

Business Insurance

Vero Business Insurance offers a broad range of covers to suit SME businesses.

Key Business Covers

Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specific items at the premises.

- Defined events
- Includes accidental damage option
- Automatic reinstatement for insured amount – no additional premium
- Up to 120 days of stock seasonal increase

Business Interruption

Business Interruption is designed to cover your client's lost income while they are shut down temporarily, following an insured event.

Three optional covers available

1. Additional claims preparation costs
2. Additional increased cost of working
3. Additional outstanding accounts receivable

Glass

Glass and Sign insurance protects your client's external/internal glass, not including stock, in the case of damage.

- \$8,000 glass cover includes baths, sinks, lavatory bowls and cisterns, washbasins and pedestals forming permanent fixtures
- \$8,000 for broken signs
- Optional sign cover limit increase

Equipment Breakdown

Vero's Equipment Breakdown section covers the breakdown of insured equipment at your client's premises.

- Extra cover for temporary hire costs of equipment
- Additional benefit includes mobile electronic equipment, which includes laptops and mobile electronic equipment away from the premises
- Optional insurance for loss or deterioration of refrigerated stock

Why the Vero Business Pack?

- Property Damage – additional "theft of external property" option up to \$10,000
 - Environmental update to 10% of the repair of replacement costs
- Business Interruption
 - Gross rental
 - Increased costs of working ONLY option
 - Option to increase claims preparation costs
- Equipment Breakdown – blanket coverage, no requirement to specify insured amounts for computers, machinery and electronic
- Flexible excess

Additional covers available under Vero Business Insurance Policy

- Money
- Theft
- Portable and Valuable Items
- Goods in Transit
- Management Liability
- Tax Probe
- Public and Products Liability
- Commercial Motor

Where applicable, broker group Policy Documents and/ or TMD terms and benefits are available on your intranet or contact your dedicated local Vero representative. Insurance issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance. Read the Product Disclosure Statement before buying this insurance. The TMD is also available. [Click here](#) for a copy. This advice has been prepared without taking into account your objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it.