

Professional Services Insurance

Vero's Professional Services Insurance is designed to cover a wide range of businesses that are primarily involved in professional business services. These businesses include medical practices, accountants, surgeries and business consultants.

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.

- Includes full accidental damage
- Extra cover:
 - Removal of debris and temporary repairs \$50,000

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
- Extra covers:
 - Included claims preparation costs \$25,000
 - Included increased costs of working \$10,000
 - Included accounts receivable \$10,000

Management Liability

Management Liability cover is designed to protect owners where they are legally liable due to their decisions or actions that occur within their workplace.

- Advancement of defense costs and representation expenses
- Workplace health and safety expenses
- Business crises consultant fees \$25,000
- Optional insurance for employee dishonesty

Equipment Breakdown

Vero's Equipment Breakdown section insures the breakdown of equipment at your client's premises and loss or damage to property directly caused by that breakdown.

- 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

Why Vero Professional Service Insurance?

- Full accidental damage coverage.
- Liability cover for the office business and "out of office" activities.
- Flexible excess.

Additional covers available under Vero Professional Business Insurance Policy

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