



Professional Indemnity Insurance Risk Appetite Information

Professional Indemnity Insurance – professions list for brokers

Vero Profin's underwriting philosophy is based on risk selection through carefully understanding the professional business of the proposer.

Vero Profin can insure a wide range of miscellaneous professions, some of which are listed below (please note: some risks within these professions may be outside our risk appetite).

- ▼ Acoustic Consultants
- ▼ Accountants
- ▼ Actuaries (Consulting)
- ▼ Acupuncturists Advertising Agents
- ▼ Aged Care
- ▼ Alliance Projects
- ▼ Anthropologists
- ▼ Architects
- ▼ Audiologists
- ▼ Audiometrists
- ▼ Authors of Legal or Technical Articles / Manuals
- ▼ Beauty Therapists
- ▼ Chamber of Commerce
- ▼ Charities
- ▼ Chemists (Consulting or Analytical)
- ▼ Chiropodists
- ▼ Civil Celebrants
- ▼ Clinical trials
- ▼ Community Workers
- ▼ Company Register / Company Search Agents
- ▼ Consulting Engineers
- ▼ Counsellors
- ▼ Customs Agents
- ▼ Day Surgeries
- ▼ Dietitians
- ▼ Draftsman
- ▼ Employment Agents
- ▼ Ergonomic Consultants
- ▼ Event Managers
- ▼ Export Consultants
- ▼ Finance Brokers
- ▼ Flora / Fauna Consultants
- ▼ Flying Instructors
- ▼ Food Industry Consultants
- ▼ Funeral Directors
- ▼ Geologists / Geophysicists
- ▼ Graphic Designers
- ▼ Health Professionals
- ▼ Human Resources Consultants
- ▼ Imaging and Diagnostic Clinics
- ▼ Insurance Brokers, Agents and Consultants
- ▼ Interior Designers
- ▼ Investigation Consultants
- ▼ IVF clinics
- ▼ Landscape Architects
- ▼ Land Surveyors
- ▼ Land Transfer Agents
- ▼ Law Cost Draftsman
- ▼ Law Search Agents

- ▼ Legal Searchers
- ▼ Logistics consultants
- ▼ Loss Adjusters
- ▼ Loss Assessors
- ▼ Management Consultants
- ▼ Marketing Consultants
- ▼ Market Research Consultants
- ▼ Mechanical Engineers
- ▼ Mediators
- ▼ Medical Centres
- ▼ Migration Agents
- ▼ Mortgage Aggregators
- ▼ Mortgage Brokers / Managers / Originators
- ▼ Naturopaths
- ▼ Non Profit Associations
- ▼ Nurses
- ▼ Nursing Homes / Hostels
- ▼ Nutritionists
- ▼ Occupational Health and Safety Consultants
- ▼ Opticians
- ▼ Optometrists
- ▼ Osteopaths
- ▼ Patent Attorneys
- ▼ Pathology Laboratories
- ▼ Personnel Consultants
- ▼ Physiotherapists

- ▼ Podiatrists
- ▼ Project Managers
- ▼ Psychologists
- ▼ Public Relations Consultants
- ▼ Quality Assurance Consultants
- ▼ Quality Surveyors
- ▼ Quantity Surveyors
- ▼ Radiographers
- ▼ Real Estate Agents
- ▼ Real Estate Settlement Agents
- ▼ Recruitment Consultants
- ▼ Rehabilitation Consultants
- ▼ Risk Managers
- ▼ Shipping and Forwarding Agents
- ▼ Social Workers
- ▼ Solicitors
- ▼ Sonographers
- ▼ Statisticians
- ▼ Stockbrokers
- ▼ Tax Agents
- ▼ Testing Authorities
- ▼ Title Searchers
- ▼ Town Planners
- ▼ Tour Operators
- ▼ Trade or Professional Associations

- ▼ Training Facilitators / Organisations
- ▼ Translators
- ▼ Transportation Consultants
- ▼ Travel Agents
- ▼ Universities
- ▼ Vehicle Inspectors
- ▼ Veterinarians

Professions selectively written by Vero Profin

Our risk appetite for the following occupations is selective in light of the exposures involved:

- ▼ Agricultural Consultants
- ▼ Financial Planners / Advisers / Consultants
- ▼ Construction Managers
- ▼ Design and Manufacturing Risks
- ▼ Environmental Consultants
- ▼ Franchisors
- ▼ Heating and Ventilation Engineers
- ▼ Marine Engineers
- ▼ Strata Plan Bodies Corporate
- ▼ Hospitals
- ▼ Project Specific Covers

Professions not sought by Vero Profin

Whilst we aim to cater for many risk types, we do have areas of concern in light of the exposures associated with certain occupations. These can include:

- ▼ Accountants that audit publicly listed companies
- ▼ Banks
- ▼ Chiropractors
- ▼ Commodity Brokers
- ▼ Self-employed Doctors
- ▼ Financial Institutions
- ▼ Geotechnical Engineers
- ▼ Investment Managers
- ▼ Marine Surveyors
- ▼ Mergers and Acquisitions Advisers
- ▼ Pest Inspectors
- ▼ Property Developers
- ▼ Pre-Purchase Building Inspectors
- ▼ Valuers

We invite you to call your Vero Profin underwriter to discuss the proposal before providing us with a submission.

Vero Profin

Vero Profin's experience and expertise gives us a greater understanding of the risks you face – allowing us to deliver superior risk solutions and reliable and professional service. Vero Profin's team of underwriters work with brokers to design insurance packages to meet the needs of most professional services. Our capability and expertise allows us to specialise in professional, managerial and financial risk insurance products including:

- ▼ professional indemnity insurance,
- ▼ medical malpractice insurance,
- ▼ directors' and officers' liability insurance,
- ▼ employment practice liability insurance,
- ▼ superannuation fund trustees liability insurance,
- ▼ association liability insurance, and
- ▼ management liability insurance.

Claims service

Should you need to make a claim, you can expect fast and easy lodgement with the support of our dedicated Vero Profin claims team. We work with policyholders and brokers in seeking fair and timely claims resolutions and take pride in a common-sense approach to claims management.

How can I find out more?

To find out more about Vero Profin products, contact your broker or visit www.vero.com.au

How to contact Vero Profin

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