

# Mobile Business Insurance

Mobile Business Insurance offers a range of insurance covers to clients that operate their business activities away from a fixed address.

## Key Business Covers

### Public and Products Liability

For most mobile businesses no job is the same. Public and Products Liability insurance provides cover for bodily injury, property damage and advertising liability during the insurance period.

- Victorian plumbers warranty endorsement option
- Queensland electricians warranty endorsement option
- Worldwide cover for non-manual labour
- Up to \$20,000,000 liability limit
- \$250,000 automatic coverage for custody in control

### Portable and Valuable Items

Portable and Valuable Items insures your client's unspecified items up to \$2,500 for any one item and those specified anywhere in the world.

- Accidental loss or damage for items normally carried in the course of business

### Commercial Motor

Commercial Motor cover insures clients who use their vehicle for primary business reasons.

- Cover options include:
  - Comprehensive Cover;
  - Legal Liability, Fire and Theft Cover; and
  - Legal Liability Only
- \$50,000,000 coverage for legal liability
  - Optional Windscreen excess waiver (first windscreen)
  - Personal effects up to \$1,000 for any one claim

### Tax Probe

Insures your client for professional fees they may incur upon a tax audit from the ATO.

- Three choices of cover: business, business and directors, individual
- Extra cover options include:
  - Reinstatement of insured amount
  - Director's personal tax returns
  - Travel and accommodation expenses when substantiating a claim

## Why Vero Mobile Business Insurance?

- Theft – up to \$10,000 coverage for theft of Directors' and employees' tools of trade and personal effects is offered as an Additional Benefit for any one period of insurance.
- Public and Products Liability – definition of "principals" included.
- \$50,000,000 automatic limit of liability for Commercial Motor.
- Flexible excess.

## Additional covers available under Vero Mobile Business Insurance Policy

- Property Damage
- Theft
- Glass
- Money
- Business Interruption
- Management Liability
- Equipment Breakdown
- Goods in Transit