

Target Market Determination

For Yachtsman's Travel Insurance – Go Unlimited Pty Ltd trading as Topsail Travel (ABN 74149217925)

1. About this document

This target market determination (TMD) seeks to offer consumers, distributors and staff with an understanding of the class of consumers for which this product has been designed, having regard to the objectives, financial situation and needs of the target market.

This document is not to be treated as a full summary of the product's terms and conditions and is not intended to provide financial advice. Consumers must refer to the Product Disclosure Statement (PDS) and any supplementary documents which outline the relevant terms and conditions under the product when making a decision regarding the suitability of this product.

Terms and Conditions / Product Disclosure Statement to which this target market determination applies

This TMD applies to the Topsail Travel - Yachtsman's Travel Insurance referred to in the following combined Product Disclosure Statement and Policy Wording:

- Topsail Travel – Yachtsman's Travel Insurance Product Disclosure Statement and Policy Wording

Date from which this target market determination is effective: 01/04/26

2. Class of consumers that fall within this target market

The information below summarises the overall class of consumers that fall within the target market for Yachtsman's Travel Insurance - Topsail Travel based on the product key attributes and the objectives, financial situation and needs that it has been designed to meet.

This Yachtsman's Travel Insurance - Topsail Travel has been designed for consumers whose likely objectives, financial situation and needs (as listed below) are aligned with the product (including the key attributes). The Yachtsman's Travel Insurance - Topsail Insurance is for those who:

- Require travel insurance for their domestic and international travel without restrictions relating to the use of marine vessels

Product description and key attributes

The key eligibility requirements and product attributes of this Yachtsman's Travel Insurance - Topsail Travel are:

Up to a 12 month travel policy to maximum age of Insured Persons of 79 years (unless pre-agreed by Underwriters) with the following benefits;

- Medical Expense cover
- Personal Accident cover
- Cancellation and disruption cover
- Baggage and Personal Effects cover
- Money, Travel Documents and Credit Cards cover
- Legal Expenses and Personal Liability cover
- Hi-jack and Kidnap cover
- Winter Sports cover
- Yacht Charter Excess Waiver
- The cover can be purchased by Australian Citizens who maintain domiciled status in Australia.

Objectives, financial situation, and needs

This product has been designed for individuals who:

- Require insurance cover for the potential financial losses associated with travelling, most notably Medical Insurance Expenses, and reimbursement for lost baggage or cancelled trips.

Non targeted class of consumers

This product has not been designed for individuals who:

- Are travelling for business purposes.

Consistency between target market and the product

This product has been specifically designed by those with experience of the sailing community and/or water based activities to cater for the travel insurance needs.

3. How this product is to be distributed

Distribution channels

This product is designed to be distributed through the following means:

- Via Topsail Travel and Go Insurance website

Distribution conditions

This product should only be distributed under the following circumstances:

- To individuals that meet eligibility requirements, that pay in full and in advance of inception.

Adequacy of distribution conditions and restrictions

Travel insurance is widely available however many policies will have restrictions around sailing and/or water based activities. The Topsail Travel product is designed with those activities in mind so will primarily appeal to consumers who need that cover (the Topsail Travel product is priced appropriately to include additional benefits so may not be as financially attractive as a standard travel policy that excludes sailing or water based activities).

4. Reviewing this target market determination

We will review this target market determination in accordance with the below:

Initial review	Within the three months of the effective date.
Periodic reviews	At least every three years from the initial review.
Review triggers or events	Any event or circumstances arise that would suggest the TMD is no longer appropriate. This may include (but not limited): <ul style="list-style-type: none">● a material change to the design or distribution of the product, including related documentation;● occurrence of a significant dealing;● distribution conditions found to be inadequate;● external events such as adverse media coverage or regulatory attention; and● significant changes in metrics, including, but not limited to, complaints and claims.

Where a review trigger has occurred, this target market determination will be reviewed within 10 business days.

5. Reporting and monitoring this target market determination

We may collect the following information from our distributors in relation to this TMD.

Complaints	Distributors will report all complaints in relation to the product(s) covered by this TMD on a monthly basis. This will include written details of the complaints.
Significant dealings	Distributors will report if they become aware of a significant dealing in relation to this TMD within 10 business days.