

Expect



Expect more: Services. Expertise. Customer satisfaction.
Tailored and packaged products. Face-to-face service.
Technical innovation. Quick responses. Speed. Support.
Time-saving technology. Help. Experience. Information.
Innovation. Quoting facilities. Understanding. Partnership.

4

Introduction
to Vero

6

Supporting our
intermediaries

8

Claims services

9

Technology

10

Commitment

11

Product information

Contents

Expect more

with Vero

With origins dating back over 175 years, Vero has a long history of helping Australian businesses and individuals, as well as delivering on our promises. Today, Vero is one of Australia's largest and most successful intermediated general insurance companies.

Our experience and expertise gives us a greater understanding of the risks your clients face – allowing us to deliver superior risk solutions and more efficient responses to enquiries, quotes and claims. In fact, brokers have said that Vero is one of the fastest underwriters in terms of quoting, renewals and responding to queries.*

*Source: Sweeney Research Survey, April 2010.

success

At Vero, we're constantly looking for new ways to meet and exceed your expectations. We aim to make your job easier by delivering products and services that are important to you, your business and your clients.

So you can expect more:

Expertise in underwriting and claims management

Support from your Business Development Manager (BDM), including fast, efficient, face-to-face service

Clear communication and accessibility to product, quoting and claims information

Responsive claims service

Market-leading technology, purposely designed for intermediaries, that saves you time by supplying up-to-date information and instant quoting facilities

Coverage for broader occupations to provide complete solutions for you and your clients

Vero. Expect More.



Expect more support

At Vero, we take a personal approach to relationship management and have a deeper understanding of your individual needs. This allows us to provide better solutions for your clients, and respond faster to your claims, quotes and requests. By making it easier for you to do business with your clients, we know we can partner with you for mutual success.

We're committed to supporting you and your clients by:

- providing responsive customer service via our BDM network, underwriting and claim teams
- delivering timely and relevant communication on the current insurance market, Vero products/services, and your clients' quotes and claims
- offering expertise in underwriting and claims management, and
- sharing our knowledge and expertise with you to ensure your clients are satisfied.

We understand there are times when you need to pick up the phone and find the answer. You'll find dealing with Vero is simple, with a single BDM who is dedicated to helping your business. Your Vero BDM is always available to deliver the solutions you need – and fast.

Expect more claims service

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.

Here's what you can expect from Vero:

- fast and easy lodgement
- experts who understand the complexities of your client's claim
- a constant flow of information, and
- prompt settlement.

We realise that some claims are more straightforward than others so we have designed a claims experience to match.

Our First Response Unit (FRU) is responsible for the lodgement and initial management of claims for:

- Commercial Motor
- Commercial Property
- Personal Motor
- Personal Home/Contents
- Professional Indemnity
- Liability
- Machinery/Equipment Breakdown.

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

Vero also has dedicated claims teams offering expert claims management for Construction, Marine and Global and Risk Managed claims.

Expect more technology & innovation

Vero's technology strategy is aimed at delivering innovative distribution solutions and service to our brokers. We'll also work with you to get maximum value from our systems and technology.

Our systems are purposely designed for brokers so they'll save you time, meet your needs and help you to provide exceptional service.

By developing and supporting the latest online solutions and systems, we can provide you with:

- fast, efficient services
- instant, up-to-date information
- easy access to quoting and renewal facilities across various business areas.

www.vero.com.au provides you and your clients with information about Vero, our products and claims services. It also has a direct link to VeroCentral, our online broker portal, where you can access online quoting facilities for a number of Vero's business areas. We're continually improving our technology offering, so stay tuned for further online solutions.

Remember, while technology can help you achieve tasks such as obtaining information, quotes or renewals quickly and easily, you'll always have access to your Vero BDM for personal, one-on-one service.

Expect more commitment

Vero is dedicated to brokers. We are committed to supporting the broker industry through our involvement with industry bodies and broker groups to ensure we can offer the right products, solutions and training for you and your clients.

Vero helps brokers in the running of their business by providing educational events that adapt with changes to broker needs, the market and the economic environment.

Through our ongoing series of Expos, Vero encourages broker education and gives brokers the opportunity to attend accredited seminars. It is also a great opportunity for brokers to network and understand how Vero's business works. With six CPD accredited seminars, focused on local issues, industry trends and market movements, you can rest assured you're receiving relevant and valuable information.

Our support of the industry also extends to young, up and coming brokers through sponsorship of the Warren Tickle Memorial Award. For 20 years Vero has proudly supported the award which celebrates a young insurance broker for their outstanding professionalism, commitment and contribution to the industry.



Expect more from our

products

At Vero, we're committed to supporting your business by providing the products and services that are important to you, your business and your clients.

Our comprehensive range of insurance products includes:

- Commercial Motor
- Construction and Engineering
- Corporate Property and Liability
- Enterprise (Business Packages)
- Global and Risk Managed
- Marine
- Personal Insurance
- Profin (Professional and Financial Risks)

In addition to these products, we can also assist with your Workers Compensation needs through our partner GIO.

If you would like to know more about any of these products, please contact your BDM or visit our website at www.vero.com.au

A Product Disclosure Statement (PDS) for Enterprise, Personal Insurance and some Commercial Motor products is available from www.vero.com.au. Consider the PDS before deciding to purchase. Products issued by Vero Insurance Limited ABN 48 005 297 807.

www.vero.com.au

Vero Insurance Limited ABN 48 005 297 807