



Canopus Australia & Pacific
Product Design, Development
and Distribution Policy

JULY 2022

Our Commitment

Canopus is committed to offering high quality insurance products that meet our customer's needs and deliver them fair value. We adopt a customer-centric approach in the design, development and distribution of all our insurance 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 the 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 5 October 2021, the Design and Distribution Obligations (DDO) under the Corporations Act (Cth) 2001 will come into effect. We are working with our business partners to ensure that we meet these requirements before the effective date. We will ensure that Target Market Determinations (TMD) are put in place for each retail insurance product issued by us.

TMDs are designed to help customers understand which products are more suited to them. Our TMDs will:

- define the class or demographic of customers for which the retail product is appropriate for;
- describe the key attributes of the product as well as the policy exclusions;
- specify any conditions or restrictions around how the product can be distributed; and
- the events or circumstances that will trigger the review of the TMD.

Feedback

If you have any questions or feedback in relation to Canopus' approach to the design, development and distribution of our products, you can send to:

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Alternatively, use the contact form on our website at [canopus.com](https://www.canopus.com).

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