

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 \$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.
 - » 3 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
 - » Occupational health and safety expenses
 - » Business crises consultant fees \$25,000
 - » Optional insurance for employee dishonesty
- **Equipment Breakdown**
Vero's new 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

Why Vero Professional Service Insurance?

- Full accidental damage coverage.
- Liability cover for the office business and 'out of office' activities.
- Flexible excess.
- Up to \$50,000 for rewriting of records.

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