

# Target Market Determination (TMD)

## **Caravan - DW**

<b>About this document</b>	This Target Market Determination (TMD) applies to the Caravan - DW product. It outlines the target market that the product has been designed for. The document does not provide any advice, nor does it take into consideration a customer's needs, goals or financial situation. This document does not represent the terms and conditions of the warranty. The customer must refer to the warranty document for the relevant cover terms, conditions and exclusions of the warranty while considering this product.
<b>Issuer</b>	The caravan dealer that sold you the caravan as indicated on the warranty schedule
<b>Effective Date</b>	October 1 <sup>st</sup> 2022
<b>Product description and key attributes</b>	The Caravan - DW warranty is designed to provide cover should a customer's caravan suffer a mechanical breakdown or failure. Depending on the level the warranty covers: <ul style="list-style-type: none"><li>• The repair costs for breakdown or failure to the components and parts that were originally covered by the manufacturer's warranty up to the maximum claim limit</li><li>• The repair costs for breakdown or failure to the components and parts that are listed up to the maximum claim limit</li><li>• Additional benefits including accommodation, towing, consequential damage and quality guarantee up to the maximum claim limit</li></ul>
<b>Who is the product for?</b>	<ul style="list-style-type: none"><li>• A person currently living in Australia</li><li>• A person who is buying a new or used caravan</li><li>• A person who would like to purchase a warranty for their caravan</li><li>• Caravans that meet the registration requirements of the relevant state or territory</li><li>• Caravans that meet the qualification criteria dependent on the warranty level</li></ul>

<b>Who is the product not for?</b>	<ul style="list-style-type: none"> <li>• A person currently living outside of Australia</li> <li>• A person who is not buying a new or used caravan</li> <li>• A person who would not like to purchase a warranty for their caravan</li> <li>• Caravans that do not meet the registration requirements of the relevant state or territory</li> <li>• Caravans that do not meet the qualification criteria dependent on the warranty level</li> </ul>
<b>How should the product be distributed?</b>	<ul style="list-style-type: none"> <li>• The channels this product can be sold from are: <ul style="list-style-type: none"> <li>– Caravan dealer</li> </ul> </li> <li>• This product can only be distributed by the caravan dealer that sold the caravan</li> <li>• This product can only be issued at the same time of the caravan sale</li> <li>• This product can only be issued by completing the online warranty submission process which assists with the eligibility criteria</li> </ul> <p>The requirements and system controls on the previous page make it likely that the product is distributed to those within the target market.</p>
<b>When will the TMD be reviewed?</b>	<p>At the earlier of either:</p> <ul style="list-style-type: none"> <li>• Every 3 years (of the effective date or last review)</li> <li>• An event having occurred that would deem the current TMD no longer appropriate</li> </ul> <p>Events may include (but not limited to):</p> <ul style="list-style-type: none"> <li>• A change in the coverage or scope of the product</li> <li>• An identification of a systematic issue</li> <li>• A change in the distribution channels</li> <li>• A change in legislation</li> <li>• We have determined that a significant dealing has occurred</li> <li>• Customer or distributor feedback or complaints are significant</li> </ul> <p>A significant dealing would be based of a percentage of risk associated with number of customers who obtain the product and are not within the Target Market Determination, nature and extent of the inconsistency and monetary loss occurred to those who are not in the Target Market Determination.</p>
<b>Reporting and Monitoring</b>	<p>At the earlier of either:</p> <ul style="list-style-type: none"> <li>• Yearly</li> <li>• Within 10 days from when a significant dealing has been confirmed</li> </ul>