

# Vero Tailored Product Appetite Guide

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

- Professional & Financial Lines

\*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](http://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 Professional & Financial Lines



## Why Vero Profin?

### Product / Service Proposition

- Vero's Product Offering extends across Professional Indemnity, Medical Malpractice, IT Liability, Management Liability, Association Liability, Directors and Officers Liability and Superannuation / Trustees Liability
- We have a highly experienced and empowered Underwriting and Claims Team who make decisions locally with a high level of authority. Additionally, we have a dedicated Affinity team that specializes in this area who are experienced in setting up and transacting business via scheme bordereaux and / or dedicated broker platforms
- A broad based appetite with keen appetite towards SME and mid-market based clients
- We offer a competitive product suite and exceed at offering bespoke cover



## General Appetite Guide

### Professional Indemnity / Medical Malpractice

- Targeting Primary and Excess of Loss
- A broad appetite targeting low-medium hazard occupations including:
  - Allied health professionals, medical clinics and nursing, miscellaneous consultants, employment agents, education sector, health insurers, graphic design, interior design, medical research, town planning, actuarial services, patent attorneys, professional, scientific and technical service, accountants and excess lawyers
- Excluding, but not limited to:
  - Financial Institutions, Construction, Engineers, Child Care, Medical Practitioners, IVF, Midwifery and Obstetrics, Pathology & Diagnostic Imaging, Religious Services



### Directors & Officers

- Targeting AB Covers, Primary and EPL cover
- Excess of Loss Capacity
- A broad appetite in most small to mid-market sized clients
- Excluding, but not limited to:
  - ASX 200 Side C, Financial Institutions, Construction, Biotechnology, Pharmaceutical, Beverage & Tobacco, Energy, Defence, Finance, Professional Sports, Gambling, Public Order and Insurance

### Association Liability / Management Liability

- Targeting Primary Covers
- Small to medium size organisations incurring revenue < \$100m
- A broad appetite targeting:
  - Community and sectional interest associations, charities, welfare associations, clubs, technical and vocational education and fundraising –
- Excluding, but not limited to:
  - Hospitals, Unions, Professional Sports, Religious Organisations, Youth Clubs, Political Parties, Councils, Primary and Pre-school Education
- Management Liability occupation appetite in line with Directors & Officers noted above

### Superannuation Trustees Liability

- On a Primary and Excess of Loss basis we target:
  - Employer Sponsored Superannuation Funds
  - Tier 1 Public Offer Funds