











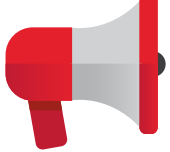





# SME Insurance Packages

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

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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 specific 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 update to 10% of the repair of replacement costs
- Business Interruption.
  - Gross rental
  - Increased costs of working ONLY option
  - Option to increase claims preparation costs
- 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

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

# Business Insurance Risk Appetite

## Community

- Community association operation
- Community health centres
- Educational support services NEC
- Interest group service NEC
- Religious organisation operation
- Welfare counselling service
- Welfare fundraising

## Manufacturing

- Baked goods
- Building materials
- Clothing
- Food
- Homewares
- Machinery
- Plant
- Products

## Wholesale

- Audio visual and electrical goods
- Clothing
- Cosmetic goods
- Food and beverage items
- Footwear
- Materials
- 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 electricians warranty endorsement option
- Worldwide cover for non-manual labour
- Up to \$20,000,000 liability limit
- \$250,000 automatic coverage for custody in 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.

- 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

## Automotive

- Auto-electrical garage operation
- Automotive electrical product installation and/or repair
- Mechanical engineering consulting service
- Mobile mechanic

## Entertainment

- Artist, entertainer or public figures management service
- Comedians
- Music school operation
- Musicians (except music groups)
- Professional photography service
- Wedding photography service

## Financial and Insurance

- Accounting service
- Arranging home loans for others (on commission or fee basis)
- Claim assessment service
- Commission selling service
- Finance consultant service

- Financial asset broking service (commission/transaction fee)
- Insurance agency service
- Insurance broking service
- Insurance consultant service

## Food and Beverage

- Caterer
- Mobile chef

## Health

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

## Professional and Design

- Architectural drafter architectural services
- Barrister service
- Business management service
- 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

## Trades

- Air con equipment installation (except motor vehicle)
- Appliance domestic repair
- Awning, blind or shutter installation
- Bricklaying
- Building consulting service
- Cable laying
- Carpenter
- Carpet or carpet tile laying
- Cement rendering of buildings

- Closed circuit video surveillance system installation
- Communication equipment, repair and maintenance
- Construction consulting service
- Coolroom refrigerator installation
- Curtain installation
- Electrician
- Excavation
- Floor tiling (using ceramic, concrete or cut stone tiles)
- Gardening service
- Handyman
- Lawn mowing service
- Locksmith service
- Painter and decorator
- Sign installer
- Signwriter

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# Motor Trades Insurance

Vero's Motor Trades Insurance is designed especially for small to medium businesses that specialise in the motor 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 specific 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

### 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.

- Temporary hire costs of equipment
- Expediting expenses \$25,000

Optional insurances:

- Restoration of computer data
- Increased cost of working
- Deterioration of stock

### 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 providing professional services, for example, the incorrect issuing of a roadworthiness certificate.

## Why Vero Motor Trade Insurance?

- Property Damage - Additional Benefit for "theft of external property" up to \$10,000.
  - Business Interruption
  - Gross profit and gross rentals
  - Gross rentals
  - Gross income
  - Weekly income
- Option to increase claims preparation costs
- Flexible excess.

# 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
- Heavy machinery and equipment repair and maintenance
- Mobile mechanic
- 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)
- Tyre or tube, and motor vehicle retailing
- Windscreen replacement and/or repair (including window tinting)

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# Retail Services Insurance



Vero's Retail Services Insurance provides the right cover for businesses in the food, retail 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 specific 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

- 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



## Audio Electrical

- Alarm systems retail
- Appliance, electric, retailing
- Audio video equipment retail
- Electronic equipment and parts - retail or servicing
- 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
- Fabric, textile, retailing
- Fashion design service
- Footwear (including boot and shoe) repair
- Handbag and luggage retail

- Jewellery retailing
- Millinery retailing
- Spectacles dispensing
- Sports clothing retailing
- Surf, ski and skateboard retail
- 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)
- Green grocery operation (retail)
- Grocery retailing
- Ice cream shop
- Juice bar operation
- Pizza shop

- Restaurant (licenced/unlicenced 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)
- Office machinery rental
- Suit hire
- Wedding dress retail and hire

## Homeware

- 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

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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 specific items at the premises.

- Includes full accidental damage
- 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.

- Three optional covers available
  1. Additional claims preparation costs
  2. Additional increased cost of working
  3. Additional outstanding accounts receivable
- Extra covers:
  - 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 "out of office" activities.
- Flexible excess.

## Additional covers available under Vero Professional Business Insurance Policy

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

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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
- Project manager
- 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
- Homoeopathic service
- Hypnotherapist
- Naturopathic service
- Obstetrics service
- 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 your client's business vehicles are covered. Find the cover that suits your client best, with the option of Comprehensive Cover, Legal Liability Cover, Fire and Theft.

## Core Covers

- There are a number of cover options available based on the type of vehicle. These include:
  - Comprehensive Cover;
  - Legal Liability, Fire and Theft Cover; and
  - Legal Liability Only.
- New vehicle replacement – cover for total loss of vehicle for 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.
- Legal liability cover up to \$50,000,000.

## 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, Fire and Theft or Legal Liability Only) 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

- Building material
- Clothing
- Commercial and industrial property owners
- Community health centres
- Educational support services
- Interest group services
- Machinery
- Manufacturers
- Operators of community associations
- Plant
- 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
- Rental/hire retailers

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# GIO Workers Compensation



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. We are able to tailor insurance for SME businesses by providing policy extensions that cover complex events or requirements.\*

## Training

GIO offers training to SME customers to develop awareness and skills to manage workplace safety and navigate the workers compensation system.

Training courses provided by our partners National Safety Council of Australia (NSCA) and Fire & Safety Australia (FSA) are discounted to give customers better access to a wide range of face to face and online courses.

## GIO Risk Management Engagement

GIO Risk Management Solutions provide specialised personal injury risk management services that identify, evaluate and control the potential for future personal injury and exposure of personal injury claims.

## Return to Work

GIO utilises tailored initiatives to help injured workers with their recovery. Dedicated programs focused on care and well-being and Return to Work specialists help people get back to work and back to life faster.

## GIO Workers Compensation Risk Appetite Examples:

- Accounting Services
- Plumbing Services
- Computer system design and related services
- Automotive electrical services
- Engineering design and engineering consulting services
- Professional Photographic Services
- Management Advice and Consulting Services
- Fire and Security Alarm Installation Services

\* 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.

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

# Tax Probe Plus Insurance



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 on VeroEdge allow you to generate quotes and manage policies online in order to help streamline your business.



Simpler acceptance rules – fewer referrals



Smart occupation search



Electronic documents on demand



Electronic Certificate of Currency (COC's)



Improved address searches



Enhanced rego search for motor vehicles

Feature	Benefit
<b>Smart Occupation</b>	As you key in an occupation, options and descriptions will appear to help you make the right decision. When you select an occupation, you'll be provided with any decline notifications and "included" and "excluded" business activities where it may not be clear.
<b>Electronic Certificates of Currency (COC's)</b>	Available for the policy and individual covers, including future dated COC's. Available through the print option in your BMS or via Veroedge documents page (click on: requested documents).
<b>Navigation Menu</b>	Header bar and previous and next buttons on all screens to keep you informed of where you are in the process allowing you to navigate easily.
<b>Calculate button</b>	Click the calculate button to obtain the premium as you go so you can stay informed.
<b>Electronic Documents</b>	All documents can be retrieved from Veroedge in electronic form when you need them, (schedules, new business, renewal).

# 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, Speciality and Fleet 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

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.



# Recommended Repairer Network



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

## Six Step Claims



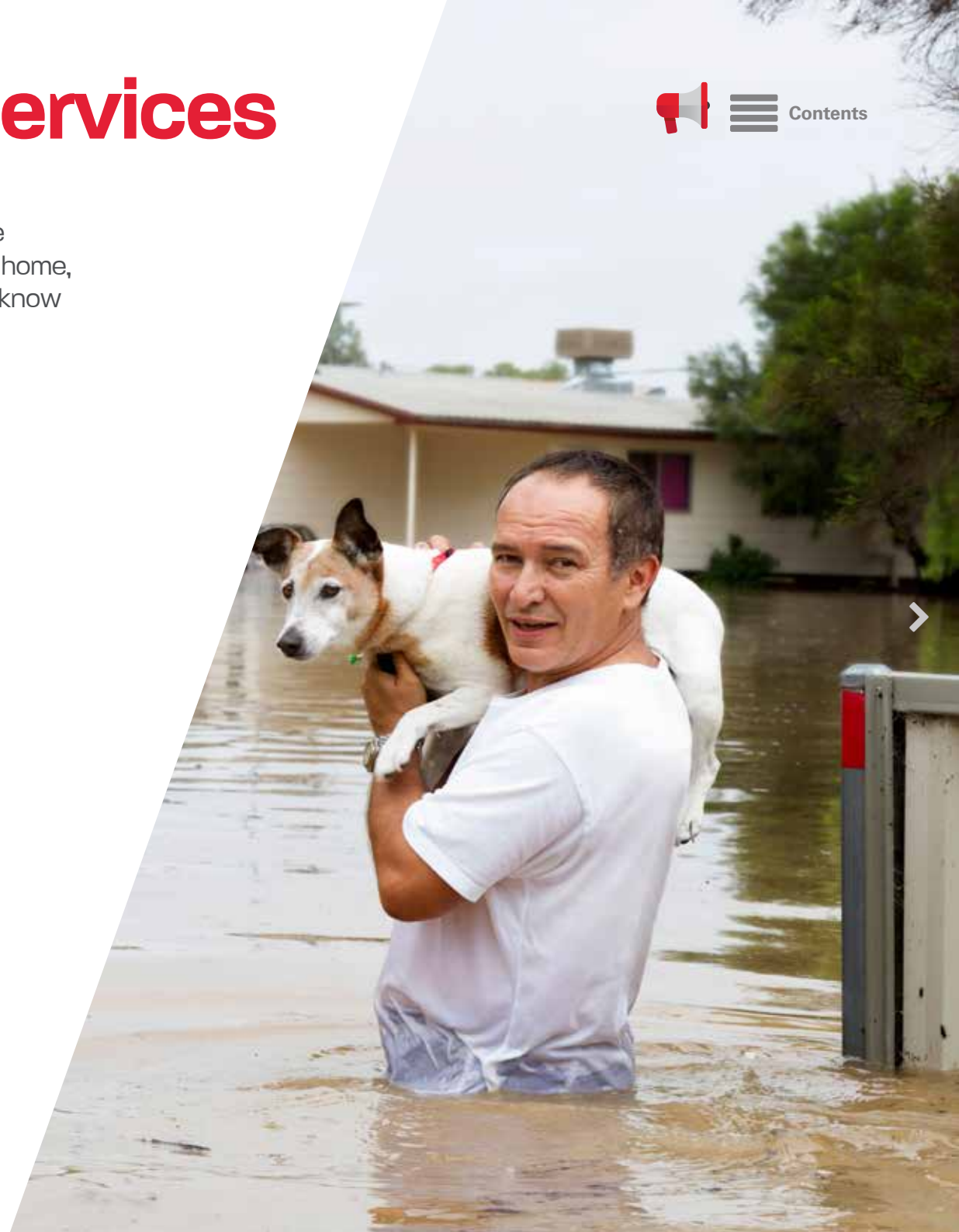
**Talk to a Vero representative today to find out how we can help you.  
Call 13 18 13, Monday - Friday.  
[vero.com.au](http://vero.com.au)**

# 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**

Monday – Friday 8.30am – 5pm AEST

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

