



# AANT - Travel insurance cover Target Market Determination (TMD)

Effective Date: 15 December 2023

## About this document

This TMD applies to the travel insurance cover products described in the AANT Product Disclosure Statements (PDS) listed in the Appendix that have been issued by Tokio Marine & Nichido Fire Insurance Co, Ltd ABN 80 000 438 291 AFSL: 246548 (Tokio Marine).

The main purpose of this TMD is to describe the class of customers that the travel insurance products have been designed and are suitable for, having regard to their likely needs, objectives and financial situation.

This TMD also sets out the conditions and restrictions that are placed on the distribution of the travel insurance products, the events and circumstances that will trigger a review of the appropriateness of this TMD, how often distributors are required to provide information about any complaints to Tokio Marine and when this TMD will be reviewed.

This TMD does not replace the full terms and conditions that are contained in the PDS. Customers should refer to these to understand the precise scope of the insurance cover and before making any decision about whether to acquire travel insurance.

This TMD does not provide any financial product advice on travel insurance products and it does not take into consideration the objectives, financial situation and needs of individual customers.

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# 1. Target Market

## Product description and key attributes

**Main covers** There are five available Plans and these are:

- International Single Trip Plan - Premium
- International Single Trip Plan - Essentials
- International Single Trip Plan - Basics
- Annual Multi-Trip Plan
- Domestic Single Trip Plan
- Domestic Cancellation Plan
- Domestic Rental Car Excess Plan

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	Hijack and kidnap					
	COVID-19 benefits					

Optional cover

Not all activities are covered under the Plans. Cover for some other activities is only available if it is purchased as an optional extra. The optional covers are:

- Ski and winter sports (not available as an option under the Basics Plan)
-









- whose trip

Domestic Single Trip Plan







