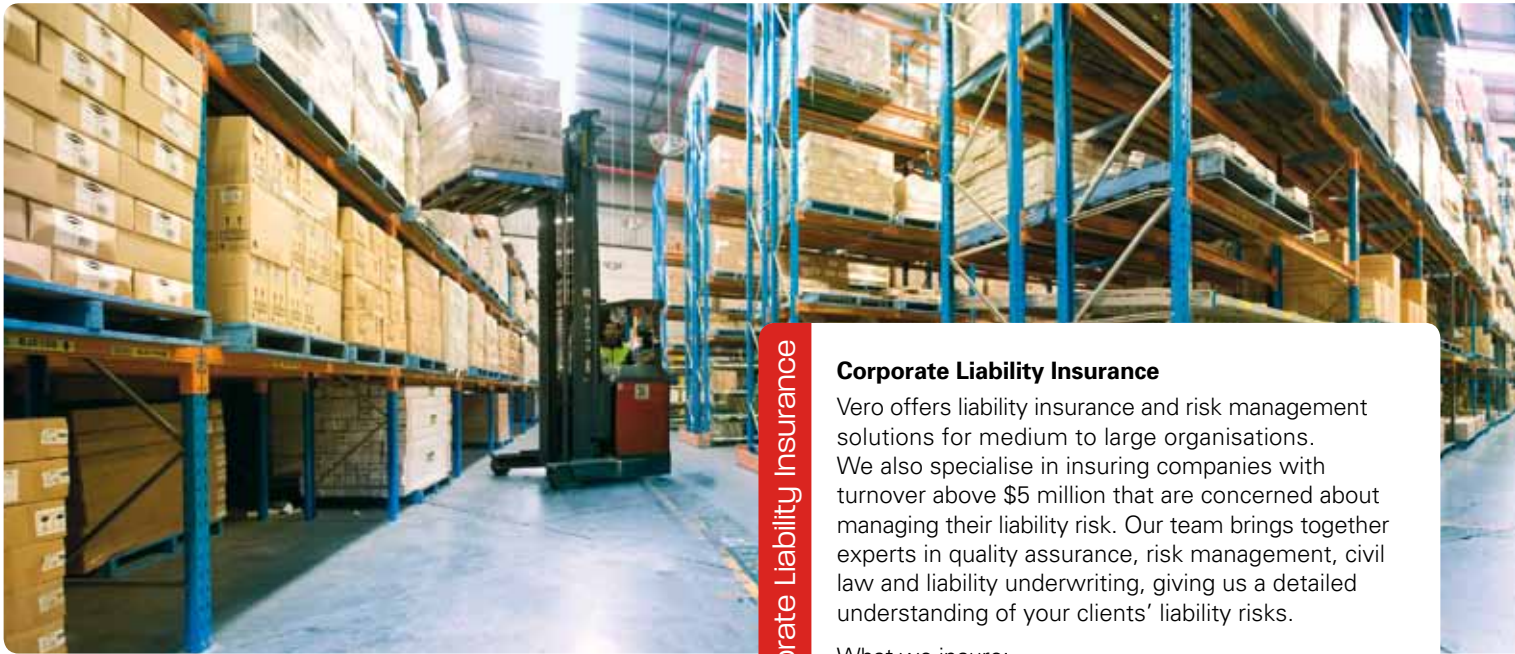




Vero Corporate Property and Liability

Vero provides corporate property and liability insurance for a broad scope of industries - from medium companies with a total asset value of \$5 million, right up to large corporations. Vero also offers expert insurance and risk management solutions for industrial special risks (ISR).



Corporate Liability Insurance

Corporate Liability Insurance

Vero offers liability insurance and risk management solutions for medium to large organisations. We also specialise in insuring companies with turnover above \$5 million that are concerned about managing their liability risk. Our team brings together experts in quality assurance, risk management, civil law and liability underwriting, giving us a detailed understanding of your clients' liability risks.

What we insure:

- ▼ broadform public and product liability insurance for turnovers in excess of \$5 million
- ▼ umbrella liability insurance
- ▼ excess liability insurance
- ▼ product recall insurance, and
- ▼ errors and omissions insurance.

Why Vero Corporate Property and Liability?

- ▼ Extensive product and risk experience in property and liability underwriting
- ▼ The security and capacity that comes with dealing with one of Australia's largest insurers
- ▼ Personalised service through your Vero Business Development Manager
- ▼ Claims service from specialist property and liability claims teams

Vero Platinum

Vero Platinum

Vero Platinum is a comprehensive risk assessment program designed for your clients who are looking to improve their risk management and minimise the potential for loss and business interruption.

Process:

Vero risk consultants will meet with you and your client to review and assess their risk exposures. Within 30 working days from the last site visit, we will provide your client with a written risk report assessing potential hazards that require action. Vero's risk consultants will also provide prioritised recommendations and can help your client develop an action plan to reach their risk management goals. Clients will receive a grade – silver, gold or platinum – once they have addressed the identified hazards. Clients who achieve the platinum grade will have access to Vero's "Ask the specialist" service for ongoing technical advice and support on risk reduction.

The Vero Platinum property and liability risk assessment service addresses:

- ▼ hazard analysis and risk improvement
- ▼ dangerous goods storage and handling compliance
- ▼ water flow and sprinkler installation validation
- ▼ quality assurance systems
- ▼ risk assessment systems (eg. HACCP)
- ▼ recall plans and mock recalls
- ▼ training tools
- ▼ conductor and visitor induction systems, and
- ▼ corrective action systems.

We also refer clients to external services if they have additional risk management requirements for product recall, condition monitoring and continuity planning.

Corporate Property Insurance

Corporate Property Insurance

Vero's Corporate Property underwriters have significant expertise in property insurance for medium to large organisations. We can also work with you to provide solutions designed for larger clients with specific insurance requirements for their business or industry.

We insure:

- ▼ ISR with total declared values greater than \$5 million (including cover for material damage and business interruption combined), and
- ▼ ISR wording plus negotiated endorsements tailored to your clients' needs.

Through Vero's Resolution offering, we can also provide insurance solutions for risks that fall within high hazard property occupations.



Target occupations

Target occupations for Corporate Property Insurance include:

- ▼ healthcare organisations
- ▼ financial and professional services
- ▼ telecommunications
- ▼ storage facilities
- ▼ infrastructure including ports, roads and tunnels (liability excess of loss only)
- ▼ food manufacturing
- ▼ flour, rice and sugar milling
- ▼ wineries
- ▼ plastic (injection and extrusion) manufacturers
- ▼ brick, tile and cement works
- ▼ general engineering
- ▼ die casters, foundries and smelters
- ▼ boat manufacturers
- ▼ textile processing
- ▼ printers and newspaper publishers
- ▼ leather manufacturers and tanneries
- ▼ mineral processing
- ▼ hard rock and open cut mining
- ▼ religious organisations
- ▼ education and learning institutions
- ▼ licensed clubs
- ▼ office buildings
- ▼ shopping centres
- ▼ hotels and motels (excluding pubs)
- ▼ sporting and recreation facilities
- ▼ chemical manufacturers and warehouses
- ▼ fibreglass products manufacturers
- ▼ foam products manufacturers
- ▼ hazardous storage warehouses
- ▼ freight forwarders
- ▼ mattress and bedding manufacturers
- ▼ paper and cardboard products manufacturers
- ▼ paper, plastics and rubber recyclers

- ▼ rubber products manufacturers
- ▼ backpackers' hostels, boarding houses and student accommodation
- ▼ tyre treaders and distributors, and
- ▼ woodworkers and timber industry.

Target occupations for Corporate Liability Insurance include:

- ▼ agriculture, forestry and fishing
- ▼ mining - open cut and underground hard rock
- ▼ manufacturing, importing and distribution of:
 - ▼ food and beverages including wineries
 - ▼ textiles
 - ▼ wood and paper products
 - ▼ chemicals and petroleum
 - ▼ cement, plastics and rubber products
 - ▼ metal products
 - ▼ stockfeed
 - ▼ over the counter pharmaceuticals
 - ▼ transport equipment and machinery
 - ▼ toys and sporting goods
 - ▼ watercraft
- ▼ retail risks including shopping centres
- ▼ transport and storage
- ▼ infrastructure and utilities (excess of loss only)
- ▼ healthcare organisations
- ▼ cultural, sporting and recreation facilities
- ▼ hotels and motels (excluding pubs), and
- ▼ employment agencies including labour hire placement.

How can I find out more?

To find out more about Vero Corporate Property and Liability contact your Vero Business Development Manager or visit our website www.vero.com.au.

Claims

For claim notification please contact the Vero First Response Unit (FRU) on 1300 888 073.

Claim notification is available 24 hours a day, 7 days a week.

