

RAA - 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 RAA 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: 2465418 (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 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.

1. Target Market

Product description and key attributes

Main covers There are five available Plans and these are

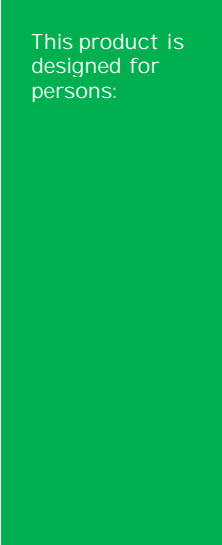
- International Single Trip Plan Premium
- International Single Trip Plan Essentials
- International Single Trip Plan Basics
- Annual Multi-Trip Plan
- Domestic Single Trip Plan
-



their trip.

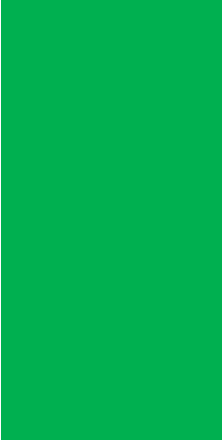
- who require cover for benefits falling under their nominated excess.

International Single Trip - Essentials



This product is designed for persons:

- t



- loss theft or damage to baggage
 - emergency expenses
 - legal liability
- who are able to

Domestic Rental Car Excess Plan

This product is
designed for
persons:

- any significant dealings of the product outside of the target market that they become aware of within 90 business days

Appendix