

Expect more. **vero** 



Vero Claims Services

At Vero, we understand the importance of accessible, streamlined claims services. That's why we're always looking for ways to improve our claims experience for you and your clients.



Expect more claims service

Here's what you can expect from Vero:

- ▼ fast and easy lodgement of claims
- ▼ experts who understand the complexities of your claim
- ▼ a constant flow of information about your claims, and
- ▼ prompt settlement of your claims.

A claims process to suit your needs

We realise that some claims are more straightforward than others so we have designed a claims experience to match. Upon lodgement of a claim, our claims teams will advise you and your clients on the claims process, and make sure we have the right people in place to manage your claim through to finalisation.

First Response Unit (FRU) – property and motor claims

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The FRU is responsible for the lodgement and initial management of claims, relating to general insurance products for:

- ▼ Commercial Motor
- ▼ Commercial Property – including Corporate and Enterprise (SME) property products
- ▼ Personal Motor
- ▼ Personal Home/Contents

FRU claims can be lodged over the phone, 24 hours a day, 7 days a week, without the hassle of having to complete a claim form.

After a claim is lodged with the FRU, the claim will be allocated into one of three specialised areas for fulfilment:

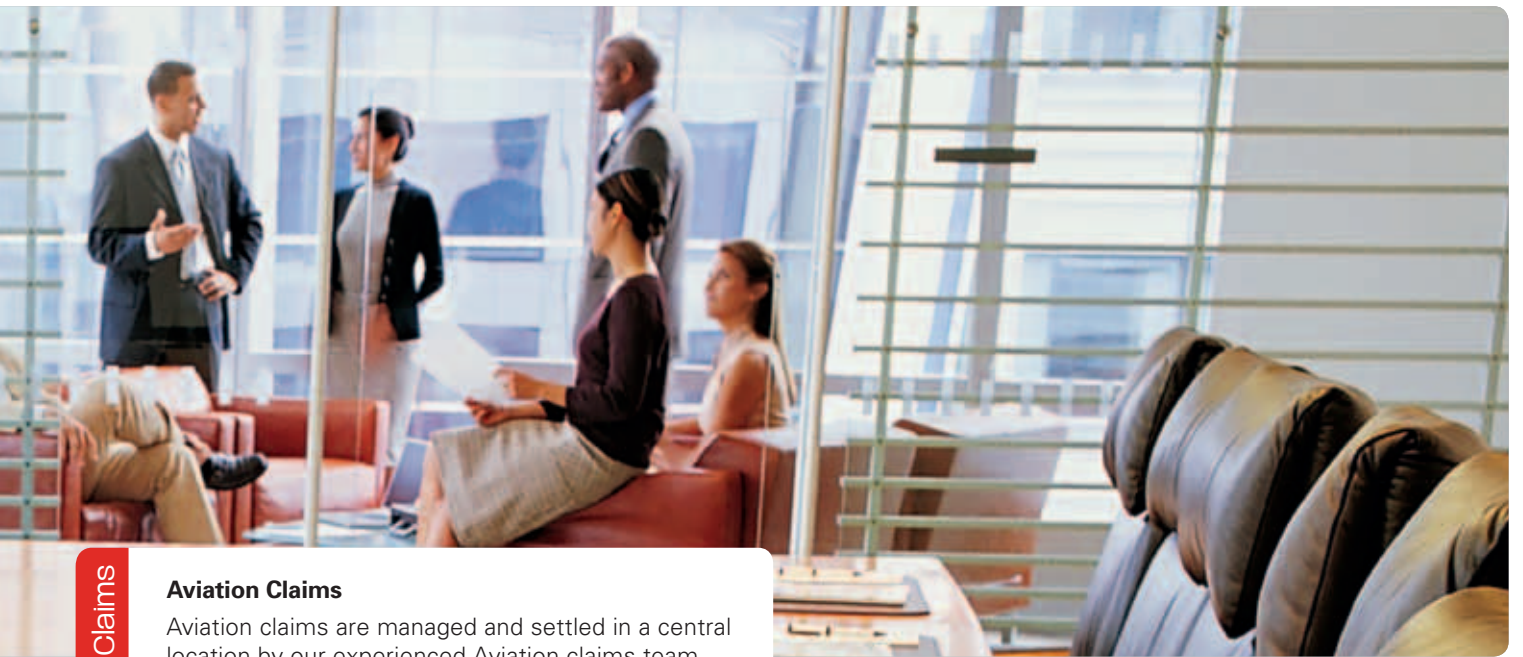
- ▼ Property Claims - for all Corporate Property and Enterprise (SME) claims.
- ▼ Motor Claims – for commercial and personal motor claims from all Enterprise (SME), Personal Lines, and Motor Fleet products.
- ▼ Home Claims – for all Vero Personal Lines home product claims.

Liability Claims

Liability Claims

We have a dedicated team for the end-to-end claims management of:

- ▼ Corporate, Enterprise (SME) and Personal Lines liability claims
- ▼ Profin (Professional and Financial Risks) claims
- ▼ Construction and Engineering liability claims, and
- ▼ Personal Accident claims.



Aviation Claims

Aviation Claims

Aviation claims are managed and settled in a central location by our experienced Aviation claims team. You and your clients will receive personalised service with one dedicated point of contact from lodgement through to completion of your claim.

Our Aviation claims team provides:

- ▼ prompt acknowledgement of claims
- ▼ appointment of assessors where appropriate
- ▼ proactive communication with you and your clients – within 48 hours we will confirm what we're doing, who has been appointed to your claim, and expected timeframes for claims resolution, and
- ▼ itemised breakdowns of any payments at the conclusion of the claim's process.

Construction and Engineering Claims

Construction and Engineering Claims

Vero offers you and your clients a dedicated national Construction and Engineering claims team. We work closely with a panel of experienced construction and machinery breakdown loss adjusters who understand your clients' operations and equipment, helping us settle your clients' claims quickly with minimal fuss.

Within the Construction and Engineering claims team we also offer a specialised claims team just for Vero Home Warranty Insurance, who will provide:

- ▼ prompt acknowledgement of claims
- ▼ advice on the documentation required to substantiate a claim
- ▼ a decision regarding the claim within 90 days of receipt
- ▼ assurance that the builders we authorise to undertake rectification work are properly and appropriately licenced, and
- ▼ contact within 30 days of completion of rectification work to ensure it has been carried out to you and your clients' satisfaction.

Please note that Construction and Engineering liability claims are handled by a specialised construction liability claims team, located within the Vero Liability Claims team.

Global and Risk Managed Claims

Global and Risk Managed Claims

Your clients' national and global liability and property claims are managed and settled locally by us. Our Global and Risk Managed claims team provides:

- ▼ prompt acknowledgment of claims
- ▼ direct access to efficient and knowledgeable claims specialists
- ▼ appointment of loss adjusters where appropriate (in consultation with you and your client)
- ▼ progress reports to keep you informed
- ▼ proactive, smooth and efficient handling of claims payments, and
- ▼ fair settlement of claims.

National Marine Claims

National Marine Claims

Our specialised Marine claims team aims to handle your clients' marine claims in the most appropriate way – ensuring simple claims are processed quickly, and more complex losses are managed by technicians with the necessary expertise.

We also aim to:

- ▼ provide ongoing communication to keep all parties informed of progress
- ▼ fast-track basic claims under \$20,000 and settle them within 48hrs (where correctly documented)
- ▼ appoint experienced marine surveyors where appropriate (in consultation with you and your client), and
- ▼ pursue recovery action where feasible to minimise your client's loss record.

Claims Contact Details

Department	Opening Hours	Contact Information
First Response Unit (FRU): Commercial motor and property, personal motor and personal home/ contents claims.	Claim notification: 24hrs 7 days Existing claims: 8.30am – 5.00pm	1300 888 073
Liability: Corporate, Construction and Engineering, Enterprise (SME), and Personal Lines liability claims.	8.30am – 5.00pm EST	(02) 8121 3434 liabilityprofin@vero.com.au
Aviation	8.30am – 5.00pm EST	(07) 3835 5225
Construction	8.30am – 5.00pm EST	1300 852 633 claims@engineeringclaims.com.au
Global and Risk Managed	Claim notification: 24hrs 7 days Existing claims: 8.30am – 5.00pm	Nickolas Horton (03) 9245 8339 0413 428 202 nickolas_horton@vero.com.au
Home Warranty	8.30am – 5.00pm EST	1800 554 255
Machinery/Equipment Breakdown	Claim notification: 24hrs 7 days Existing claims: 8.30am – 5.00pm EST	Claim notification: 1300 888 073 Existing claims: 1300 562 398 engineeringclaims@vero.com.au
Marine	8.30am – 5.00pm EST	1300 664 201 marine_claims@vero.com.au
Motor Fleet: Clients with 15 or more vehicles.	Claim notification: 24hrs 7 days Existing claims: 8.30am – 5.00pm	1800 222 043
Profin (Professional and Financial Risks)	8.30am – 5.00pm EST	(02) 8121 3426 or (02) 8121 0883 liabilityprofin@vero.com.au

