



Vero Enterprise (SME)

For small to medium-sized (SME) businesses, Vero Enterprise offers a full range of flexible, competitively-priced insurance policies. Everything we do is aimed at making life easier for you and your clients - no forms to fill out, competitive premiums and a range of industry-specific packaged products.



Why Vero Enterprise?

Through e2, our easy-to-use, online quoting and policy administration system, Vero offers easy access to quotes and fast placement. e2 also features broker tools, extra information and marketing support for our SME products.

Enterprise's Strike Rate Maximiser provides you with a guide to our target risks and underwriting guidelines, with information on the 1,800 occupations currently included on e2, a traffic-light system of acceptability, strike rates, applicable package products and maximum sums insured.

Our streamlined claims resolution service means your clients can lodge their claims by phone, 24 hours a day, 7 days a week, with no forms to fill in.

Mobile Business Insurance

Mobile Business Insurance

Aimed at mobile businesses and tradespeople that may also operate from home, for example plumbers, and computer trouble-shooters. Your client can choose from a range of benefits, including:

- ▼ stand-alone Public and Products Liability cover
- ▼ cover for GPS Navigation equipment, up to \$1,000
- ▼ optional consumer protection cover for Queensland electricians and Victorian plumbers, and
- ▼ cover for veterinary fees and funeral expenses where a tradesperson's dog is injured or killed in the course of business, up to \$1,000.

Professional Services Insurance

Professional Services Insurance

A broad range of covers designed for professional service providers such as surgeries. Your client can choose from a range of benefits, including:

- ▼ accidental damage cover for contents at the insured premises, including computers and electronic equipment
- ▼ theft cover for office or surgery contents at the insured premises
- ▼ worldwide cover for legal liabilities arising from non-manual activities carried out in connection with the business, such as attending business or medical conferences and seminars
- ▼ cover up to \$5,000 for employees' food in fridges or medical drugs kept in freezers at the insured premises
- ▼ fusion cover for small electric motors, and
- ▼ breakdown cover for computers and electronic equipment.

Enterprise Commercial Motor Insurance

Enterprise Commercial Motor Insurance

Cover for clients with less than 15 commercial motor vehicles, including:

- ▼ comprehensive, and legal liability, fire and theft cover (legal liability only cover options available)
- ▼ cover for sedans, heavy vehicles and others e.g. fork lift trucks
- ▼ optional covers available for:
 - ▼ windscreen excess waiver (sedans only)
 - ▼ rental vehicle following accident (sedans only)
 - ▼ protected no claims bonus (sedans only), and
 - ▼ non-owned trailer in control (heavy motor only).

Enterprise Commercial Motor Insurance is available as stand-alone cover, or can be purchased as an additional section of some of Vero's packaged products.



Retail Business Insurance

Retail Business Insurance

Cover for retail businesses such as clothing retailers and florists. Your client can choose from a range of benefits, including:

- ▼ accidental damage cover for stock and contents at the insured premises
- ▼ seasonal increases in insurance limits for stock and money over busy periods such as Christmas, Easter and Valentine's Day
- ▼ cover for professional fees incurred in connection with an audit carried out by the Australian Tax Office (\$10,000)
- ▼ cover for theft by dishonest employees up to \$5,000
- ▼ glass windows covered for vandalism as well as breakage
- ▼ fraudulent use of business credit cards covered up to \$1,000, and
- ▼ fusion cover for small electric motors.

Motor Trade Insurance

Motor Trade Insurance

Designed specifically for clients in the motor trade industry, such as mechanics and panel beaters. Your client can choose from a range of benefits, including:

- ▼ cover for employees' and apprentices' own tools in the event of fire, accidental damage and theft at the insured premises up to \$10,000 per employee or apprentice
- ▼ accidental damage covered up to \$250,000 with an option to increase this cover
- ▼ rectification of faulty workmanship covered up to \$25,000
- ▼ legal liability cover for damage to customers' vehicles while in their care, custody or control, up to \$1,000,000, and
- ▼ cover for breakdown of machinery, computers and electronic equipment at the insured premises.

Tax Probe Insurance

Tax Probe Insurance

Designed to cover your small business clients for professional fees associated with tax audits. Tax Probe is available as stand-alone cover, or can be purchased as an additional section on all of Vero's packaged products for businesses, individuals or self-managed superannuation funds.

Features include:

- ▼ standard cover for audits carried out by a range of authorities including:
 - ▼ Australian Tax Office (ATO) audits, and
 - ▼ workers compensation wage audits.
- ▼ Optional covers are also available for:
 - ▼ other investigations e.g. client risk reviews
 - ▼ business directors' own financial affairs, and
 - ▼ ATO audits of self-managed superannuation funds.

How can I find out more?

To find out more about Vero Enterprise 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.

