



VeroEdge SME Packages Sunrise User Guide

August 2022

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Insurance issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance. Read the PDS before buying this insurance. Go to vero.com.au for a copy. TMD also available. This advice has been prepared without taking into account your particular objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it.

Inside this Guide

At Vero, our priority is to create a better quoting experience for our broker partners and make it quick and easy for you to recommend Vero to your clients.

VeroEdge, our SME Package and Commercial Motor platform, received significant upgrades in 2022 to reduce the time it takes you to get a quote. We've removed almost all system generated referrals, doubled the selectable occupations, and introduced immediate in-system notifications to provide you with appetite clarity through the quoting process.

This guide contains important information on using the upgraded VeroEdge platform when accessed via a Sunrise connection. If you access VeroEdge via the Vero Portal Hub, please refer to the Vero SME Packages VeroEdge Portal User Guide.

Navigating VeroEdge	3
Commencing a New Quote	4
Convert a Quote to New Business	14
How to Complete a Mid-term Alteration	16
System Documents & Uploading Attachments	17
VeroEdge Declines & Immediate Notifications	18
How to Submit a Referral	20
How to Process a Cancellation	23
How to Process a Renewal	24
Contact Details	25



Navigation Menu

Policy
Policy type, Account, Occupation (ANZSIC code), Business description, Annual turnover, Number of Employees, Primary business address, Trade Specific Questions (TSQs), Holding Insurer, Prior claim details

Property Risks
Add the Situation(s) Address and Property Items of cover such as Construction Materials, Property Damage, Theft, Money, and Glass.

Business Interruption
Business Interruption Cover Type, Indemnity Period, Insured Amount

Liability
Liability, Management Liability and Employee Dishonesty items of cover, Annual Turnover and TSQs

Equipment Breakdown
This cover is dynamic based on the policy type and occupation. Insured Amounts, Air conditioning machinery, Deterioration of Stock

Other Covers
Portable & Valuable Items, Goods in Transit, Tax Probe and related TSQs.

Commercial Motor
Add vehicles and vehicle accessories to be insured and any special acceptance questions.

Interested Parties/Endorsements
Add or review interested parties and Endorsements. Note: many endorsements are automatically added dependent on the occupation selected

Documents & Attachments
Policy schedules, Certificates of Currency (CoC) and other documents may be opened and reviewed here. You can also attach your own files for underwriting review

Referrals & Contact Details
This is where broker contact information, referral comments from brokers and underwriters can be reviewed

Insured Details
Add additional insured names or edit, Stamp Duty exemption, General Underwriting and Duty of disclosure questions

Premium & Completion
Premium breakdown of transaction charges, policy term totals and policy term charges including taxes and commissions. Premiums and commissions can also be adjusted on this screen

Validate
This button will trigger/review all missing essential fields, immediate notifications and warnings in the quote or policy. This function will generate a premium if the conditions are met

Suspend
This button will put the transaction on hold and saves inputted information without Validating the quote or policy

Exit
This button returns you to your Broker management system with the option of saving the transaction

Header Bar

Quote/Policy Ref: The quote reference number will start with the prefix QTE and change again once bound

Stage: Displays the policy lifecycle. Valid values are: Quote, New Business, Policy, Alteration, Amendment, Cancellation and Lapse

Status: Displays the status of the current transaction. Valid values are: Draft, Acceptable, Declined, Referral required, With underwriting, Referral approved, Referral declined and More information required

Term Start: Shows the start date of the policy contract

Term End: Shows end date of the policy contract

Effective: is the date this transaction takes effect

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Vero Packages | Policy Details

Gross Premium -

Quote Ref.	Stage	Status	Term Start	Term End	Effective
QTE000049811	Quote	Draft	31/08/2022	31/08/2023	31/08/2022

Calculate

Policy

Property Risks

Policy Risks

Business Interruption

Liability

Public & Products Liability

Management Liability

Equipment Breakdown

Portable & Valuable Items

Goods in Transit

Tax Probe

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Policy Details

Policy type
Vero Business Insurance

Account
IDP INDEPENDENT (609101832)

Occupation
General medical practitioner service (851102)

Business description
General medical practitioner service

Annual turnover
Number of employees

Primary business address
No address selected

Address search

Property Risks

Premium & Completion

Validate

Suspend

Exit

Commencing a New Quote

VeroEdge has been upgraded to allow you to complete a quick quote removing almost all system generated referrals and providing helpful in-system immediate notifications to ensure you know Vero's underwriting appetite up front.



1

Policy type

Select the policy type from the drop-down box. Vero's standard SME product suite include, **Vero Business, Mobile Business, Motor Trade, Professional Services, Retail Services, Tax Probe Plus** and **Commercial Motor**.

2

Account

Select the appropriate brokerage name and account number from the drop-down box.

3

Occupation Search

Select the field to find the appropriate ANZSIC occupation code for the client's business. You can search by description or enter an ANZSIC code directly. The search function will deliver results based on partial words and synonyms of occupations.

Those that are not within our appetite will display **Decline for Policy type**. Occupation declines cannot be overruled by the Vero Underwriting Team. Once an occupation is selected VeroEdge will present you with **Acceptable & Decline** Covers dependent on the **Policy type** and **Occupation** selected.

4

Annual turnover & Number of employees

Address will be automatically populated from your Broker management system. Use the Address search button if different from account.

5

Primary business address

Address will be automatically populated from your Broker management system. Use the **Address search** button if different from account.

6

Prior claims details

Listing previous claims will prompt you to provide additional information. The number, type and dollar amount of prior claims will determine the quote's acceptability.

7

Holding insurer

Select the current insurer. Selecting Vero will prompt additional questions to determine the quote's acceptability.

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Vero Packages | Policy Details

Quote Ref.	Stage	Status	Term Start	Term End	Effective
QTE600049811	Quote	Draft	31/08/2022	31/08/2023	31/08/2022

Gross Premium

Calculate

Policy

Property Risks

Policy Risks

Business Interruption

Liability

Public & Products Liability

Management Liability

Equipment Breakdown

Portable & Valuable Items

Goods in Transit

Tax Probe

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Policy Details

Policy type

Vero Business Insurance

Account

IDP INDEPENDENT (609101832)

Occupation

General medical practitioner service (851102)

Edit

Business description

General medical practitioner service

Annual turnover

\$500,000

Number of employees

5

Is turnover earned in any state other than the primary business state?

No

Yes

Primary business address

Level 1 530 COLLINS Street MELBOURNE VIC 3000

Edit

Does your business earn turnover or operate on Norfolk Island, Christmas Island or Cocos Island?

No

Yes

Has the business or any owner, director, partner or officer of the business sustained more than 3 losses, or had losses totalling more than \$5,000 in the last 3 years, for those covers to be insured by this policy?

No

Yes

Holding insurer

No Previous Insurance (New Venture)

Property Risks



Property Risks

Once all these details have been completed it is important to complete the **Property Risks** screen to ensure the correct risk address is captured. This can be done by selecting **Next** or clicking on **Property Risks** from the navigation menu on the left-hand side of the screen.

The **Property** section is not mandatory for all occupations and policy types.

Once the **Add Situation** button is selected, more questions with drop down boxes will appear for **Theft**, **Money** and **Glass**. These covers are dependent on both the policy type and occupation selected, and again are not mandatory.

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Vero Packages | Policy Details

Gross Premium

Quote Ref.	Stage	Status	Term Start	Term End	Effective
QTE600049811	Quote	Draft	31/08/2022	31/08/2023	31/08/2022

Policy

Property Risks

Level 1 530 COLLINS Street...

Property Damage

Theft

Money

Glass

Policy Risks

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Property Risks > Situation details

Situation details

Situation address

Level 1 530 COLLINS Street MELBOURNE VIC 3000

Occupation at the situation

General medical practitioner service (851102)

Claims settlement basis

Indemnity for Building

Indemnity for Building and Contents

Indemnity for Contents

Replacement

Locality

External walls

Brick/Stone

Concrete

Insulated Sandwich Panels/Foam Blocks

Iron/Aluminium

Wood/Weatherboard

Fibro/Glass/Other

Floor(s)

Concrete/Brick

Wood

Mixed Concrete and Wood

Calculate



Property Risks (cont.)

i Dependent on age, location and sums insured VeroEdge may ask additional questions in relation to the property to determine acceptability and premium. Shown here is an example of an underwriting question that is asked if the building was constructed over 30 years ago.

Construction details

Year Built

Property Damage

Insured amounts

Building	Contents	Stock	Other	Total
\$1,000,000	\$250,000	\$10,000	\$0	\$1,260,000

Other Property Damage cover

[+ Add Other Property Damage cover](#)

Excess

Excess

\$0	\$100	\$250	\$500	\$750	\$1,000	\$2,000	\$5,000	\$7,500
-----	-------	-------	--------------	-------	---------	---------	---------	---------

Has the building you occupy or own had an electrical safety audit (including thermal imaging) completed by a qualified electrical contractor to determine all electrical installations in the building comply with safety requirements for the prevention of fire in the past five (5) years?

No	Yes
----	------------



Liability Risks

Select **Liability** to add cover if required. Dependent on Occupation and Annual turnover VeroEdge may ask additional questions to confirm acceptability and premium.

The **Liability** section is not mandatory for all occupations and policy types.

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Vero Packages | Policy Details

Gross Premium

Quote Ref.	Stage	Status	Term Start	Term End	Effective	
QTE600049811	Quote	Draft	31/08/2022	31/08/2023	31/08/2022	Calculate

Policy

Property Risks

Policy Risks

Business Interruption

Liability

Equipment Breakdown

Portable & Valuable Items

Goods in Transit

Tax Probe

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Liability

Section required

No

Yes

Insured amount

Excess

Public Liability

Products Liability

Care, Custody and Control

Annual turnover

Does the business export any products to North America?

No

Yes

Management Liability

Section required

No

Yes

Insured amount

Excess

Excess

Employee Dishonesty

Cover required

No

Yes

Business Interruption

Equipment Breakdown



Commercial Motor

If applicable to your Policy wording you can select this cover. You can add **Vehicle class** from the drop-down box. If the vehicle is a Sedan, Utility, 4WD and Goods Carrying under <2 Tonne you can search via the vehicle's registration number, otherwise you can manually select vehicle type by year, make and model details.

Once the vehicle details are selected you will need to confirm the **Location**, **Cover Type**, **Non-Standard Accessories** and **Vehicle and Driver** details.

i Note: the **Location** of the vehicle will default to the **Primary Business Address** for the first and subsequent vehicles listed, however this can be changed.

Once complete you will see the itemised vehicles listed under the **Commercial Motor** button in the left-hand navigation menu for review or editing.

i Note: a maximum of 14 vehicles can be insured under a Packages policy. For 15 or more vehicles contact your local Vero Representative or Fleet underwriter.

Policy

Property Risks

Policy Risks

Commercial Motor

TBA1 2022 MAZDA MAZDA6 SP...

Vehicle not selected

TBA2 2022 VOLKSWAGEN PASS...

TBA3 2022 TOYOTA CAMRY ASC...

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Commercial Motor

Section required

No Yes

Vehicle details	Rego number	Cover type	Insured amount
2022 MAZDA MAZDA6 SPORT 600S 4 DOOR SEDAN 6 SPEED AUTOMATIC 4 CYLINDERS 2.5 LITRE PETROL	TBA1	Comprehensive - Agreed Value	\$34,890
2022 VOLKSWAGEN PASSAT 140TSI BUSINESS 3C MY22 4 DOOR SEDAN 7 SPEED AUTO DIRECT SHI T4 2.0 LITRE PETROL	TBA2	Comprehensive - Agreed Value	\$48,990
2022 TOYOTA CAMRY ASCENT AXVA70R MY 4 DOOR SEDAN 8 SPEED AUTOMATIC 4 CYLINDERS 2.5 LITRE PETROL	TBA3	Comprehensive - Agreed Value	\$30,990

[+ Add vehicle](#) [Edit selected vehicle](#) [Remove selected vehicle](#)


A maximum of 14 vehicles can be insured under a Packages policy. For 15 or more vehicles contact Vero Motor Fleet.

[Tax Probe](#) [Interested Parties](#)



Endorsements


Endorsements can be reviewed, added and deleted in the left-hand navigation menu any time during the quote or transaction as shown here.





Note: many Endorsements will be added automatically by VeroEdge dependent on the Occupation and/or responses to TSQs and cannot be deleted.

Clicking the **View** button will allow you to read the details of an Endorsement added by VeroEdge or yourself as shown here.

Endorsements

 Add

 View

 Remove

Attached To	Title	Code
Public Liability	Plumbers Exclusion	L468
Public Liability	Working from heights Exclusion	L825
Public Liability	Hired Labour and Sub-Contractors \$10,000 Deductible Endorsement	L932
Public Liability	Licenced Builders Exclusion	L461

Public Liability - Licenced Builders Exclusion

Licenced Builders Exclusion
This endorsement applies to the 'Public and Products Liability' Policy Section of your policy.

The following exclusion is added to this Policy Section, under the heading 'Your insurance under this Policy Section', under 'What we exclude'.

This Policy Section (including the Additional Benefits unless expressly stated otherwise) does not cover you for liability arising directly or indirectly out of, or caused by, through, or in connection with, or for:
you acting as principal or head contractor on any building site or projects.

< Previous

OK

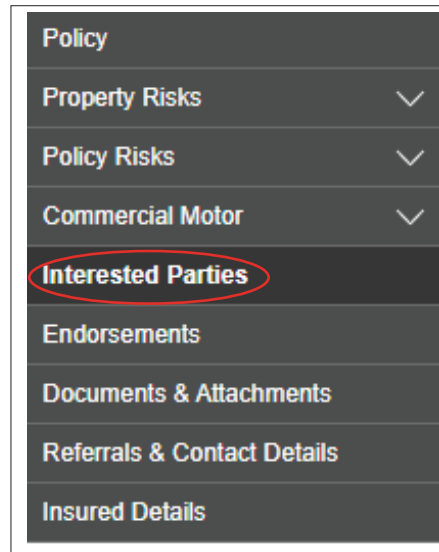


Adding Interested Parties

You can add interested parties at any stage during a quote, new business or alteration of a policy by clicking on the **Interested Parties** button in the left-hand navigation menu as shown below. Both the name and the Nature of Interest field need to be added in addition to what covers the Interested Parties need to be listed against.



Note: interested parties can be noted against specific property and liability covers under **Documents & Attachments** in the left-hand navigation menu.



Once the details are correctly entered you will see the details in the **Insured Details** screen as shown below

Interested Parties

Interested party name	Nature of interest	Cover related to
ABC Commercial Property Pty Ltd	Landlord	Property Damage Level 1 530 COLLINS Street MELBOURNE VIC 3000

Add interested party

Edit selected party

Remove selected party



Premium Completion

You can view premium details of the quote, new business policy or transaction on this page. Click the **Expand All** tab in the top left-hand corner to review a breakdown of individual cover premiums, taxes, charges and commissions. Both Premium and Commission can be reviewed by clicking the relevant buttons in the bottom right-hand corner as shown here.

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Vero Packages | Policy Details

Quote Ref.

QTE600049811

Stage

Quote

Status

Acceptable

Term Start

31/08/2022

Term End

31/08/2023

Effective

31/08/2022

Gross Premium

\$10,893.47

Calculate

Policy

Property Risks

Policy Risks

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Premium

Transaction

Policy term

Annual

Expand All

Collapse All

Description	Base premium	FSL	GST	Stamp duty	Gross premium	Commission (incl. GST)
Policy Premium Summary	\$9,002.88	\$0.00	\$900.28	\$990.31	\$10,893.47	\$1,462.89

Adjust commission

Adjust premium

Finish and Exit

Insured Details



Quote Completion

If you have entered the minimum information for the quote and the **Status** is **Acceptable**, click the **Finish and Exit** button and VeroEdge will return you to your Broker management system. See **Convert a Quote to New Business** below for more details on binding cover on a quote.

i Note: Quotes and alterations to quotes are valid for 30 days from the effective start date.

Premium & Completion	Premium & Completion
Validate	Validate
Suspend	Suspend
Abandon	Abandon
Convert quote	Bind
Quit	Quit

Convert a Quote to New Business

To convert an **Acceptable** quote to New Business, locate the quote in your Broker management system and follow your normal steps to convert. Note: if the **Status** header displays **Decline** or anything but **Acceptable** in VeroEdge you will need to review the quote. See **VeroEdge Declines & Immediate Notifications** for more details.

If you have not already, you will need to answer the General underwriting questions, confirm that you and the client agree to the Duty of disclosure on the **Insured Details** screen and confirm closing type (Auto or Manual). VeroEdge will automatically pull the Insured's details from your Broker Management System. A legal entity name of the insured is needed to bind cover.

i Note: the updated Duty of disclosure now requires you and the client to confirm you have selected the correct occupation code which accurately reflects the Included & Excluded activities.

Duty of disclosure

When answering our questions, you must be honest and tell us anything that you, and a reasonable person in the circumstances, would include in your answer. This extends to ensuring you have selected the correct Occupation for your client and in doing so you have read and understood the Included and Excluded activities relating to that Occupation. It is important that you understand you are answering the questions for yourself and anyone else to whom the questions apply.

We may reduce or refuse to pay a claim, or cancel the policy, if you have not answered our questions in this way.


☒ I agree to the duty of disclosure

The screenshot displays the VeroEdge 'Insured Details' interface. At the top, a red header bar contains the 'veroedge' logo. Below this, a navigation bar shows 'Vero Packages' and 'Policy Details'. A table at the top provides quote information: Quote Ref. QTE600049011, Stage Quote, Status Acceptable, Term Start 31/08/2022, Term End 31/08/2023, Effective 31/08/2022, and Gross Premium \$10,893.47. A 'Calculate' button is visible. The left sidebar lists various sections: Policy, Property Risks, Policy Risks, Commercial Motor, Interested Parties, Endorsements, Documents & Attachments, Referrals & Contact Details, Insured Details, Premium & Completion, Validate, Suspend, and Exit. The main content area is titled 'Insured Details' and includes a table for insured information with columns for Entity type, Name, Family name, AEN, and Primary. Below this, there are buttons for 'Add insured' (circled in red), 'Edit selected insured', and 'Remove selected insured'. Further down, there are sections for 'Stamp duty exemption' (with 'No', 'Not for Profit / Charity', and 'NSW Small Business' options), 'Input tax credit (ITC) percentage' (set to 100%), and 'General underwriting questions' which include three yes/no questions about business history.

Once these details are confirmed, the Stage will update to **New Business** and Status **Acceptable** as shown below. Click Exit in the left-hand navigation menu or **Finalise and Exit** in the **Premium & Completion** screen to exit out of VeroEdge to complete the transaction.

Select the **Get Acceptance** (or equivalent) button to bind quote. Your Broker management system should confirm cover bound and provide you with a policy number and options relevant to a bound policy such as Modify and Print.

If you return to the bound policy in VeroEdge it will confirm changes made in your Broker Management System and Stage will show **New Business** and the Status **Issued** as shown here.

Vero Packages Policy Details						Gross Premium	\$10,893.47
Policy No.	Stage	Status	Term Start	Term End	Effective	 Calculate	
SPX550037765	New Business	Acceptable	31/08/2022	31/08/2023	31/08/2022		

Risk Details				
View Risk Details				
Other Details		Premium Breakdown		
Description		Currency	Version \$	Period \$
			AUD	
Funding Ref		Premium	9,002.88	9,002.88
		Fire Levy	0.00	0.00
		GST	900.28	900.28
Key Data 1	Key Data 2	Stamp Duty	990.31	990.31
		Other	0.00	0.00
		Sub-Total	10,893.47	10,893.47
Account Exec 1	Name	Fee	0.00	0.00
		Fee GST	0.00	0.00
Account Exec 2	Name	Grand Total	10,893.47	10,893.47
		Comm. Amt	1,329.89	1,329.89
		Comm. GST	133.00	133.00
Audit Trail				
Created		Last Saved		
05 Aug 2022 00:57:22 By INDEPENDEN INDEBROKER		05 Aug 2022 00:57:52 By INDEPENDEN INDEBROKER		
Notes		Print	Renew	Modify
		Terminate	Back	


Vero Packages Policy Details					
Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037765	New Business	Issued	31/08/2022	31/08/2023	31/08/2022


How to Complete a Mid-term Alteration

As a broker you can change everything on a policy except:

- Start date
- Policy type
- Account
- Change of Ownership, Entity or Director

If the additional information entered triggers a system referral, the referral reason(s) are displayed. Selecting **Validate** or **Premium & Calculate** will change the Status to **Referral required** as shown here. Please refer to **How to Submit a Referral** for more information.

Vero Packages Policy Details						Gross Premium	\$191.34
Policy No.	Stage	Status	Term Start	Term End	Effective	<div> Calculate</div>	
SPX550037765	Alteration	Referral required	31/08/2022	1/09/2023	1/09/2022		

 Note: while your referral is pending with the Vero Underwriting Team you will not be able to make any changes to the policy.

If no **Referral** or **Decline** is triggered, you can complete the alteration and finalise in VeroEdge.

To complete the process, follow these steps:

1. You can choose to process a mid-term alteration by clicking on Modify or Edit in your Broker management system and this will take you into VeroEdge
2. All changes can then be made in VeroEdge as required and confirmed via your Broker management system

System Documents & Uploading Attachments

Go to your left-hand navigation menu and select **Documents & Attachments**. This is where VeroEdge generates relevant policy documents. You can save, print or email the documentation to your preferred email address.

VeroEdge will automatically draw contact details from your Broker Management System, however you can change these details in the screen as shown below or update them in the left-hand navigation menu under **Referrals & Contacts Details** button.



Note: Policy Schedules and Certificates of Currencies can only be produced by VeroEdge if policy is bound.

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Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037765	Alteration	Draft	31/08/2022	1/09/2023	1/09/2022

Policy

Property Risks

Policy Risks

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Gross Premium

-

Calculate

Policy Documents & Attachments

Policy Documents

Email address

john.broker@abcinsurance.com.au

To update this address, go to the Referrals & Contact Details page

☐ Email all documents for this policy


Description	File Name	Date Added
New Business	Vero SME Certificate of Currency SPX550037765.pdf	5/08/2022 10:58 am
New Business	Vero SME Policy Schedule SPX550037765.pdf	5/08/2022 10:58 am
New Business	Cover Email.pdf	5/08/2022 10:58 am


Attachments

VeroEdge Declines & Immediate Notifications

If you enter information that triggers a business rule to decline the cover (e.g., a Sum Insured limit reached) a notification will appear, and VeroEdge will not allow you to progress.

You can discuss the client’s business and options with the Vero Underwriting Team however business rules and acceptability cannot be overruled.

 Note: **Declined** occupations, quotes and transactions cannot be referred in.

 The transaction has been declined due to:

- Property Damage / Business Interruption - combined insured amount exceeds \$5,000,000 (Level 1 530 COLLINS Street ME ...)

X

VeroEdge provides you with immediate underwriting notifications which provide guidance on underwriting acceptability removing the need for system referrals and help you navigate a quote or policy in minimal time and keystrokes.

These notifications will appear instantly when tabbing out of a field as shown here.

To complete the transaction, the relevant flagged fields will need to be amended to an acceptable value.

VeroEdge Immediate Notifications Header example

 Please note:

- Property Damage - combined insured amount exceeds \$500,000 for roof type (530 COLLINS Street MELBOURNE 3000)


X

VeroEdge Immediate Notifications Body example

Property Damage

Insured amounts

Building	Contents	Stock	Other	Total
\$1,000,000	\$250,000	\$10,000	\$0	\$1,260,000

 Property Damage - combined insured amount exceeds \$500,000 for roof type (530 COLLINS Street MELBOURNE 3000)

If you proceed with the quote or transaction and click **Premium & Completion, Validate** or **Calculate** the transaction will be declined and a decline warning message will appear as shown here.

VeroEdge Header Decline Notifications example

!

The transaction has been declined due to:

• Property Damage - combined insured amount exceeds \$500,000 for roof type (530 COLLINS Street MELBOURNE 3000)

X

VeroEdge Body Decline Notification example

Property Damage

Insured amounts

Building	Contents	Stock	Other	Total
<div>\$1,000,000</div> <div>!</div>	<div>\$250,000</div> <div>!</div>	<div>\$10,000</div> <div>!</div>	<div>\$0</div> <div>!</div>	<div>\$1,260,000</div>

How to Submit a Referral

Occasionally VeroEdge will display a system generated referral. However, you can also choose to refer a quote or policy to the Vero Underwriting Team for review by selecting **Referrals & Contact Details** in the left-hand navigation menu as shown here. You can only submit a referral if the quote or policy is Validated and not in a Draft or **Declined Status**.

i Note: the Vero Underwriting Team can only review quote referrals if the **Insured Details** are complete.

The screenshot shows the VeroEdge interface for submitting a referral. The left-hand navigation menu includes options like Policy, Property Risks, Policy Risks, Commercial Motor, Interested Parties, Endorsements, Documents & Attachments, **Referrals & Contact Details** (highlighted), and Insured Details. The main content area is titled 'Referrals & Contact Details' and contains a 'Broker Contact Details' section with fields for 'Broker user id' (INDEBROKER), 'Contact name' (John Broker), 'Contact phone number' (0402000000), and 'Email address' (john.broker@abcinsurance.com.au). There is a checkbox for 'Remember the details for future transactions' which is checked. Below this is the 'Referral Messages' section with a note: 'Please note: Adding a referral message will cause a referral upon \'Validate\'' and an '+ Add' button. At the bottom, there are navigation links for 'Documents & Attachments' and 'Insured Details'.

Both a **Title** (options provided in drop down box) and **Text** must be entered in the relevant fields as shown here. Once complete, select **Ok**.

The screenshot shows the 'Add referral message' dialog box. It has two fields: 'Title' (a dropdown menu) and 'Text' (a text area). Both fields are highlighted with red circles. At the bottom, there are 'Cancel' and 'Ok' buttons.

VeroEdge will notify you that the quote or policy now has a user message added and will now require referral with the option to submit in the bottom left-hand screen as shown here. If **Submit referral** is not selected the Vero Underwriting Team cannot review or action any of your requests.


Notes

Submit for Referral


Save

Cancel

Once the quote or transaction is successfully referred to the Vero Underwriting Team, the **Status** will show **With underwriter**.



Note: you cannot make amendments to the quote or policy in this Status.



The transaction requires referral due to:

- Policy comments added by Broker


X

Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037765	Alteration	With Underwriter	31/08/2022	1/09/2023	1/09/2022

Gross Premium

\$191.34



Calculate

The Vero Underwriting team will action the referral and the Status will update accordingly as examples shown here.

You can contact the Vero Underwriting Team anytime during the transaction to discuss a quote or policy

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037765	Alteration	Acceptable	31/08/2022	1/09/2023	1/09/2022

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	Alteration	Declined	31/07/2022	31/07/2023	31/08/2022

The Vero Underwriting team will add a Referral Message which will provide details on their response. This is available to view in the Referral Messages table in **Referrals and Contact Details** section in the left-hand navigation menu as shown here.

Policy	
Property Risks	▼
Policy Risks	▼
Commercial Motor	▼
Interested Parties	
Endorsements	
Documents & Attachments	
Referrals & Contact Details	
Insured Details	

Referrals & Contact Details

Broker Contact Details

Broker user id	Contact name
INDEBROKER	John Broker
Contact phone number	Email address
0402000000	john.broker@abcinsurance.com.au
<input checked="" type="checkbox"/> Remember the details for future transactions	

Referral Messages

Please note: Adding a referral message will cause a referral upon 'Validate'

Title	Comment	Date	User
Referral submitted	This transaction has been referred to the Vero Underwriting Team, contact on 1300 888 071	5/08/2022 12:15 pm	Sunrise Exchange
Query about occupation code	Hi Vero Underwriting Team, Can you please review the attached file and confirm if the occupation code I selected is correct? Thanks John	5/08/2022 12:14 pm	INDEBROKER

< Documents & Attachments

Insured Details >

How to Process a Cancellation

To complete a cancellation request, follow these steps:

1. Find and select the relevant policy in your Broker Management System and select Terminate (or equivalent)
2. Select the **Cancellation reason** in the Policy screen as shown here
3. Confirm the cancellation effective date is correct
4. Click on **Validate** or **Calculate**

The screenshot shows the VeroEdge interface for a policy cancellation. The top navigation bar is red with the 'veroedge' logo. Below it, a header bar shows 'Vero Packages | Policy Details' and 'Gross Premium'. The main content area is divided into a left sidebar and a right main panel. The sidebar contains a list of menu items: Policy, Property Risks, Policy Risks, Commercial Motor, Interested Parties, Endorsements, Documents & Attachments, Referrals & Contact Details, and Insured Details. Below these is a green 'Premium & Completion' button, followed by three buttons: 'Validate' (highlighted with a red circle), 'Suspend', and 'Exit'. The main panel is titled 'Policy Details' and contains several sections: 'Cancellation reason' (set to 'Replaced By New Policy'), 'Policy type' (set to 'Vero Business Insurance'), 'Account' (set to 'IDP INDEPENDENT (609101832)'), 'Occupation' (set to 'General medical practitioner service (851102)'), 'Business description' (set to 'General medical practitioner service'), 'Annual turnover' (set to '\$500,000'), and 'Number of employees' (set to '5'). A 'Calculate' button is located in the top right corner.

Policy No.	Stage	Status	Term Start	Term End	Effective	Gross Premium
SPX550037765	Cancellation	Draft	31/08/2022	1/09/2023	1/09/2022	

Policy Details

Cancellation reason
Replaced By New Policy

Policy type
Vero Business Insurance

Account
IDP INDEPENDENT (609101832)

Occupation
General medical practitioner service (851102)

Business description
General medical practitioner service

Annual turnover
\$500,000

Number of employees
5

Buttons: Validate, Suspend, Exit, Calculate

5. The Stage will show Cancellation and the Status will show as **Acceptable**. Any Gross Premium (if applicable) will display as shown here.

The screenshot shows the VeroEdge interface for a policy cancellation. The top navigation bar is red with the 'veroedge' logo. Below it, a header bar shows 'Vero Packages | Policy Details' and 'Gross Premium'. The main content area is divided into a left sidebar and a right main panel. The sidebar contains a list of menu items: Policy, Property Risks, Policy Risks, Commercial Motor, Interested Parties, Endorsements, Documents & Attachments, Referrals & Contact Details, and Insured Details. Below these is a green 'Premium & Completion' button, followed by three buttons: 'Validate', 'Suspend', and 'Exit'. The main panel is titled 'Policy Details' and contains several sections: 'Cancellation reason' (set to 'Replaced By New Policy'), 'Policy type' (set to 'Vero Business Insurance'), 'Account' (set to 'IDP INDEPENDENT (609101832)'), 'Occupation' (set to 'General medical practitioner service (851102)'), 'Business description' (set to 'General medical practitioner service'), 'Annual turnover' (set to '\$500,000'), and 'Number of employees' (set to '5'). A 'Calculate' button is located in the top right corner.

Policy No.	Stage	Status	Term Start	Term End	Effective	Gross Premium
SPX550037765	Cancellation	Acceptable	31/08/2022	1/09/2023	1/09/2022	\$11,025.11

Buttons: Calculate

How to Process a Renewal


To renew a Vero Packages policy, select Renew and enter the customer's details or policy number from your Broker management system.


Then select Renew Risk Details which will redirect you to VeroEdge. From here you can make changes if required and continue through to renew the policy.

If no changes need to be made, complete the **Duty of disclosure** questions, select **Validate** and **Exit** and then select Get Acceptance (or equivalent in your Broker management system) to confirm and save the renewal.

Contact Details

- For VeroEdge underwriting enquiries please contact your relevant SME Vero Underwriting Team or your local Vero Representative.
- For VeroEdge technical assistance please contact System Support on **1800 632 196** and make note of the Error reference if listed as shown here.

Policy No. SPX550037765	Stage Alteration	Status Draft	Term Start 31/08/2022	Term End 1/09/2023	Effective 1/09/2022	 Calculate
Policy						
Property Risks	▼					
Policy Risks	▼					

 The following errors have occurred:

- An unexpected error has occurred. Please try again or contact the Suncorp CI helpdesk on 1800 632 196 or email us at systemssupport@suncorp.com.au and quote this reference 'AB07A' in the subject line of the email.

		Phone	Email
Austbrokers		1300 888 071	austbrokers.sme@vero.com.au
Independent			independent.sme@vero.com.au
Internationals			internationals.sme@vero.com.au
Steadfast			steadfast.sme@vero.com.au
Systems Support		1800 632 196	systemssupport@suncorp.com.au
Vero Credit Control		1300 132 746	verocreditcontrol@suncorp.com.au
Claims	New claims	1300 888 073	lodgeclaim@vero.com.au
	Existing claims		claims@vero.com.au

