

# Vero Specialty Lines Higher Hazard Liability Insurance



## Why choose Vero Specialty Lines?

As a recognised leader in the insurance industry with decision-makers based in Australia, we offer specialised Public and Products Liability solutions tailored for well-risk managed, higher severity occupations.

## Who is it for?

### Higher Hazard Products

- Chemicals, including cleaning products, pesticides, paints, coating and other industrial chemicals
- Cement/Concrete Manufacturing
- Safety, Navigation and Military/Police Electronic Equipment
- Sporting Equipment (excluding trampolines, helmets and floatation devices)
- Toy Wholesaling (excluding infant toys)
- Protective Clothing/Footwear
- Medical Surgical Equipment (excluding implants)

### Trade Risks

- Plumbing services
- Electrical services
- Fire & Security alarm installations
- Cleaning and window cleaning services (excluding Shopping Centers)

### Agricultural Risks

- Forestry/Logging
- Meat/Seafood/Poultry Processing
- Fertilizer manufacture and wholesale
- Stockfeed manufacture and wholesale
- Agricultural machinery manufacturing and wholesale

## Vero.com.au

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### We don't cover certain occupations including:

Pubs, Nightclubs, Education, Religious Institutions, Amusement, Government, Scaffolding, Asbestos, Coal, Oil and Gas

### Policy benefits include:

- Up to \$20 million capacity for Public and Products Liability
- Up to \$30 million capacity for Excess/Umbrella Liability
- Up to \$500,000 Property in the Insured's Care, Custody or Control
- Up to \$500,000 Product Errors and Omissions
- Up to \$1 million Product Recall Expenses
- New Zealand Punitive or Exemplary Damages NZD\$1 million
- Drone Cover
- Cover for Liability assumed by small businesses under unfair contract terms
- Coverage and Endorsements available to suit your business's needs

## Vero Risk Engineering

Vero's expert risk engineering team offers tailored risk management strategies and solutions across multiple industries to help mitigate and manage risk.

## Vero Claims

We're here for our customers in their time of need, committed to making every moment count with our Best-in-Class claims service. As the winner of the last six Gold Mansfield Awards for excellence in claims management, our clients are in safe hands with our proven track record.

Every Vero Specialty Lines policy benefits from the expertise of a dedicated Claims Officer and a Claims Relationship Manager, ensuring tailored and responsive support every step of the way.

## Want to find out more?

Contact your dedicated Vero Representative or find out more at [www.vero.com.au/specialty-lines/higher-hazard-liability](http://www.vero.com.au/specialty-lines/higher-hazard-liability)

