

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 work
 - » 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
 - » 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 employee tools is offered as an additional benefit.
- 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