/A	N/A	None	None	November 2020
Wind turbines	Owners of wind turbines	Customers not owning wind turbines	None	N/A	N/A	None	None	November 2020
Private buildings & content	Home owners and companies owning villa or cabins	Home owners and business owners not owning villa or cabins	None	N/A	N/A	None	None	November 2020
Forest	Forest owners	Customers not owning forest	None	N/A	N/A	None	None	November 2020
Animals	Customers owning animals in commercial use	Customers not owning animals	None	N/A	N/A	None	None	November 2020

POG TARGET MARKETS COMMERCIAL - VEHICLE

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All products	Vehicles owned or held by companies and other organizations in Sweden	Privately owned vehicles. Vehicles registered or owned outside Sweden.	None	N/A	N/A	None	None	November 2020
Motor Third Part Liability insurance	All vehicles for which an MTPL insurance is required by the law	Privately owned vehicles. Vehicles registered or owned outside Sweden.	None	N/A	N/A	None	None	November 2020
Standard	All vehicles that need collision cover.	Passenger cars younger than three years old, with a valid Car damage warranty.	None	N/A	N/A	None	None	November 2020
Basic	Less valuable vehicles that do not need collision cover and passenger cars younger than three years old, with a valid Car damage warranty.		None	N/A	N/A	None	None	November 2020
Car dealers	Businesses operating in Sweden who sell, repair, finance or store vehicles, or otherwise use the vehicles as a commodity or the	All others	None	N/A	N/A	None	None	November 2020



POG TARGET MARKETS COMMERCIAL - PERSON

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Business Interruption due to illness/accident	Business owners	Private persons	None	Yes, product is no longer sold with 15 day qualification period.	Yes	None	None	November 2020
Business travel	Companies with employees who travel	Private persons	None	Yes. Cancellation cover is now limited to that the ministry of foreign affairs must dissuade from travel to the destination within 72 hours of the departure. Evacuation costs will now be limited to costs arising within 14 days of the evacuation. The evacuation must be called upon by the ministry of foreign affairs	Yes	None	None	November 2020
Health	Companies that wish to insure their employees	Private persons	None	N/A	N/A	None	Diseases covered by the infectious diseases legislation (Smittskyddslagen)	November 2020
Key Person	Small businesses	Private persons	None	N/A	N/A	None	None	November 2020



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Individual life insurance	Companies who wish to offer this to employees	Private persons	None	N/A	N/A	No	None	November 2020
Group life insurance	Companies who wish to offer this to all their employees	Private persons	None	N/A	N/A	No	None	November 2020
People Abroad	Private persons who travel abroad for work or studies	Companies	This product is no longer sold by If Commercial	N/A	N/A	No	None	November 2020
Foreign visitors	Companies with employees who are nationals of non EU/EES countries who travel to Sweden	Private persons	None	N/A	N/A	No	None	November 2020
Foreign home insurance	Companies with employees who are non-Swedes who are in need of a home insurance in Sweden	Private persons	None	N/A	N/A	No	None	November 2020

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Embassy staff	Embassies with employees stationed in Sweden who are in need of coverage for health/dental treatments	Private persons	None	N/A	N/A	N/A	None	November 2020
Personal accident	Companies with employees who they wish to cover for accidents	Private persons	None	N/A	N/A	N/A	None	November 2020
Foreign visitors	Companies with employees/visitors who are temporarily living in Sweden	Private persons	None	N/A	N/A	N/A	None	November 2020
Expatriate	Companies with employees stationed abroad	Private persons and businesses without employees stationed abroad	None	Yes. Cancellation cover is now limited to that the ministry of foreign affairs must dissuade from travel to the destination within 72 hours of the departure. Evacuation costs will now be limited to costs arising within 14 days of the evacuation. The evacuation must be called upon by the ministry of foreign affairs	Yes	None	Yes	November 2020