

# Vero Tailored Product Appetite Guide

Broker Guide to Vero's product proposition  
and appetite targets for our standalone  
Commercial products:

Public & Products Liability

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ABN 48 005 297 807 trading as Vero Insurance. Read the Product Disclosure Statement before  
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# Vero Public & Products Liability



## Why Vero Commercial Liability?

Product / Service Proposition

- We have capacity up to \$100M – Primary/Excess/Umbrella
- Coverage and endorsements to suit commercial needs, including:
  - Care, Custody or Control (CCC) \$500K,
  - Product Recall Expense \$1M
  - Product Errors and Omissions \$500K
  - New Zealand Punitive or Exemplary Damages NZD\$1M
- Positive Drone Coverage
- Liability assumed by small businesses under unfair contract terms



## General Appetite Guide

Occupations including:

- Property Owners (excluding large shopping centres)
- Business, Management and Consulting Services
- Finance, Banking and Insurance
- Professional, Scientific and Technical Services
- Café's and Restaurants
- Wholesalers
- Health, Medical and Aged Care
- Accommodation
- Retailing
- Technical and Vocational Education and Training
- Manufacturing
- Agriculture
- Publishing, Broadcasting and Communications



Non-preferred occupations include, but are not limited to:

- Meat processing
- Power generation
- School and religious organisations
- Petroleum, oil and gas
- Construction
- Crane operators and equipment hire

## Minimum Slip Information

In order to provide terms, we require a Quote Slip including:

- Complete business name
- Comprehensive business description
- Schedule of locations, noting any overseas domicile risks
- Full claims history outlining paid and outstanding losses (5 years minimum)
- Turnover and wages information, payments and activities of contractors, sub-contractors and labour hire
- Complete product list including specifics of imports and exports
- Insured website links, risk management and quality assurance details

