

RM Advancer® Awards



Terms and Conditions 2025

1. AAI Limited ABN 48 005 297 807 trading as Vero Insurance ("Vero"), welcomes your nomination. These Terms and Conditions of Entry ("Terms") detail your eligibility and the process of entry into the RM Advancer Awards.
2. In these Terms unless otherwise stated, a reference to 'you', 'your', 'entrant', 'finalist' and 'winner' includes you acting in your personal capacity and as a representative of the organisation, as well as the organisation entered into the RM Advancer Awards.

Entry Criteria

3. Entry is open to Vero and GIO Workers Compensation clients. An entrant may enter in more than one of the four award categories:

Commercial

This award recognises excellence in a risk management program or initiative delivered by clients who hold any of the following Vero products; Property Insurance, Equipment Breakdown Insurance, Products Liability, Commercial Motor and Motor Fleet Insurance. This award is open to large organisations with annual turnover of more than A\$100 million or more than 100 employees.

Workers Compensation and Public Liability

This award recognises excellence in a risk management program or initiative delivered by clients who hold either GIO Workers Compensation Insurance or Vero Public Liability Insurance. This award is open to large organisations with annual turnover of more than A\$100 million or more than 100 employees.

Small and Medium Enterprises

This award is open to small and medium organisations with annual turnover of less than A\$100 million or less than 100 employees and recognises excellence in a risk management program or initiative delivered by Vero or GIO clients with any Commercial or Personal Injury class of product.

Best Continuous Improvement

This award recognises dedication to strengthening risk controls over time. Highlighting organisations that continuously refine their risk management approaches seeking to achieve best in class results. This award is open to all Vero and GIO commercial classes of business.

Note: Not for profit, private companies or government entities are welcome to nominate and can select equivalent category according to the size of the organisation.

Vero retains the right to amend the award categories, depending upon the number of nominations received in each category.

Finalists will be notified prior to this happening and asked if they would like to continue in the new category.

Entry Process

4. To enter the RM Advancer Awards, an authorised representative of the entrant must complete and submit a nomination form. The nomination entry period is from 16th July 2025 and ends at 5.00pm AEST on 19 September 2025. Nomination forms are available from the Vero website here www.vero.com.au/rmadvancer. Any entrant that does not submit their nomination form before the closing date will not be considered to be put forward as a finalist for judging.
5. Vero will review the nominations received and select a maximum of five finalists in each award category for judging based on the judging criteria in item 7 below. Finalists will be advised before 1 October 2025.

Judging and Award(s)

6. Vero may with reasonable grounds declare an entry invalid or disqualify any entrant that tampers with the entry process or benefits from such tampering, submits an entry that is incomplete or not in accordance with these Terms, or otherwise acts in a manner that is disruptive, dishonest or calculated to jeopardise the fair and proper conduct of the RM Advancer Awards.
7. The judging panel is decided by Vero and GIO Workers Compensation and will comprise of Vero and GIO Workers Compensation clients or other independent representatives. These representatives may include previous award winners, having an active risk management role within their respective organisation. Any entry by an organisation will prevent a representative from that organisation being a judge that year.
8. Each entry is judged against the quality of the answers provided including any additional supporting material submitted. The prizes will be awarded to the most worthy recipients as decided by the judging panel in each nomination category.
9. Each finalist entry will be judged with any reference to organisation names and individuals included. Photos, videos and other information supporting the nomination is encouraged to be submitted and will be presented to judges and at the awards evening.
10. The judges' decisions are final and no correspondence will be entered into.

11. There are 4 award categories in total – 1 award for each nomination category.
12. The winner of each award will receive an award trophy and each winner receives up to \$2,000 (including GST) to spend on a risk management related training or development package. (the “Prize”), subject to eligibility.
13. The award winners will be announced at the RM Advancer Awards function (the “Function”) on the evening of Thursday, 13 November 2025 at The Immigration Museum, 400 Flinders Street, Melbourne.
14. It is a condition of being eligible to win an award that finalists, or representatives of the finalists must be available to attend the Function at their own cost. More information can be found here: www.vero.com.au/rmadvancer.
20. Finalists agree to their representatives attending the function, being photographed, recorded or filmed at the RM Advancer Awards function and acknowledge that those photographs, records or film are the property of Vero or the Suncorp Group and that your business identity, or you and/or your representative’s identity, can be used by Vero, GIO or its assignees or licensees in any relation to media relating to RM Advancer promotional material, on any Suncorp Group company website, Suncorp Group company documentation or newsletter and in any relevant trade publication, without any further consultation, reference, payment or other compensation.
21. Each finalist must, at Vero’s request, participate in reasonable promotional activity (such as publicity, photography and filmed interviews) surrounding the RM Advancer Awards, free of charge, and consent to Vero and each of its assignees and licensees using their name, likeness, image and/or voice (including any photograph, film and/or recording of them) in promotional material in relation to the RM Advancer Awards in any media at any time without compensation, financial or otherwise.

Conditions attaching to the Prize:

15. The Prize is non-transferable, non-exchangeable and must be used within 24 months from the date the Prize is granted.
16. The training and development package is the default prize. The winning organisation must arrange a risk management training or development initiative up to the value of \$2,000 (including GST) and send the invoice and payment instructions to Vero or GIO, which will be paid for by Vero or GIO.
17. Any additional costs not expressly stated, such as for flights or flight taxes, accommodation, etc which may be incurred in the acceptance, eligibility and use of a Prize, are the responsibility of the winner. Vero or GIO will not be liable to an entrant for any costs, loss or expenses incurred through participating in the RM Advancer Awards.
18. No compensation will be payable if a winner is unable to utilise any element of a Prize as stated, or does not satisfy any conditions of use for any element of the Prize (including conditions imposed by event organisers or staff, or other Prize providers, such as health, behaviour, age and safety requirements), for whatever reason. Any part of a Prize that is not taken for any reason is forfeited and no compensation will be provided.

Promotion and use of nominee material

19. In submitting a nomination you warrant and agree:
 - (a) that you are the owner of (or have procured a licence or obtained the rights to use and grant rights in relation to) all material, information, photographs, organisation logos or documentation (‘Material’) submitted in support of your nomination.
 - (b) That you grant Vero (and each of its assignees and licensees) with authorisation and a world-wide, royalty free, perpetual, and irrevocable licence to edit, amend, copy, reproduce, use, publish, broadcast and communicate to the public, the Material related to the RM Advancer Awards in any media including current and future RM Advancer Award promotional material, Suncorp Group company websites, Suncorp Group company documentation or newsletters and in any relevant trade publication, without any further consultation, reference, payment or other compensation.
 - (c) That any Material you provide is able to be disclosed publicly by Vero, GIO or the Suncorp Group in the manner above in (b) and use or exploitation of the entry by Vero (and each of its assignees and licensees) as contemplated by these conditions will not infringe or breach the rights (including intellectual property rights or any other proprietary rights) of any third person.
 - (d) You and your representatives irrevocably waive to the extent permissible by law and agree to never assert any moral rights in the Material as that term is defined in the law prevailing now or in the future in any part of the world.
22. At any time, Vero reserves the right to disqualify any entry in the event of a breach or non-compliance with these Terms.
23. Vero accepts no responsibility for any nominations that are not received by Vero for any reason outside of Vero’s control.
24. Vero will not be liable for any loss, injury or damage, including the breach of any third party intellectual property rights, which results directly or indirectly from the RM Advancer Awards, except to the extent that any negligent act or omission or other default of Vero caused or contributed to the loss.
25. If the RM Advancer Awards and/or the Function is not capable of running as planned, or is interfered with or disrupted in any way by unforeseen circumstances outside Vero’s control (including by vandalism, power failures, natural disasters, acts of God, weather event, civil unrest, strikes, government actions, computer bugs or viruses, tampering or technical failures), Vero reserves the right to cancel, terminate, modify or suspend the RM Advancer Awards and/or the Function, or invalidate any affected entries, acting reasonably and to the extent necessary to address the unforeseen circumstances.
26. A winner accepts a prize at their own risk. Any tax liability arising as a result of accepting a prize is the responsibility of the winner. Independent financial advice should be sought.
27. Vero collects your personal information and the personal information of other nominee representatives who attend the Function to enable Vero and its agents to manage, administer and promote the RM Advancer Awards and, where applicable, publicise the winner(s). The personal information may also be provided to persons assisting Vero including prize suppliers and deliverers, marketing agencies and IT providers, and to media outlets and related organisations.
28. Vero will disclose the winning organisation name(s) and their representatives’ first and last name in publicity, and may also disclose the names of other representatives of nominees who attend the Function. Publicity may include RM Advancer promotional material, Vero and related company websites, Vero and related company documentation and/or newsletters and in any relevant trade publication. By participating in the RM Advancer Awards, you and any other representatives of your organisation who attend the function consent to these uses and disclosures of your or their personal information.

29. If you or another representative of the nominee organisation does not provide the personal information Vero requests for the purposes of conducting the RM Advancer Awards, your organisation may not be eligible to win the RM Advancer Awards. All personal information is handled in accordance with these Terms and Suncorp Group's Privacy Policy.
30. Information about how to access or correct the personal information that Vero holds about you, or how to complain, can be found in Suncorp Group's Privacy Policy available online at www.vero.com.au/vero/privacy. If you wish to access or correct your personal information or complain please contact us at RMAvancer@vero.com.au.
31. You will at all times indemnify, and hold harmless Vero and the Suncorp Group and its respective officers, employees and agents ('the Group') from and against any loss (including legal costs and expenses) or liability incurred by the Group arising from any claim, demand, suit, action or proceeding by any person against the Group where such loss or liability arose out of or in connection with any breach of these Terms by you or the use of any Material provided by you under these Terms or by your negligence.

By entering, you warrant that you agree to these Terms.

FOR MORE INFORMATION:

Contact your
Risk Engineering Specialist, Risk Manager, Underwriter or Broker
Visit us at www.vero.com.au/rmadvancer
Email us at RMAvancer@vero.com.au