



LMA9197

Product Value - Information Exchange

Carrier name	Asta Managing Agency – Syndicate 2525
Broker name	As set out in the TOBA between Asta Managing Agency and the relevant broker
Product name	Public Liability and Products Liability
Reference/UMR	Per policy
Reference	N/A
Date	26 September 2025

Carrier Information
Product information
<p>This is a market standard Public Liability and Products Liability policy that indemnifies the policyholder against liability claims from third parties due to property damage and/or bodily injury caused as a result of their business activities and can include Pollution cover. The policy is aimed at commercial clients that are fully advised by an approved and regulated broker/intermediary.</p> <p>The insurance cover can be provided as a stand-alone product or as part of a package.</p>
Target market
Commercial clients including micro-enterprises and smaller businesses.
Types of customer for whom the product would be unsuitable
Individual consumers operating in a private capacity and/or direct clients that have not been advised by brokers/intermediaries.
Any notable exclusions or circumstances where the product will not respond
<p>Standard market terms and conditions apply. Standard exclusions: care custody and control, aviation, motor, asbestos and product recall.</p> <p>Bespoke terms and conditions can be agreed on a case-by-case basis by an experienced Liability underwriter. The exclusions or extensions, if bespoke, will be supplied at quotation stage.</p>
Other information which may be relevant to distributors
<p>Policies are underwritten on standard syndicate wordings or bespoke broker wordings which are available to distributors in advance.</p> <p>This assessment is based on information we have received from distributors as of the date above.</p> <p>The following has been considered as part of the review, only to the extent that we have access to this information:</p>

- Your additional fees charged to the client, other than the premium
- Any products that you sell with the product such as a membership
- Your remuneration that you have disclosed– broker commission/ service or facility fees/ profit or volume commission

Date Fair Value assessment completed	26/09/2025
Expected date of next assessment	26/09/2026