



# Vero Tailored Product Appetite Guide

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

- GIO Workers Compensation

\*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.



# GIO Workers Compensation



## Why GIO Workers Compensation?

### Product / Service Proposition

- GIO is committed to building safer and healthier workplaces working closely with brokers to support clients to deliver safe workplaces for all employees
- As a market leader with a licence to operate in WA, ACT, TAS and NT, we have an experienced underwriting team with strong service standards and dedicated to working with our brokers
- GIO also provide brokers with the ability to conduct full policy life cycle management on our broker tool VeroEdge
- We offer training and education programs to help your clients develop the skills to manage workplace safety successfully and navigate the workers compensation schemes.
- GIO clients can access many webinars and conferences for free as well as receive discounts on face-to-face and online accredited courses run by the National Safety Council of Australia Foundation and Fire & Safety Australia
- GIO is dedicated to supporting injured workers return to work and this is our claims promise to our brokers and clients



## General Appetite Guide

We're focussed on making it easier for our brokers to do business with us. That's why we want to be clear about our preferred risks, the types of occupations that are successfully insured with GIO with fewer referrals to our underwriters.



### Accommodation and Food Services

- Cafes and Restaurants
- Takeaway Food Services

### Health Care and Social Assistance

- Other Allied Health Services
- Specialist Medical Services
- Dental Services

### Professional, Scientific and Technical Services

- Computer System Design and Related Services
- Engineering Design and Engineering Consulting Services
- Management Advice and Related Consulting Services

## Minimum Slip Information

Our aim is to ensure our processes are easy and seamless so have this information ready when transacting with GIO Workers Compensation:

- Employer details including Trading Name, ABN or ACN
- 5 year history of total wages for all workers
- Main industry classification ANZSIC
- 5 year claims history



Workers Compensation insurance for businesses in WA, NT, ACT and TAS is available through GIO (which is part of the Suncorp Network). In NSW, AAI Limited trading as GIO is an Agent for the Workers Compensation Nominal Insurer ABN 83 564 379 108/003 also known as icare workers insurance. In WA, ACT, TAS & NT, insurance is issued by AAI Limited ABN 48 005 297 807 trading as GIO. Registered Office, Heritage Lanes 80 Ann St, Brisbane QLD 4000. 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)

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