











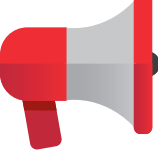



A smiling woman with dark hair, wearing a grey t-shirt and a light-colored apron, stands with her arms crossed in a workshop or garage setting. The background is slightly blurred, showing shelves and equipment. A large red triangle is overlaid on the left side of the image, containing the text.

# SME Insurance Packages

Introduce your SME clients to customised protection, faster quotes and easier claims.

# Contents

					
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# Business Insurance



Vero Business Insurance offers a broad range of covers to suit SME businesses.

## Key Business Covers

### Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specified items at the premises.

- Defined events
- Includes accidental damage option
- Automatic reinstatement for insured amount – no additional premium
- Up to 120 days of stock seasonal increase

### Business Interruption

Business Interruption is designed to cover your client's lost income while they are shut down temporarily, following an insured event.

Three optional covers available

1. Additional claims preparation costs
2. Additional increased cost of working
3. Additional outstanding accounts receivable

### Glass

Glass and Sign insurance protects your client's external/internal glass, not including stock, in the case of damage.

- \$8,000 glass cover includes baths, sinks, lavatory bowls and cisterns, washbasins and pedestals forming permanent fixtures
- \$8,000 for broken signs
- Optional sign cover limit increase

### Equipment Breakdown

Vero's Equipment Breakdown section covers the breakdown of insured equipment at your client's premises.

- Extra cover for temporary hire costs of equipment
- Additional benefit includes mobile electronic equipment, which includes laptops and mobile electronic equipment away from the premises
- Optional insurance for loss or deterioration of refrigerated stock

## Why the Vero Business Pack?

- Property Damage – additional "theft of external property" option up to \$10,000
  - Environmental upgrade to 10% of the repair or replacement costs
- Business Interruption
  - Gross Profit / Gross Rentals / Gross Income / Weekly Income
  - Stand-alone Increased Costs of Working only cover
- Equipment Breakdown – blanket coverage, no requirement to specify insured amounts for computers, machinery and electronic
- Flexible excess

## Additional covers available under Vero Business Insurance Policy

- Theft
- Money
- Public and Products Liability
- Management Liability
- Portable and Valuable Items
- Tax Probe
- Commercial Motor
- Goods in Transit

Where applicable, broker group Policy Documents and/ or TMD terms and benefits are available on your intranet or contact your dedicated local Vero representative. Insurance issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance. Read the Product Disclosure Statement before buying this insurance. The TMD is also available. [Click here](#) for a copy. This advice has been prepared without taking into account your objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it.

# Business Insurance Risk Appetite



Contents

## Property Owners

- Property Owner of office buildings
- Property Owners of retail buildings

## Manufacturing

- Baked goods
- Building materials
- Ceramic products
- Clothing
- Food
- Glass products
- Homewares
- Machinery

## Wholesale

- Audio visual and electrical goods
- Ceramic goods
- Clothing
- Food and beverage items
- Footwear
- Kitchenware
- Technology

\* This is only an industry summary, please refer to VeroEdge for specific occupation descriptions and the full suite of eligible occupations and criteria.



# Mobile Business Insurance



Mobile Business Insurance offers a range of insurance covers to clients that operate their business activities away from a fixed address.

## Key Business Covers

### Public and Products Liability

For most mobile businesses no job is the same. Public and Products Liability insurance provides cover for bodily injury, property damage and advertising liability during the insurance period.

- Victorian plumbers warranty endorsement option
- Queensland electrical contractors' insurance endorsement option
- Worldwide cover for non-manual labour
- Up to \$20,000,000 liability limit
- \$250,000 automatic coverage for loss or damage to property in your care, custody or control

### Portable and Valuable Items

Portable and Valuable Items insures your client's unspecified items up to \$2,500 for any one item and those specified anywhere in the world.

- Accidental loss or damage for items normally carried in the course of business

### Commercial Motor

Commercial Motor cover insures clients who use their vehicle for primary business reasons.

- Cover options include:
  - Comprehensive Cover;
  - Legal Liability, Fire and Theft Cover; and
  - Legal Liability Only
- \$50,000,000 coverage for legal liability
  - Optional Windscreen excess waiver (First windscreen)
- Personal effects up to \$1,000 for any one claim

### Tax Probe

Insures your client for professional fees they may incur upon a tax audit from the ATO, or by another authority that is authorised to do so.

- Three choices of cover: business, business and directors, individual
- Extra cover options include:
  - Reinstatement of insured amount
  - Director's personal tax returns
  - Travel and accommodation expenses when substantiating a claim

## Why Vero Mobile Business Insurance?

- Theft – up to \$10,000 coverage for theft of Directors' and employees' tools of trade and personal effects is offered as an Additional Benefit for any one period of insurance
- Public and Products Liability – definition of "principals" included
- \$50,000,000 automatic limit of liability for Commercial Motor
- Flexible excess

## Additional covers available under Vero Mobile Business Insurance Policy

- Property Damage
- Theft
- Glass
- Money
- Business Interruption
- Management Liability
- Equipment Breakdown
- Goods in Transit

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# Mobile Business Insurance Risk Appetite

## Entertainment

- Artist
- Professional photography service
- Wedding photography service

## Financial and Insurance

- Accounting service
- Arranging home loans for others (on commission or fee basis)
- Claim adjustment service
- Claim assessment service
- Commission selling service
- Finance consultant service
- Financial asset broking service (commission/transaction fee)
- Home loans for others service
- Home loans for others service
- Insurance agency service
- Insurance broking service
- Insurance consultant service

## Food and Beverage

- Caterer
- Mobile chef
- Mobile coffee vans
- Mobile food vans

## Health

- Beautician service
- Hairdresser
- Nail care service
- Pet/animal training
- Pet groomer
- Therapeutic massage service

## Professional and Design

- Architectural drafter architectural services
- Auditing services
- Barrister service
- Business management service
- Drafting services
- Chemical engineering consulting service
- Computer hardware consulting service

- Computer programming service
- Computer software consulting service
- Electrical engineering consulting service
- Engineering surveying service
- Environmental consulting service
- Interior design service
- Management consulting service
- Marriage celebrant service
- Occupational therapy service
- Tutoring service
- Surveying service

## Trades

- Air con equipment installation (except motor vehicle)
- Appliance domestic repair
- Awning, blind or shutter installation
- Bathroom installation
- Bricklaying
- Building consulting service
- Cable laying
- Carpenter

- Carpet or carpet tile laying
- Cement rendering of buildings
- Communication equipment, repair and maintenance
- Construction consulting service
- Curtain installation
- Electrician
- Excavation
- Floor tiling (using ceramic, concrete or cut stone tiles)
- Garage door installation
- Gardening service
- Gate installation
- Handyman
- Kitchen cabinet installation
- Landscape gardener
- Lawn mowing service
- Locksmith service
- Painter and decorator
- Plumber
- Sign installer
- Signwriter
- Wall tiling

\* This is only an industry summary, please refer to VeroEdge for specific occupation descriptions and the full suite of eligible occupations and criteria.

# Motor Trades Insurance



Contents

Vero's Motor Trades Insurance is designed especially for businesses that specialise in the vehicle repair industry.

## Key Business Covers

### Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specified items at the premises.

- Defined events
- Includes accidental damage with automatic reinstatement for insured amount with no additional premium
- Up to 120 days of stock seasonal increase

### Business Interruption

Business Interruption is designed to cover your client's lost income while they are shut down temporarily, following an insured event.

Three optional covers available

1. Additional claims preparation costs
2. Additional increased cost of working
3. Additional outstanding accounts receivable

### Customer's Vehicles

Vero's Customer's Vehicles section provides cover for vehicles owned by your client's customers whilst those vehicles are in your client's care, custody or control in the course of their business for the purpose of servicing, repair, road testing, maintenance, alteration, inspection, valuation, testing or delivery.

- Cover for your client's customer's vehicles whilst fitted with a trade plate

### Professional Services

Professional Services insurance is designed to cover your client's civil liability in respect of claims arising from an act, error or omission made against a business owner when assessing and inspecting vehicles in order to provide or issue reports or certificates such as roadworthy certificates, condition or safety reports and pre-purchase inspection reports.

## Why Vero Motor Trade Insurance?

- Property Damage - Additional Benefit for "theft of external property" up to \$10,000
- Business Interruption
  - Gross Profit / Gross Rentals / Gross Income / Weekly Income
  - Stand-alone Increased Costs of Working only cover
- Flexible excess

## Additional covers available under Vero Motor Trades Insurance Policy

- Theft
- Glass
- Money
- Public and Products Liability
- Management Liability
- Portable and Valuable Items
- Equipment Breakdown
- Tax Probe
- Commercial Motor
- Goods in Transit

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# Motor Trades Insurance Risk Appetite



Contents

- Auto-electrical garage operation
- Automotive body repair
- Automotive electrical product installation and/or repair
- Automotive spray painting
- Automotive trimming
- Brake repair
- Cooling system and/or radiator repair (automotive)
- Exhaust system or muffler repair (automotive)
- General automotive repair
- Mobile auto-electrician
- Mobile mechanic
- Mobile panel beater
- Motor vehicle battery sales and installation
- Motor vehicle parts retailing
- Panel beating (motor body repairing)
- Service station operation (mainly petrol retailing)
- Service station with mechanical workshop
- Transmission repair (automotive)
- Truck repair (automotive)
- Windscreen replacement and/or repair (including window tinting)

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# Retail Services Insurance



Contents

Vero's Retail Services Insurance provides the right cover for businesses in the retail, food or accommodation industries. With so much occupying your client's time and attention, insurance should be one less thing to worry about.

## Key Business Covers

### Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specified items at the premises.

- Full accidental damage coverage
- Additional benefits such as:
  - Franchise refurbishment contribution
  - Shopping centre fit out contribution
  - Up to 120 days of stock seasonal increase

### Theft

For any retail service theft is a risk, which is why adequate cover is a necessity.

- Automatic reinstatement for insured amount – no additional premium
- Additional benefits for:
  - Directors' and employees' tools of trade and personal effects cover
  - Developing security images

### Business Interruption

Business Interruption cover is designed to help your clients get back on their feet and keep trading following an insured event.

Three optional covers available

1. Additional claims preparation costs
2. Additional increased cost of working
3. Additional outstanding accounts receivable

### Equipment Breakdown

Vero's Equipment Breakdown section covers the breakdown of insured equipment at your client's premises and associated loss or damage to property directly caused by that breakdown.

- Extra cover for temporary hire costs of equipment
- Extra cover for loss or deterioration of refrigerated stock

## Why Vero Retail Services Insurance?

- Full accidental damage coverage
- Temporary cover for new premises up to 60 days
- Flexible excess

## Additional covers available under Vero Retail Services Insurance Policy

- Glass
- Money
- Public and Products Liability
- Management Liability
- Portable and Valuable Items
- Tax Probe
- Commercial Motor
- Goods in Transit

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# Retail Services Insurance Risk Appetite



Contents

## Audio Electrical

- Alarm systems retail
- Appliance, electric, retailing
- Audio video equipment retail
- Electronic equipment and parts - retail or servicing
- Kitchenware retailing
- Mobile phone retailing

## Beauty and Health

- Barber shop operation
- Beauty service
- Hairdresser
- Nail care service
- Pharmacy, retail, operation

## Clothing Retail

- Clothing repair
- Clothing retailing/wholesaling
- Dry-cleaning service (excluding commercial laundry services)
- Fabric, textile, retailing
- Fashion design service
- Footwear (including boot and shoe) repair

- Handbag and luggage retail
- Millinery retailing
- Spectacles dispensing
- Sports clothing retailing
- Work clothing retailing

## Food and Beverage

- Alcoholic drink retail (consumption off the premises only)
- Bread making/sale (same premises non-factory)
- Butcher's shop operation (retail)
- Cake retailing (not manufactured on the same premises)
- Canteen/kiosk
- Caterer
- Convenience store (with/without deep frying)
- Fishmonger/ seafood retailing
- Fruit and vegetables (fresh) retail
- Grocery retailing
- Ice cream shop
- Juice bar operation
- Pizza shop (excluding woodfired pizza shops)

- Restaurant (with/without deep frying)
- Salad bar
- Sandwich shop
- Seafood, fresh, retailing
- Sushi bar

## Hire

- Audio visual equipment hire
- Costume hire
- Electric and electronic appliance rental
- Fishing tackle hiring
- Hire - catering and party equipment hire (including furniture but excluding play equipment (such as bouncy castles) of any kind)
- Office machinery rental
- Suit hire
- Wedding dress retail and hire

## Homeware

- Awning and/or blind retailing
- Barbecue retailing
- Carpet retailing
- Curtain retailing
- Floor rug retailing

- Floor tile retailing (lino, vinyl, cork, carpet or rubber)
- Florist, retail, operation
- Furniture retailing
- Garden supplies retailing
- Gift retail
- Hardware retail - excluding and including timber sales
- Homeware retail
- Manchester retail

## Other

- Key cutting
- Newsagent
- Watch repair

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# Professional Services Insurance



Vero's Professional Services Insurance is designed to cover a wide range of businesses that are primarily involved in professional business services. These businesses include medical practices, accountants, surgeries and business consultants.

## Key Business Covers

### Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specified items at the premises.

- Full accidental damage coverage
- Extra cover:
  - Removal of debris and temporary repairs \$50,000

### Business Interruption

Business Interruption is designed to cover your client's lost income while they are shut down temporarily, following an insured event.

- Extra covers:
  1. Additional claims preparation costs
  2. Additional increased cost of working
  3. Additional outstanding accounts receivable
- Three optional covers available
  - Included claims preparation costs \$25,000
  - Included increased costs of working \$10,000
  - Included accounts receivable \$10,000

### Management Liability

Management Liability cover is designed to protect owners where they are legally liable due to their decisions or actions that occur within their workplace.

- Advancement of defense costs and representation expenses
- Workplace health and safety expenses
- Business crises consultant fees \$25,000
- Optional insurance for employee dishonesty

### Equipment Breakdown

Vero's Equipment Breakdown section insures the breakdown of equipment at your client's premises and loss or damage to property directly caused by that breakdown.

- Extra cover for temporary hire costs of equipment
- Additional benefit includes mobile electronic equipment, which includes laptops and mobile electronic equipment away from the premises

## Why Vero Professional Service Insurance?

- Full accidental damage coverage
- Liability cover for the office business and includes where your usual activities are undertaken outside of your office
- Legal Liability cover worldwide for non-manual work
- Cover for locks and keys if keys or combinations are stolen, or where there are reasonable grounds to believe that keys have been duplicated
- Flexible excess

## Additional covers available under Vero Professional Business Insurance Policy

- Theft
- Glass
- Money
- Public and Products Liability
- Portable and Valuable Items
- Tax Probe
- Commercial Motor
- Goods in Transit

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# Professional Services Insurance Risk Appetite



## Administration

- Business and professional association services
- Business management service
- Market research service
- Personnel management consulting service
- Typing service
- Financial and insurance
- Accounting service
- Actuarial service
- Commission selling service

## Finance Consultant Service

- Health Insurance
- Insurance agency service
- Insurance consultant service
- Non-depository financing
- Non-depository home lending operation
- Non-financial asset broking service
- Stock broking or trading
- Tax agent service

## Health

- Acupuncture service
- Aromatherapy service
- Audiology service
- Chiropractic service
- Community health centres
- Dental surgery service
- Dermatology service
- Diagnostic imaging service
- Dietician service
- Disabilities assistance service
- General medical practitioner service
- Gynaecology service (excluding midwifery services)
- Homoeopathic service
- Hypnotherapist
- Naturopathic service
- Obstetrics service (excluding midwifery services)
- Occupational therapy service
- Optician service
- Orthodontic service

- Osteopathic service
- Paediatric service
- Physiotherapy service
- Plastic surgeon
- Podiatry service
- Psychiatry service
- Rheumatology service
- Speech pathology service
- Therapeutic massage service
- Therapist practice
- Veterinary clinic operation

## Professional and Design

- Architectural drafter
- Architectural service
- Building consulting service
- Computer network systems design and integration service
- Computer programming service
- Construction consulting service
- Conveyancing service
- Environmental consulting service

- Graphic design service
- Industrial design service
- Interior design service
- Legal service
- Management consulting service
- Real estate agency service
- Research - industrial and/or scientific
- Residential property body corporate operation
- Residential property strata corporation operation
- Solicitor service

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# Commercial Motor Insurance



Vero's Commercial Motor Insurance ensures that the vehicles your client's business relies on are covered.

## Core Covers

- Three cover options available based on the type of vehicle:
  - Comprehensive Cover
  - Legal Liability, Fire and Theft
  - Legal Liability only
- Legal liability cover up to \$50,000,000
- New vehicle after total loss – Replacement vehicle cover after total loss events occurring within two years of the date of the vehicle's original registration, and where your client is the original owner of the vehicle ("ex demonstration" model also included).
- Choice of repair options – covers the repair of your client's business vehicle with a recommended repairer if one is available, or alternatively your client can choose their own repairer.

## Why Vero Commercial Motor Insurance?

- Cover for reasonable cost of hiring a vehicle, of a similar make and model to your client's, for up to 30 days. This applies if the vehicle is stolen and not found, or is found but is not driveable. There is a limit of \$3,000 for this coverage
- Extra Cover for Lease payout – motorcycle, car, 4WD, utility or van of not more than 2 tonne carrying capacity
- Loss or damage to a vehicle by an uninsured driver if your client's vehicle (insured for Legal Liability) is involved in a collision with an uninsured vehicle, they will be covered for damage up to \$5,000. They must be able to provide details of the other driver and vehicle
- Cover for reasonable costs of emergency repairs, emergency travel and emergency accommodation
- Cover for reasonable costs of towing or storing a vehicle when it can't be driven following an accident

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# Commercial Motor Insurance Risk Appetite



Contents

## Business Services

- Accommodation and Food Services
- Commercial and industrial property owners
- Community health centres
- Construction and Trades
- Educational support services
- Interest group services
- Manufacturing
- Motor Trade
- Operators of community associations
- Religious groups
- Services and welfare fundraising
- Technology and audio
- Visual and electrical goods
- Welfare counseling
- Wholesalers of building materials

## Professional Services

- Administration
- Financial and insurance
- Health
- Professional and design

## Retail Services

- Audio and electrical retailers
- Beauty and health retailers
- Clothing retailers
- Food and beverage retailers
- Homewares retailers

\*This is only an industry summary, please refer to VeroEdge for specific occupation descriptions and the full suite of eligible occupations and criteria.

# Tax Probe Plus Insurance



Contents

Vero's Tax Probe Plus Insurance is designed to cover the cost of professional fees in the event that your client's business tax returns are audited by the ATO, or by a Commonwealth State or territory department.

The accountant's fees for a tax audit can be both overwhelming and unexpected for your clients, so our cover allows them to stay in business, while staying on top of the audit process.

## Core Covers



**Business audit only (with investigation cover)**



**Business and directors audit (with investigation cover)**



**Individual cover (only for insured parties that are not a corporation)**



**Self-managed superannuation fund cover**

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SME Insurance Packages and Commercial Motor on VeroEdge allow you to generate quotes faster and with more certainty than ever before



Almost no system generated referrals



Expanded & modernised occupation codes



Immediate platform notifications to inform and guide you



Fairer and more accurate pricing



Updated and smarter Trade Specific and Geographic Specific Questions

Feature	Benefit
<b>Almost no system generated referrals</b>	You will receive an immediate outcome (accept or decline) for all New Business. No occupation or question response will refer
<b>Expanded and modernised occupation codes</b>	Expanding occupation codes to better reflect the current SME market, so that you can deliver a more tailored insurance package for your clients that reflects the actual business or trade rather than generalised customer segments
<b>Immediate platform messages to inform and guide you</b>	Clearer appetite guidelines and immediate notifications within VeroEdge (including sum insured limits), will ensure you know our appetite upfront, removing any confusion
<b>Fairer &amp; more accurate premium</b>	Doubling occupation codes enables you to select the most appropriate occupation to reflect the risk, which will enable significantly improved risk selection and drive a fairer risk-based price for SME customers
<b>Updated &amp; smarter Trade Specific &amp; Geographic Specific Questions</b>	Trade Specific and Geographic Specific Question responses will provide immediate results and remove the need to refer in quotes and policies



# GIO Workers Compensation



Contents

Workers Compensation is compulsory for all Australian businesses that employ workers and is designed to take care of medical expenses, treatment and rehabilitation costs, as well as covering the worker's wages in the case of a workplace accident. In WA, NT, ACT and TAS, employers can take out GIO Workers Compensation through their broker.

## Training

GIO is committed to protection, prevention, and injury management and offers training and education programs to our SME customers to support them with managing their workplace risks. Accredited industry courses are also available for our customers at discounted rates through Fire & Safety Australia, courses including Emergency Response and Rescue, Confined Spaces, First Aid.

## GIO Risk Management Engagement

Our Risk Management Solutions team can provide specialised risk management services to our SME customers that identify, evaluate and control the risks for their businesses to support the reduction of personal injury claims.

## Return to Work

GIO offers tailored programs to support injured workers with their recovery. Dedicated programs focused on care and overall well being supported by Return to Work Specialists help people get back to work and back to life.

## GIO Workers Compensation Risk Appetite Examples:

- Office Administrative Services
- Travel Agency and Tour Arrangement Services
- Creative Artists, Musicians, Writers and Performers
- Software Publishing
- Automotive Body, Paint and Interior Repair
- Automotive Electrical Services
- Business and Professional Association Services
- Clothing and Footwear Repair
- Domestic Appliance Repair and Maintenance
- Electronic (except Domestic Appliance) and Precision Equipment Repair
- Hairdressing and Beauty Services
- Accounting Services
- Advertising Services
- Architectural Services
- Computer System Design and Related Services
- Corporate Head Office Management Services
- Engineering Design and Engineering Consulting Services
- Legal Services
- Management Advice and Related Consulting Services
- Market Research and Statistical Services
- Other Professional, Scientific and Technical Services n.e.c.
- Other Specialised Design Services
- Professional Photographic Services
- Scientific Research Services

\* 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 Street, Brisbane QLD 4000.

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



# Our Claims Promise

Our claims teams aim to settle straightforward claims immediately. If the claim is more complex, we'll work with the broker and the customer to make sure the claim is processed quickly and efficiently.

We trust that these improvements to our claims service will continue to make it easier to do business with us.

## The Vero Claims Promise

### 1

#### Expertise

We are building a "best-in-market" claims service through investment in our people, partners and processes by:

- Bringing more technological expertise in-house and providing faster and more effective decisions on technical aspects of the claim
- Partnering with suppliers experienced in delivering a high standard of service for brokers and customers

### 2

#### Claims service

We have more people on the ground to deliver a faster service and better customer experience

- We have invested in our people to make sure we have adequate resources to improve turnaround times
- We are giving our people the time to build relationships with brokers and listen to their needs
- We have improved event response ensuring scalability of our repairers and workforce during an event
- We aim to settle SME or Property claims (up to \$10,000) on first contact with OneTouch

### 3

#### Fairness and compassion

Our commitment to customers is that we will treat them fairly and consistently, as we would wish to be treated ourselves

- We have dedicated claims officers for all Property, Specialty and Fleet claims to maintain consistency and streamline the process
- We partner with leading suppliers to strengthen our performance requirements and achieve better customer outcomes
- We will continue to pay claims fairly, consistently and timely

# OneTouch Claims



Contents

A OneTouch Claim is a claim that is lodged, paid and finalised on the first touch point between the Broker and Vero.

A OneTouch Claim can potentially be lodged and paid within 15 minutes.

The OneTouch Process applies to claims lodged via phone or email and in some situations claims can be accepted up to \$10,000.

For a claim to be considered for OneTouch we require the information listed below:

- Policy number
- Date of loss
- Location of loss
- Detailed description of loss including details of what has been effected
- A quote or invoice needs to be available to quantify loss

- A report from a qualified repairer has been obtained for building and fusion claims
- For tenant claims, a rental agreement should be available for review of liability
- Insured has proof of ownership
- Insured's premium must be paid and cover must apply for loss
- ABN and ITC% confirmed
- Settlement preference:
  - EFT details must be provided on lodgement, or
  - Cheque can be provided if EFT details are not available during the lodgement call or email

\* The OneTouch claims process applies only to Vero Small to Medium Business claims up to \$10,000. Time frames quoted are based on the assumption that all supporting information and payment details are provided at the initial claims lodgement. Insurer is 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](https://vero.com.au) for a copy.



# Recommended Repairer Network



Contents

Vero has partnered with over 250 quality-assured repairers throughout metropolitan and regional Australia to accelerate panel and glass repairs. Commercial Motor claims are now quicker, easier and more reliable than ever, with repairs conducted by leading service providers all over Australia and a host of other benefits such as:

- Capital S.M.A.R.T. Motor Repairs: offers quality rapid repairs for vehicles that have sustained low to medium damage
- Recommended Repairer Network: access to a national panel of 250 repairers servicing metro and regional Australia
- No need for a quote or an assessor: the vehicle is simply booked in for repair and dropped off
- Auto-authorised repair quoting: available instead of traditional onsite assessment, where possible
- Complimentary taxi or Uber: offered to and from the repairer to a customer's home or workplace
- 24/7 access to O'Brien Glass: provides windscreen repair or replacement at a time and location convenient to the customer
- Paint-less dent repair technology: restores panels on hail-damaged vehicles quicker than traditional repair techniques





# Recommended Repairer Network



Contents

## Six Step Claims

1

Lodge a claim with Vero Claims Team by calling **1300 888 073**.

2

For panel repairs, Vero Claims Team will book your repairer. For glass repairs, O'Brien Glass will contact the customer directly within four business hours to arrange repairs.

3

Customer drives vehicle to repair centre.

4

Taxi or Uber is arranged for customers to get to their home or work.

5

Repairs to vehicle completed and quality checked, and the customer is contacted to arrange vehicle collection.

6

Customer returns to the repairer to collect vehicle using complimentary Taxi or Uber.

**Talk to a Vero representative today to find out how we can help you.**  
**Call 13 18 13**  
**[vero.com.au](https://www.vero.com.au)**

# Event Response Services



Weather events can happen any time of year, some with the potential to be catastrophic. We're here to keep your client's home, car, business and loved ones safe. Here's what you need to know to make a claim on behalf of your client.

## Information you may be asked for

- Policy number
- Full name and contact details
- ABN if they are registered for GST
- BSB and Account details (where applicable)
- Detailed description of the loss or damage
- Location of the loss or damage
- Other information that may assist us
- Specific to motor claims:
  - Make, model and registration of the vehicle
  - Driver's name and date of birth



# Event Response Services

## Event claim process

### 1. Lodge

Following client's initiation of claim:

- Advise on initial steps and requirements
- Confirm damage
- Arrange make-safe repairs
- Issue emergency payment
- Arrange temporary accommodation if needed

### 2. Assess

- Make an assessment (if needed)
- Appoint panel builder to undertake repairs (if applicable)
- Get quotes for repair/replacement

### 3. End

- Repairs or replacement complete
- Cash settlements issued
- Claim closed

## What we will do for you

- Arrange make-safe repairs
- Temporary accommodation (if applicable)
- Issue emergency payments (if applicable)

## Our commitment to you

- We'll keep you informed with regular updates
- We'll respond to catastrophes in an efficient, professional and practical way, and in a compassionate manner.

## Making a claim after a natural disaster

Call **1300 888 073** or email [lodgeclaim@vero.com.au](mailto:lodgeclaim@vero.com.au) to lodge a claim on behalf of your client.

For helpful information on how your client can prepare for event season and tips to progress your client's claim, visit [vero.com.au](http://vero.com.au)



## Contact Us

**Talk to a Vero representative today  
to find out how we can help you.**

**13 18 13**

**[vero.com.au](https://vero.com.au)**

