

## Chapter 4

# Product governance: IDD and pathway investments

## 4.1 General

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#### Other requirements for insurance distribution activities

This chapter does not affect the application of other requirements in the *FCA Handbook* applying to *firms* in relation to their *insurance distribution activities* including but not limited to:

- (1) disclosure (■ ICOBS 2.2, ■ ICOBS 6.1, ■ COBS 4 and ■ COBS 14.2);
- (2) suitability (■ COBS 9 or ■ COBS 9A);
- (3) appropriateness (■ COBS 10A);
- (4) identification and management of conflicts of interest (■ SYSC 10.1 for intermediaries or ■ SYSC 3.3 for insurers); and
- (5) inducements (■ COBS 2.3A).

[Note: article 25(3) of the *IDD*]