



Vero Commercial Risks

Vero Commercial Risks provides ISR covers for Property risks with total declared values between \$5m - \$20m (material damage and business interruption combined) and Liability cover for risks with turnover under \$10m.

Property and Liability covers can be provided on an individual or combined basis, depending on occupation.

Product Offering

- ▼ Broad wording
- ▼ Extensive risk appetite
- ▼ Access to experienced underwriters
- ▼ Assistance with Risk Management
- ▼ Deductibles structured to exposure and occupancy, minimum \$500.

Risk Appetite includes

- ▼ Warehousing
- ▼ Shopping centres & retail
- ▼ Manufacturing risks
- ▼ Office buildings
- ▼ Engineering & plastic industries
- ▼ Property owners including industrial strata's

Non Qualifying Occupancies includes

Property

- ▼ Risks with greater than 20% EPS construction content
- ▼ Hotels, pubs & bowling clubs
- ▼ Clothing manufacturing industry
- ▼ Car yards with hail exposure
- ▼ Residential Stratas & residential dwellings
- ▼ Nurseries

Liability

- ▼ Construction liability such as buildings, roads & bridges
- ▼ Schools, kindergartens and any risk directly involving children
- ▼ Religious organisations
- ▼ Adventure activities & motor sports
- ▼ Stand alone property owners risks

Contact

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