

# Design and Engineering Practitioners

Professional Indemnity  
Insurance

## Appetite Guide

February 2026



**vero**  Specialty  
Lines

# 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 design, engineering Practitioners, and architecture 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. Plus, we're committed to delivering exceptional customer service and building strong relationships every step of the way.
- **Tailored Solutions:** We offer up to \$20m capacity for design and engineering risks, with coverage and deductibles tailored to your client's exposures and requirements.
- **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 six consecutive 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 contact, provided at binding, ensuring tailored and responsive support every step of the way.
- **Industry-Leading Training:** We offer extensive training for brokers to deepen their product knowledge, supported by detailed loss bulletins, and other educational materials.
- **Online Capabilities:** We have created a purpose build full life cycle underwriting portal allowing easy access to quotations, policy documents and endorsements; as well as integration with Sunrise<sup>1</sup> and other platforms.
- **Broad Appetite and Direct focus:** Our team of underwriters specialise in design, architecture and engineering occupations solely; so your risk is being handled with single focus attention.
- **Long-term partnership:** Our 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, ensuring there will be no unexpected surprises along the way.
- **Security:** S&P A rated paper and publicly listed insurer with origins dating back to 1833; we have been in the insurance market for many cycles and stick around.

<sup>1</sup> Sunrise and platform integrations will be launched in stages.

# Risk Management and Appetite Criteria

## Overview

We require good risk management and trading history / previous experience for design, architecture and engineering occupations. A number of factors contribute to our appetite decisions and risk selection, these include but are not limited to:

- Occupation
- Modality (industries)
- Fee income
- Location (Jurisdiction and Territorial)
- Director / Key Personnel experience
- Claims History
- Project sizes

## Minimum Requirements

To provide terms, please include:

- **Completed DEP / A&E proposal form**, or DEP / A&E addendum accompanying a Misc Proposal form - with details on proposed coverage, deductibles, full activities, qualifications, and risk management
- Details of the **5 largest projects** over the last 3 years
- Minimum **10 years of claims history** (preferably on insurer letterhead)
- **Directors CVs** may be requested for some risks.

## Definition and Eligibility

- Our Offering is for white collar design, architecture and engineering occupations, including surveyors and inspectors with fees/revenue under \$100m
- Blue collar, trades, manual, or D&C risks are not within Appetite.

## Geographical and Sectoral Focus

- **Primarily Australian Locations:** Our target is Australian-domiciled entities, though we have underwriting capability to consider risks with overseas exposures
- **Primary and Excess Capacity:** We can consider risks on both a primary and excess or loss basis.

# Occupation Listing

- These are the main occupations we consider part of the **design and engineering risk appetite** and their general acceptance.
- Occupation listed as **referral will come to an underwriter** for review and consideration as we may need some more information.
- **Occupations listed as 'No'** can still be submitted for review and lodged through the portal, however they may be declined or have reduced limits/coverages if written by exception.
- For policies involving **occupations over varying acceptability**, we may be able to consider the risk with exclusions or reduced limits

Occupation	Acceptable?	Occupation	Acceptable?	Occupation	Acceptable?
Acoustic engineering consulting service	Yes	Drafting service, engineering	Yes	Mechanical engineering consulting service	Referral
Aerospace engineering consulting service	No	Electrical engineering consulting service	Referral	Mechatronic engineering consulting service	No
Agricultural engineering consulting service	Referral	Electronic engineering consulting service	Referral	Mining engineering consulting service	No
Air conditioning and heating services	Referral	Engineering consulting service n.e.c.	Referral	Mining surveying service	No
Architectural drafter	Referral	Engineering research activities	Yes	Naval architecture service	No
Architectural service	Referral	Engineering surveying service	Yes	Nuclear engineering service (consulting)	No
Biomedical engineering consulting service	No	Environmental engineering consulting service	Referral	Petroleum engineering consulting service	No
Boat designing service	Yes	Fire engineering consulting service	Referral	Photogrammetry	Yes
Boiler/machinery engineering service (consulting)	Referral	Geotechnical engineering consulting service	Referral	Pipeline engineering consulting service	No
Building consulting service	Referral	Hydraulic engineering consulting service	Referral	Plumbing engineering service (consulting only)	Referral
Building designer service	Yes	Industrial design service	Yes	Process engineering consulting service	No
Building energy efficiency rating (consultancy)	Yes	Industrial engineering consulting service	Referral	Product design service (furniture/machinery)	Yes
Building inspection service	Referral	Interior design service	Yes	Project management service	Yes
Building services engineering consulting service	Referral	Laboratory operation (providing chemical, food, electrical engineering or other technical services)	Yes	Quantity surveying service	Yes
Cadastral surveying service	Yes	Land surveying service	Yes	Sanitary engineering consulting service	No
Chemical engineering consulting service	Referral	Landscape architectural service	Yes	Security system consultant	Yes
Civil engineering consulting service	Referral	Map preparation service	Yes	Structural engineering service (consulting)	Referral
Construction consulting service	Yes	Marine engineering consulting service	Referral	Swimming pool safety inspectors and certifiers	Yes
Construction management service	Referral	Marine surveying service	Referral	Town planning service	Yes
Corrosion consultant	Yes	Materials handling engineering consulting service	No	Traffic engineering consulting service	Yes

The above occupation listing is only one factor considered in underwriting decisions. Acceptability is determined by many factors, including but not limited to the quality and condition of the modalities, risk management practices, experience, project size, and claims history

# vero

Insurance with insight

