



## Vero Enterprise

### Small means special

Every small business is unique. That's why when it comes to insurance you need someone who understands your business. A specialist who can work with you to minimise your exposure to risks.

At Vero Enterprise we only deal with small businesses. So we're better equipped than other general insurers to understand your needs.

### You only pay for what you need

Small businesses know the importance of keeping costs under control. Vero Enterprise also offers package discounts and offers lower renewal premiums for businesses with a low claims history with Vero. With Vero Enterprise you only pay for what you need - nothing more. Your broker and our small business specialists will ensure you obtain the right coverage for you.

### Less hassle

As well as saving you money, Vero Enterprise saves you time. With no forms to fill in you can spend more time doing what you set up for in the first place - running your business.

### Here for you when things go wrong

Our 24/7 claims service takes your details directly over the phone when you lodge a claim. There are no forms to fill in. At our First Response Unit there will always be someone at the end of a phone if you need to make a claim, any time of the day or night. Someone to help minimise your loss and look after your claim while you get on with running your business.

# Vero Enterprise

## What we cover

### Property on the premises

Fire and defined events including:

- ▼ Accidental damage up to 10% of the total insured amount or \$50,000 whichever is lesser

### Theft

- ▼ Cover up to \$50,000 or the insured amount, whichever is the lesser for office occupations such as accountants, solicitors etc. Note there is a \$15,000 limit for computer equipment

### Glass

- ▼ Automatic cover for all glass

### Machine breakdown

- ▼ Simplified cover - no need to specify individual machines

### Money

- ▼ Cover available for ATMs and money kept in ATMs

### Portable and valuable items

- ▼ Worldwide cover

### Employee dishonesty

- ▼ Options available up to \$10,000 per dishonest act or insurance period

### Business interruption

- ▼ Covers gross or weekly income
- ▼ Options also available for:
  - ▼ Outstanding accounts receivable
  - ▼ Additional increased costs of working

### Goods in transit

- ▼ Two cover options available:
  - ▼ Limited conditions covers fire, collision, overturning, jackknifing etc.
  - ▼ Accidental damage covers accidental loss, theft, and unexpected deterioration of temperature controlled goods

### Public and products liability

- ▼ Worldwide cover for non-manual work

### Tax Probe

- ▼ Basic cover includes professional fees in connection with an audit by a government body up to \$100,000
- ▼ Cover can be extended to include audit of directors

### Legal expenses

- ▼ Limits up to \$50,000 are available

### Commercial motor

- ▼ Covers business vehicles - sedans, goods carrying vehicles and commercial vehicles\*

### Trade-specific tailoring

- ▼ Enhanced cover for specific trades eg seasonal increases for certain trades such as florists for Valentines Day.

Speak with your broker today and ask how Vero Enterprise can customise an insurance package that's right for your business.

### Specialist and secure

Vero Enterprise is more than simply a specialist. We are part of one of Australia's largest insurance groups.

Vero has origins dating back 170 years. With an A+ financial strength rating (Standard & Pours 2004), you know that you are in safe hands.

### How do I learn more about Vero Enterprise?

Talk to your broker. They can testify to our expertise and how Vero Enterprise can protect your business.

Alternatively, if you'd like to find out more about Vero, or more about Vero Enterprise, then you can visit our website at [www.vero.com.au](http://www.vero.com.au) and follow the prompts.

### Why your broker recommends Vero Enterprise

We know how important it is that you receive quality, independent advice. That's why our products are only available through insurance brokers.

Your broker knows your business. And knows insurance. Your broker will know that Vero Enterprise is one of the most specialised providers in the market.

They also appreciate:

- ▼ how dealing with experts makes life easier,
- ▼ that we can offer much more than risk assessment,
- ▼ that we are backed by the size and scale of Vero.

### Introducing Vero

Vero Insurance Limited ABN 48 005 297 807 ('Vero') is one of Australia's leading specialist insurers, comprising a number of expert insurance businesses including Vero Enterprise.

We provide quality specialised insurance and risk management products and services through intermediaries including brokers, corporate partners and risk managers. With roots dating back to 1833, Vero has the knowledge and experience to adapt to changing market environments.

As a multi-specialist insurer operating in a number of niche markets, we offer the benefits of expert knowledge combined with the scale and security of a major blue chip insurer. This unique mix means that we can offer you expert and broad risk coverage, and fast, efficient claims handling.

\*A Product Disclosure Statement (PDS) for Vero Commercial Motor Insurance is available from your broker. You should consider it before making a decision about this product. This product is issued by Vero Insurance Limited.

Vero Enterprise is a division of Vero Insurance Limited  
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