

# Vero Specialty Lines

Higher Hazard Liability Appetite Guide

April 2025



# Why Choose Vero Specialty Lines?

## Product / Service Proposition

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

Here's why we stand out:

- **Expertise, Capability & Underwriting Service:** Our skilled underwriting team combines extensive industry knowledge with nationwide reach, who understand your clients' unique requirements. We're committed to delivering exceptional customer service and building strong relationships every step of the way
- **Tailored Solutions:** We offer significant capacity for high hazard occupations, with coverage and deductibles tailored to your client's requirements, exposures and claims history
- **Exceptional Claims Service:** We're here for your clients in their time of need, committed to making every moment count with our Best-in-Class claims service. As the winner of the last five Gold Mansfield Awards for excellence in claims management, your clients are in safe hands with our proven track record
- **Personalised Claims Contact:** Every 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
- **Comprehensive Risk Engineering:** Your clients will be backed by Vero's risk engineering resources, providing in-depth industry knowledge, pro-active risk management, reporting, training, and advice
- **Industry-Leading Training:** We offer training for brokers to deepen their product knowledge, supported by detailed loss bulletins, and other educational materials
- **Long-term partnership:** Our proven long-term stability in capacity and appetite combined with our underwriters working directly with you to develop the opportunities within your existing client base, enables you to engage with us confidently, and helps ensure there will be no surprises along the way

# Occupation Listing

- This list includes some of the **common higher hazard occupations** we underwrite. If you don't see your specific higher-hazard occupation listed, please reach out to the **Vero Specialty Lines** underwriting team to discuss a whether a customised solution to meet your client's insurance requirements is available.
- For **all non-high hazard occupation policies or those not meeting the above criteria**, please contact your Vero underwriting representative.

Occupation Code	VSL	Occupation Code	VSL	Occupation Code	VSL
Chemical Manufacturing and Wholesale	Yes	Electrical Services and Trades	Yes	Forestry	Yes
Fertiliser Manufacturing and Wholesale	Yes	Plumbing Services and Trades	Yes	Logging	Yes
Pesticide Manufacturing and Wholesale	Yes	Fire and Security Alarm Installation Services	Yes	Meat Processing	Yes
Mobility Scooter Manufacturing	Yes	Glazing Services (including high rise)	Yes	Poultry Processing	Yes
Tyre Manufacturing	Yes	Concreting Services	Yes	Seafood Processing	Yes
Paint and Coatings Manufacturing	Yes	Roofing Services	Yes	Performing Arts Venue Operation (> 10,000 capacity)	Yes
Stockfeed Manufacturing	Yes	Building/Industrial Cleaning Services (excl. Shopping Centres)	Yes	Sports Venues/ Grounds (> 10,000 capacity)	Yes
Cleaning Compound Manufacturing	Yes	Labour Supply Services	Yes	Rail Passenger Transport (heritage/tourist only)	Yes
Cement and Lime Manufacturing	Yes	Refrigerated storage service	Yes	Water Passenger Transport	Yes
Medical and Surgical Equipment Manufacturing (invasive)	Yes	Scaffolding Services and Manufacturing	No	Thermal coal mining	No
Sporting Goods Manufacturing and Wholesaling	Yes	Shipbuilding and Repair Services	No	Petroleum, Oil & Gas Extraction (onshore and offshore)	No
Pulp, Paper and Paperboard Manufacturing	Yes	Aircraft Manufacturing and Repair Services	No	Government, Defence and Police Services	No
Clothing and footwear manufacture (protective)	Yes	House, Road and Infrastructure Construction	No	Amusement Parks and Centres Operation	No
Cigarette and Tobacco Product Manufacturing	No	Shopping Centre Cleaning Services	No	Education and Childcare Services	No
Battery manufacturing	No	Waste Collection Services	No	Brothel Keeping and Prostitution Services	No
Ethical/Prescription Pharmaceutical Manufacturing	No	Pest Control Services	No	Pubs, Taverns, Bars, Nightclubs	No