

# SME Packages



## Introduce your clients to customised protection, faster quotes and easier claims with Vero

SMEs come in all shapes and sizes with their own set of risks. That's why we've packaged our business insurance products to meet more of their needs, whether they run a butcher's shop or hair salon.

### Why Vero?

Supported by over 180 years of experience, we provide market-leading insurance products and solutions.

We have a broad range of SME product options that cover over 1500 occupations to make sure we have the right solution for your clients.

On top of that, we'll work with you to customise the level of cover and the excess to suit their needs.

**Vero SME Packages provide industry specific wordings with a broad range of covers including:**

- ▶ Business Insurance
- ▶ Trades Insurance / Mobile Business Insurance
- ▶ Retail Business Insurance
- ▶ Professional Services
- ▶ Motor Trades Insurance
- ▶ Tax Audit Insurance
- ▶ Not-for-Profit Organisations Insurance
- ▶ Commercial Motor Insurance;
- ▶ Management Liability Insurance Optional Cover

Plus you can purchase GIO Workers Compensation Insurance (in WA, NT, ACT and TAS\*).

All packages have flexible policy options to allow you to build the right policy for your client.

### Online Platform **veroedge**

SME Packages on VeroEdge allows you to generate quotes and manage policies online to help you streamline your business.

- ▶ Simpler acceptance rules – fewer referrals
- ▶ Smart lookup occupation search
- ▶ Electronic documents whenever you need them (schedules, new business, renewals)
- ▶ Electronic Certificate of Currency (COCs)
- ▶ Improved address searches
- ▶ Enhanced rego search for motor vehicles

### Claims Promise

We've enhanced our claims service, designed to help your clients get back to business faster.

- ▶ We aim to settle claims in as little as 15 minutes for SME Packages claims up to \$10,000 with OneTouch\*.
- ▶ We have expanded our case managed claims service, giving you access to dedicated on-shore claims officers for SME Packages and Fleet Motor claims.
- ▶ Accelerated processing of Motor claims with our Recommended Repairer Network.

**For more information contact your local Vero representative today**

\*Vero offers Workers Compensation Insurance for businesses in WA, NT, ACT and TAS through our partner brand GIO.

\*The OneTouch claims process applies only to Vero Small to Medium Business claims up to \$10,000. Timeframes quoted are based on the assumption that all supporting information and payment details are provided at the initial claim lodgement.

Insurance issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance. Read the Product Disclosure Statement before buying this insurance. Go to [vero.com.au](http://vero.com.au) for a copy. 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.

# SME Packages



## Risk appetite June 2021

We're focused on making it easier to do business with us. That's why we want to be clear about our preferred risk appetite, letting you know the types of occupations that are successfully insured with the fewest referrals.

### Target occupations

#### ► Accommodation and Food Services

Mobile food van operation  
(ANZSIC - 451202)

#### ► Financial and Insurance Services

Finance consultant service  
(ANZSIC - 641907)

#### ► Other Services

Auto-electrical garage operation  
(ANZSIC - 941102)

Beauty service (ANZSIC - 951102)

Business and Professional Association  
Services (ANZSIC - 9551)

General automotive repair  
(ANZSIC - 941909)

Hairdresser (ANZSIC - 951110)

Mobile Mechanic (ANZSIC - 941916)

#### ► Professional, Scientific and Technical Services

Accounting service (ANZSIC - 693201)

Advertising agency service  
(ANZSIC - 694001)

Architectural service  
(ANZSIC - 692101)

Business management service  
(ANZSIC - 696203)

Engineering consulting service n.e.c.  
(ANZSIC - 692310)

Interior design service  
(ANZSIC - 692404)

Management consulting service  
(ANZSIC - 696207)

Professional photography service  
(ANZSIC - 699102)

Signwriter (ANZSIC - 692406)

Solicitor service (ANZSIC - 693108)

#### ► Rental, Hiring and Real Estate Services

Real estate agency service  
(ANZSIC - 672002)

#### ► Retailers

Butcher's shop operation  
(ANZSIC - 412101)

Green grocery operation  
(ANZSIC - 412202)

Grocery retailing (ANZSIC - 411002)

#### ► Trades

Handyman (ANZSIC - 329907)

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# GIO Workers Compensation

## What is Workers Compensation?

Workers Compensation is compulsory for all Australian businesses that employ workers. It is designed to take care of medical expenses, treatment and rehabilitation costs, as well as covering a worker's wages in the case of an accident. Vero offers Workers Compensation Insurance for businesses in WA, NT, ACT and TAS through our partner brand GIO.

### Ready to help

GIO is committed to building safer and healthier workplaces, and works closely with brokers to support mid-market and SME clients. Costs are kept low thanks to market-leading claims and injury management services, tailored insurance for SME businesses, and policy extensions that cover complex events or requirements\*.

### Training Courses

GIO also offers training to SME clients to help them develop the skills to manage workplace safety and navigate the workers compensation system. Clients can access GIO courses for free, and get discounts on face-to-face and online courses run by National Safety Council of Australia (NSCA) and Fire & Safety Australia (FSA).

### Risk Management Solutions

Additional Risk Management Solutions are also available, providing clients with specialised personal injury risk management services. These identify, evaluate and control the risk of future personal injuries, reducing potential exposure to personal injury claims.

### Online Platform VEROedge

Accessing Workers Compensation is easy through VeroEdge. Brokers have the ability to quote, bind business and manage policies online within minutes via Sunrise or VeroCentral.

**For more information please contact us  
at [riskservices@gio.com.au](mailto:riskservices@gio.com.au) ▶**

\*Optional extensions only apply to standard Workers Compensation policies in WA and NT.

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, Level 28, 266 George St, Brisbane QLD 4000.



# GIO Workers Compensation

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### ▶ ACT

Arts Education (ANZSIC - 8212)  
Computer System Design and Related Services (ANZSIC - 7000)  
Engineering Design and Engineering Consulting Services (ANZSIC - 6923)  
Liquor Retailing (ANZSIC - 4123)  
Management Advice and Related Consulting Services (ANZSIC - 6962)  
Other Allied Health Services (ANZSIC - 8539)  
Other Specialised Food Retailing (ANZSIC - 4129)  
Physiotherapy Services (ANZSIC - 8533)  
Scientific Research Services (ANZSIC - 6910)  
Scientific Testing and Analysis Services (ANZSIC - 6925)

### ▶ Northern Territory

Accounting Services (ANZSIC - 78420)  
Architectural Services (ANZSIC - 78210)  
Business and Professional Associations (ANZSIC - 96210)

Computer Consultancy Services (ANZSIC - 78340)  
Consulting Engineering Service (ANZSIC - 78230)  
Film and Video Production (ANZSIC - 91110)  
Financial Asset Broking Services (ANZSIC - 75110)  
Professional Equipment Wholesaling (ANZSIC - 46120)  
Physiotherapy Services (ANZSIC - 86350)  
Optometry and Optical Dispensing (ANZSIC - 86320)

### ▶ Tasmania

Accounting Services (ANZSIC - 6932)  
Advertising Services (ANZSIC - 6940)  
Architectural Services (ANZSIC - 6921)  
Computer System Design and Related Services (ANZSIC - 7000)  
Electrical Services (ANZSIC - 3232)  
Management Advice and Related Consulting Services (ANZSIC - 6962)  
Motor Vehicle Parts Retailing (ANZSIC - 3921)

Paper Product Wholesaling (ANZSIC - 3736)  
Pharmaceutical, Cosmetic and Toiletry Goods Retailing (ANZSIC - 4271)  
Specialist Medical Services (ANZSIC - 8512)

### ▶ Western Australia

Accounting Services (ANZSIC - 6932)  
Computer System Design and Related Services (ANZSIC - 7000)  
Financial Asset Broking Services (ANZSIC - 6411)  
Financial Asset Investing (ANZSIC - 6240)  
Optometry and Optical Dispensing (ANZSIC - 8532)  
Performing Arts Operation (9001)  
Professional Photographic Services (ANZSIC - 6991)  
Pharmaceutical and Toiletry Goods Wholesaling (ANZSIC - 3720)  
Software Publishing (ANZSIC - 5420)  
Watch and Jewellery Retailing (ANZSIC - 4253)

For more information please contact us at [riskservices@gio.com.au](mailto:riskservices@gio.com.au) ▶

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