

Vero Tailored Product Appetite Guide

A Broker's Guide* to Vero's product proposition
and appetite targets for our stand alone
Commercial products:

- Public & Products Liability

*The purpose of the Vero Tailored Product Appetite Guide is for Brokers only and not to be distributed to customers. The content of this document is intended to be used as a general guide only and all accounts are written on a case by case basis. We do not accept any loss incurred as a result of reliance upon it, please make your own enquiries. The information contained herein is not exhaustive and is not intended to impose or imply all applicable rules or requirements. For account specific appetite information, decisions and formal terms, please contact your Vero/GIO Underwriter. Insurance issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance (unless stated otherwise). Read the Product Disclosure Statement (where available) before buying insurance. Go to www.vero.com.au for a copy. The Target Market Determination is also available. This advice has been prepared without taking into account your particular objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it.

Vero Public & Products Liability



Why Vero Commercial Liability?

Product / Service Proposition

- We have capacity up to \$90M – Primary/Excess of Loss/Umbrella
- Positive Drone Coverage
- Tailored coverage and endorsements including Sub-limits for CCC \$500K, Product Recall Expense \$1M and Product Errors and Omissions \$500K

The Vero Risk Engineering Team are able to offer tailored Risk Management strategies and solutions across multiple industries.



General Appetite Guide

Turnover up to \$250M for Occupations including:

- Property Owners/Occupiers
- Wholesalers
- Manufacturing – Metals, Electrical, Machinery/Equipment, Plastics, Wood Products and Cosmetics
- Business and Financial Services



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

- Power generation
- Meat processing
- 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:

- Full business name, full business description
- Schedule of locations, full claims history outlining paid and outstanding losses 5 years min, more if available
- T/O and wages information, payments to sub-contractors and Labour Hire (if applicable), product listings or Insured Product website links, Risk control details, details of QA accreditations
- Product export details, details of exports and domicile risks in the USA/North America

