Target Market Determination

World Wide Multiple Cover Insurance

What is this Target Market Determination about?

This document is called a Target Market Determination (TMD). It specifies who the insurer intends to sell this policy to. It is intended to help people and small business buying 'retail' insurance policies consider if the product is suitable. It is not a Product Disclosure Statement, and not the Policy Wording. You should read those in full to understand all of the policy. It is not financial advice. If you want more information, ask your insurance broker.

Issue and review of this TMD

This TMD is issued by Harlock Investment Services Pty Limited ABN 86 008 542 390, AFSL 280230.
Certain Underwriters at Lloyds is the underwriter of the policy named here. This TMD is valid from 15 July 2026.
It will be reviewed at least every 3 years. It will be reviewed earlier if:

- the policy is changed to offer materially different kinds of coverage
- our information indicates the policy is frequently being purchased by people outside of the Target Market
- regulatory change affects the policy coverage or manner in which it is or can be distributed.

Who is the Target Market for this policy?

The policy is offered to employees of the Australian Government who are on or embarking on an overseas posting in the course of their engagement by the Australian Government, along with their accompanying spouse or partner and dependent children. It covers Personal Liability, Personal Accident, Emergency Travel Cost and Personal Effects against physical loss or damage anywhere in the world (at any time) including the transit to and from post. When on leisure related travels, it covers Medical and Emergency Repatriation Expenses anywhere in the world. It is a type of travel insurance policy. There are a number of exclusions, for example the policy excludes medical expenses in the country of posting and if you are travelling to seek medical attention and any medical expenses incurred in Australia. Confiscation and/or requisition of personal effects or gradual deterioration, wear and tear.

How is the policy distributed?

This policy is only available through Harlock Investment Services Pty Limited.

Appropriateness of TMD

To assess whether this TMD continues to be appropriate, Harlocks will consider:

- all complaints it has received about the insurance policy
- volumes of clients exercising any cooling off period (if relevant)
- abnormal and excessively high rates of non-renewal across the portfolio
- unexpected claims patterns
- significant dealings with the policy contrary to this TMD.

Lloyds requires that Harlocks report all policy complaints at least every 14 days.

This information is provided by Harlock Investment Services Pty Limited ABN 86 008 542 390, AFSL 280230. It provides information of a general nature only, and is not intended to be a substitute for the policy wording. For full policy details, including exclusions and coverage limitations, refer to our policy wording. Information current as at 15 July 2026.