

PRODUCT GOVERNANCE AND FAIR VALUE ASSESSMENT

*This summary document has been created to fulfil our responsibilities under fair value regulations. This document **should not** be used as a sales or marketing tool. The client facing broker must act in the best interests of each customer individually when deciding whether to recommend a particular policy or not.*

PRODUCT NAME	Accident & Health – Personal Accident & Business Travel
POLICY WORDING	Zurich Personal Accident & Business Travel
VERSION NUMBER	721728
FVA	Camberford are not involved in the manufacture of this product and act as distributors only, please see Insurers Fair Value Analysis available: Commercial insurance - Broker product information
MOST RECENT REVIEW	October 2025
TARGET MARKET	This is set by Zurich and available on the following link Commercial insurance - Broker product information
RELEVANT DOCUMENTS AVAILABLE	• Policy Wording • Policy Summary Please contact product.governance@camberford.com for samples.

We welcome any feedback from our distributors on the performance of our products. All feedback will be considered in our next product review.

If you believe that your staff would benefit from additional training on this product please let us know by making contact by email to product.governance@camberford.com.