



# **JUA Product Design & Distribution Policy**

## **Our Commitment**

JUA is committed to offering high quality insurance products to meet our customer needs and which offer them real value. We will achieve this by taking a consumer centric approach when designing and distributing our products.

## **Product Design, Development and Distribution**

Our products are designed, developed and distributed by:

- Identifying the target markets based on the needs, objectives and financial situation of our customers within those markets
- Ensuring that our product design delivers value and fair outcomes to our customers
- Making our Product Disclosure Statements transparent and easy to read, so our customers can make informed decisions; and
- Choosing the appropriate distribution channels for the product to ensure that it reaches the correct target market.

## **Target Market Determinations**

On the 5 October 2021, the Design and Distribution Obligations under the Corporations Act (Cth) 2001 will come into effect. JUA has developed Target Market Determinations for retail insurance products issued by us.

Please refer to our website.

## **We encourage your feedback**

We want to continually improve the way we do business and the products we offer. The feedback we receive from our customers is invaluable and will contribute to the way we design our products.

We encourage your feedback by visiting [www.jua.com.au](http://www.jua.com.au)

Please write to the Compliance Manager with any feedback you have.

[compliance@jua.com.au](mailto:compliance@jua.com.au)