



Vero Personal Lines Secure Home Extra and Elite

Protecting your home

For most of us, our home is our most valuable asset. So it's important to choose the right insurance. If anything goes wrong the consequences can be serious and long term.

Vero Home insurance can provide you with the safety and security you need.

Only pay for what you need

Home insurance is important, but it still has to fit your budget. There's no point in paying for cover you don't need. That's where your broker can help guide you through the maze of options. So you end up with the right cover at the right price.

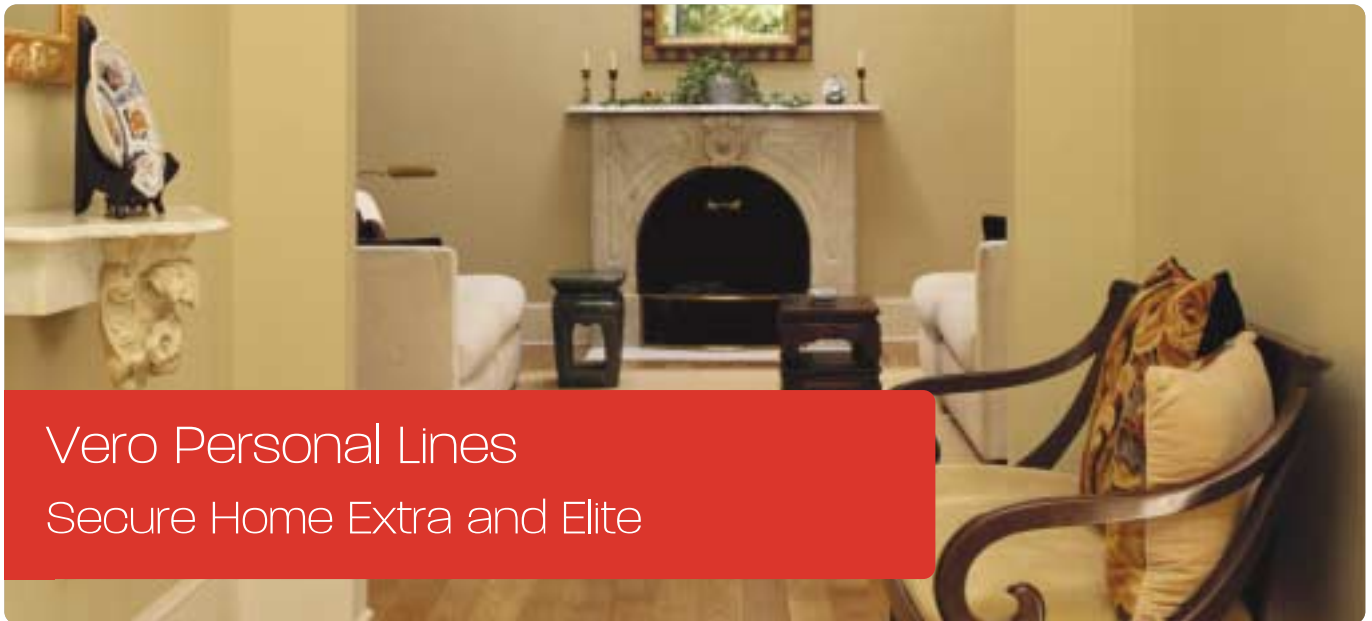
Here for you when things go wrong

If you do need to make a claim, our 24 hrs, 7 days claims lodgement service takes your details directly over the phone - no forms to fill in. And 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.

Safe and secure

Vero is a subsidiary of one of Australia's top 50 ASX-listed companies. With an A+ financial strength rating (Standard & Poors 2004), you know you are in safe hands.

vero 
personal lines



Vero Personal Lines

Secure Home Extra and Elite

Secure Home Extra

Our Secure Home Extra building and contents insurance covers:

- ▼ storm, lightning, earthquake
- ▼ rain, flood, and fire
- ▼ riot or civil commotion
- ▼ malicious acts, theft or attempted theft
- ▼ collision, falling tree or branch
- ▼ accidental escape of liquid, or glass breakage.

Designed to help cover you

Key benefits include:

- ▼ new for old replacement
- ▼ optional excesses on building and contents to help reduce your premium
- ▼ all reasonable costs on top of your building sum insured for rebuilding and expenses such as demolition, architect and solicitor fees
- ▼ 5% discount for insuring both your contents and building
- ▼ 20% discount if you are over 55 yrs old and no longer working
- ▼ optional worldwide cover for loss or damage to valuables.

In addition there is:

- ▼ cover for visitors' contents*
- ▼ legal liability cover of \$20m
- ▼ cover for contents in the open air*
- ▼ vet costs for pets injured in a road accident*
- ▼ cover for electrical motor burnout.

Secure Home Elite

Vero Secure Home Elite includes coverage for all of the above plus:

- ▼ accidental damage coverage, and
- ▼ automatic worldwide cover for loss or damage to valuables.

If you are a landlord

If you rent out your home, you are also covered for:

- ▼ malicious damage by tenants
- ▼ furnishings up to 5% of the building sum insured
- ▼ up to 12 months of rent for damage or loss
- ▼ legal liability cover of \$10m.

Strata Title Mortgage Protection is also available.

Protect your home today. Speak to your broker about Secure Home Extra and Secure Home Elite insurance.

Alternatively, if you'd like to find out more about Vero, or more about home insurance, then you can visit our website at www.vero.com.au and follow the prompts.

Why your broker recommends Vero Personal Lines

We know how important it is that you receive quality, independent advice. Your broker will be happy to answer any questions you may have as well as providing you with a policy to suit your needs.

Introducing Vero

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

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

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.

*Please refer to your Product Disclosure Statement (PDS) and Policy Wording for terms and conditions of these benefits. A PDS is available for these Secure Home products and can be obtained from your broker or from our website. You should consider the PDS before deciding whether to purchase or hold the product. Insurance is issued by Vero Insurance Limited.

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