



VeroEdge SME Packages and Commercial Motor

VeroEdge 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, we want to create an improved quoting experience for brokers and deliver the solutions you're looking for. We have made a number of upgrades to VeroEdge for SME Packages and Commercial Motor significantly reducing the time it takes you to get a quote.

We've removed most insurer system-generated referrals, doubled the selectable occupations, and introduced immediate notifications to provide you with appetite clarity during the quoting process.

This guide contains important information about the key changes to the platform when accessed via the Vero Broker Hub. If you access VeroEdge via a Sunrise connection, please refer to the Vero SME Packages Sunrise User Guide.

Navigating VeroEdge	3
Commencing a New Quote	4
Convert a Quote to New Business	14
How to Complete a Mid-term Alteration	17
System Documents & Uploading Attachments	18
VeroEdge Declines & Immediate Notifications	19
How to Submit a Referral	21
How to Process a Cancellation	24
How to Process a Renewal	25
Contact Details	26



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 TSOs

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 TSOs.

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

Abandon

This button will abort the quote or transaction and return you to the Vero Dashboard

Quit

This button returns you to the VeroEdge Portal Dashboard 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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Dashboard

Search

Logout

Vero Packages | Policy Details

Quote Ref.

Stage

Status

Term Start

Term End

Effective

QTE600049602

Quote

Draft

31/07/2022

31/07/2023

31/07/2022

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

Policy Details

Inception date

31/07/2022

Expiry date

31/07/2023

Policy type

Vero Business Insurance

Account

IDP INDEPENDENT (609101832)

Occupation

General medical practitioner service (851102)

Edit

Business description

General medical practitioner service

Annual turnover

Number of employees

Primary business address

No address selected

Address search

Premium & Completion

Validate

Suspend

Abandon

Quit

Property Risks

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.

4

Annual turnover & Number of employees

Enter the estimated Annual turnover and the Number of employees.

5

Primary business address

Enter the Primary address of the insured here.

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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[Dashboard](#)
[Search](#)
[Logout](#)

Vero Packages | Policy Details

Quote Ref.

QTE600049602

Stage

Quote

Status

Draft

Term Start

31/07/2022

Term End

31/07/2023

Effective

31/07/2022

Gross Premium

-

Calculate

Policy

Property Risks

Policy Risks

Business Interruption

Liability

Public & Products Liability

Management Liability

Equipment Breakdown

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Abandon

Quit

Policy Details

Inception date

31/07/2022

Expiry date

31/07/2023

Policy type

Vero Business Insurance

Account

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.

Quote Ref.

QTE600049602

Stage

Quote

Status

Draft

Term Start

31/07/2022

Term End

31/07/2023

Effective

31/07/2022

Policy

Property Risks

Level 1 530 COLLINS Street...

Property Damage

Theft

Money

Glass

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

Abandon

Quit

Dashboard

Search

Logout

Gross Premium

Calculate

Property Risks > Situation details

Situation details

Situation address

Level 1 530 COLLINS Street MELBOURNE VIC 3000

Edit

Occupation at the situation

General medical practitioner service (851102)

Edit

Claims settlement basis

Indemnity for Building

Indemnity for Building and Contents

Indemnity for Contents

Replacement

Locality

Security

Fire sprinklers at premises

No

Yes

Construction details

Year Built

Roof

Asbestos

Concrete

Iron/Steel/Aluminium

Tiles/Slate

Fibro/Wood/Other

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

Property Damage

Insured amounts

Building

Contents

Stock

Other

Total

\$0

\$0

Policy

Business Interruption



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 asked if the insured building was constructed over 30 years ago.

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 requirement 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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DashboardSearchLogout

Vero Packages | Policy Details

Quote Ref. QTE600049602

Stage Quote

Status Draft

Term Start 31/07/2022

Term End 31/07/2023

Effective 31/07/2022

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

Abandon

Quit

Liability

Section required

NoYes

Public Liability

Insured amount

Excess

\$500

Products Liability

\$500

Care, Custody and Control

\$250,000

\$500

Annual turnover

\$500,000

Does the business export any products to North America?

NoYes

Management Liability

Section required

NoYes

Insured amount

\$250,000

\$500,000

\$1 Million

Excess

\$0

\$100

\$250

\$500

\$750

\$1,000

\$2,000

\$5,000

\$7,500

Employee Dishonesty

Cover required

NoYes

Business Interruption

Equipment Breakdown

7.4.1



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...

TBA2 2022 VOLKSWAGEN PASS...

TBA3 2022 TOYOTA CAMRY ASC...

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Abandon

Quit

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 >

7.4.



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

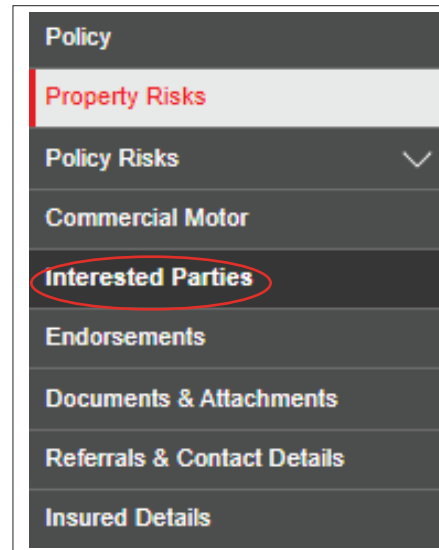


Adding Interested Parties

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
<div><div> Add interested party</div><div> Edit selected party</div><div> Remove selected party</div></div>		



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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Dashboard

Search

Logout

Vero Packages | Policy Details

Gross Premium

\$11,237.75

Quote Ref.	Stage	Status	Term Start	Term End	Effective
QTE600049602	Quote	Acceptable	31/07/2022	31/07/2023	31/07/2022

Policy

Property Risks

Policy Risks

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Abandon

Convert quote

Quit

Premium

Transaction

Policy term

Annual

Expand All

Collapse All

Description	Base premium	FSL	GST	Stamp duty	Gross premium	Commission (incl. GST)
Policy Premium Summary	\$9,287.40	\$0.00	\$928.74	\$1,021.61	\$11,237.75	\$1,525.45

Adjust commission

Adjust premium

Insured Details

7.4.1



Quote Completion

If you have entered the minimum information for the quote and the **Status** is **Acceptable**, click the **Convert quote** button as shown here (left) and then **Bind** (right).

See **Convert a Quote into New Business** on next page for more details on binding cover on a quote.



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 a policy, locate the quote using the Dashboard search function as shown here.

Once you have opened the Quote you will need to select the **Convert Quote** button. If you have not already done so, you will be directed to **Add insured** details as a legal entity name of the insured is needed to bind cover. Answer the General underwriting questions and confirm that both you and the customer agree to the Duty of disclosure as shown below.

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 shows the VeroEdge Dashboard with a red header. On the right, there are buttons for 'Dashboard', 'Search', and 'Logout'. The main content area has two sections: 'Generate a New Quote' and 'Search for a Previous Quote'. Under 'Generate a New Quote', there are two cards: 'Vero Packages' and 'Workers Compensation'. The 'Search for a Previous Quote' section has a text input field for 'Policy or Quote Number' and a 'Search' button.

The screenshot shows the VeroEdge Policy Details page. The header includes 'VeroEdge', 'Dashboard', 'Search', and 'Logout'. Below the header, there's a 'Vero Packages | Policy Details' section. A table shows quote details: Quote Ref. QTE600049602, Stage Quote, Status Acceptable, Term Start 31/07/2022, Term End 31/07/2023, Effective 31/07/2022. To the right, 'Gross Premium' is \$11,237.75 and there's a 'Calculate' button. Below the table is a sidebar with a menu: Policy, Property Risks, Policy Risks, Commercial Motor, Interested Parties, Endorsements, Documents & Attachments, Referrals & Contact Details, Insured Details, Premium & Completion, Validate, Suspend, Abandon, Convert quote, and Quit. The 'Add insured' button in the 'Insured Details' section is circled in red. The 'Convert quote' button in the sidebar is also circled in red. The main content area shows 'Insured Details' with a table for Entity type, Name, Family name, ABN, and Primary. Below this are buttons for 'Add insured', 'Edit selected insured', and 'Remove selected insured'. There are also sections for 'Stamp duty exemption', 'Input tax credit (ITC) percentage', and 'General underwriting questions'.

You will then be directed to the **Premium & Completion** screens.

i Note: if the **Status** displays **Decline** or anything other than **Acceptable** you will need to review the quote. See **VeroEdge Declines & Immediate Notifications** for more details.

Binding the policy on VeroEdge is completed in the bottom left-hand corner of the screen. Once the quote and Insured details are complete you will be able convert the quote by following this process

- 1** Click **Convert Quote** – this action will move the transaction state from a Quote to **New Business** stage and generate a policy number. Click **Validate** to progress to the next stage.

Premium & Completion

Validate

Suspend

Abandon

Convert quote

Quit

Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	New Business	Acceptable	31/07/2022	31/07/2023	31/07/2022

- 2** Click **Bind** - this action will update the Status to **Bound**. Click Validate to progress to the next stage

Premium & Completion

Validate

Suspend

Abandon

Bind

Quit

Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	New Business	Bound	31/07/2022	31/07/2023	31/07/2022

- 3** Click **Finalise** – this action will complete the New Business transaction and will update the policy Status to **Issued**.

Premium & Completion

Finalise

Modify

Terminate

Quit

Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	New Business	Issued	31/07/2022	31/07/2023	31/07/2022

4

Terminate – this action will prompt a cancellation reason query (if **Bound**) and cancel the new quote or policy if required

Premium & Completion
Modify
Terminate
Quit

Vero Packages | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550032174	Cancellation	Cancelled	30/06/2022	30/06/2023	30/06/2022

5

Quit – this action will exit the quote or policy and return you to the VeroEdge Dashboard

Premium & Completion
Modify
Terminate
Quit

VeroEdge Tabs

Dashboard - Create, view, manage and transact quotes and existing policies

Search - Find an existing quote or policy, enter a quote or policy number or Insured name in the Search field

Logout – This button will exit you from VeroEdge and return you to the VeroEdge Login screen in the Vero Broker Hub


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Dashboard Search Logout


Dashboard | Create, View, Manage and Transact

Generate a New Quote

To create a new quote, click the product you require from the links below.



Vero Packages
Vero Packages



Workers Compensation
WA, ACT, Tas and NT only

Search for a Previous Quote

To find an existing quote or policy, enter a policy or quote number below and then press the 'Search' button.

Policy or Quote Number

Search

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.

i 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 and confirm changes, within the policy navigation menu select **Finalise** on the left-hand side of screen as shown here.

Vero Packages Policy Details					
Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	Alteration	Referral required	31/07/2022	31/07/2023	31/08/2022

Premium & Completion

Validate

Suspend

Abandon

Finalise

Quit

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.

You can select the **Tick box** for all documents to be emailed. Select **Add** feature under the Attachments banner to upload any relevant files to the quote or policy. You can enter or edit the contact details in the screen 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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DashboardSearchLogout

Vero Packages | Policy Details

Gross Premium\$0.00

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

Policy

Property Risks

Policy Risks

Commercial Motor

Interested Parties

Endorsements

Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Modify

Terminate

Quit

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

Request documents

Attachments


Endorsements

Referrals & Contact Details

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.

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.

 The transaction has been declined due to:


- Property Damage / Business Interruption - combined insured amount exceeds \$5,000,000 (530 Collins Street MELBOURNE 3000)



VeroEdge Immediate Notifications Header example

 Please note:

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




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.

veroedge Dashboard Search Logout

Vero Packages | Policy Details

Policy No. SPX550037500 Stage Alteration Status **Referral required** Term Start 31/07/2022 Term End 31/07/2023 Effective 31/08/2022

Gross Premium \$0.00

Calculate

Referrals & Contact Details

Broker Contact Details

Contact name: John Broker

Contact phone number: 0400000000 Email address: john.broker@abcinsurance.com.au

Referral Messages

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

Add Edit Delete

Title	Comment	Date	User
Query about occupation code	Hi Vero Underwriting Team, Can you please review the attached file and confirm the occupation code I selected is correct? Thanks John.	28/07/2022 6:20 pm	Shane Warne

Documents & Attachments 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**.

Add referral message

Title

Text

Cancel Ok

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.

Premium & Completion
Validate
Suspend
Abandon
Submit referral
Quit

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

!

The transaction requires referral due to:

- Policy comments added by Broker

X

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

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

i

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

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
SPX550037580	Alteration	Acceptable	31/07/2022	31/07/2023	31/08/2022

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.

Referrals & Contact Details

Broker Contact Details

Contact name

John Broker

Contact phone number

Email address

0400000000

john.broker@abcinsurance.com.au

Title	Comment	Date	User
Referral submitted	This transaction has been referred to the Vero Underwriting Team, contact on 1300 888 071	28/07/2022 6:31 pm	
Query about occupation code	Hi Vero Underwriting Team, Can you please review the attached file and confirm the occupation code I selected is correct? Thanks John.	28/07/2022 6:20 pm	

< 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 the Vero Portal Dashboard. Open the policy and click on the **Terminate** button found on the bottom left-hand side
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 includes 'Dashboard', 'Search', and 'Logout'. The main header shows 'Vero Packages | Policy Details' and 'Gross Premium'.

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

Policy Details

Effective date: 31/08/2022

Cancellation reason (highlighted with a red circle)

Policy type: Vero Business Insurance

Account: IDP INDEPENDENT (609101832)

Occupation: General medical practitioner service (851102)

Premium & Completion

Validate (highlighted with a red circle)

Suspend

Abandon

Quit

Property Risks (with a red circle icon)

5. The Stage will show Cancellation and the Status will show as **Acceptable**. Any Gross Premium refund/return (if applicable) will display as shown here. Select **Finalise** in the bottom right-hand side to complete the transaction and return the Vero Portal Dashboard.

The screenshot shows the VeroEdge interface after the cancellation process is complete. The top navigation bar and header are the same as the previous screenshot.

Policy No.	Stage	Status	Term Start	Term End	Effective
SPX550037580	Cancellation	Acceptable (highlighted with a red circle)	31/07/2022	31/07/2023	31/08/2022

Gross Premium **-\$10,252.52**

Calculate (button)

How to Process a Renewal

To find a Vero Packages policy to renew enter the policy number or insured's details in the search field as shown here. For more detailed search options, select the Search tab in the top right-hand corner.

Once you enter the policy, you can make changes as required. If no changes need to be made, complete the **Duty of disclosure** questions to finalise the renewal process.

veroedge

Dashboard | Create, View, Manage and Transact


Dashboard

Search


Logout

Generate a New Quote

To create a new quote, click the product you require from the links below.



Vero Packages
Vero Packages



Workers Compensation
WA, ACT, Tas and NT only

Search for a Previous Quote

To find an existing quote or policy, enter a policy or quote number below and then press the 'Search' button.

Policy or Quote Number

Search


View a Recent Quote or Policy

To retrieve an existing quote, double click on one from the list below, or single click and then press the 'View Policy' button.

Policy Number	Quote Reference	Product	Term Start	Term End	Stage	Status
SPX550025829	QTE600033028	Vero Packages	1/06/2022	1/06/2023	Cancellation	Acceptable
SPX550025829	QTE600033001	Vero Packages	1/06/2022	1/06/2023	New Business	Issued
SPX550025829	QTE600032875	Vero Packages	1/06/2022	1/06/2023	New Business	Bound
SPX550025888	QTE600032962	Vero Packages	1/06/2022	1/06/2023	Quote	Acceptable
SPX550025837	QTE600032970	Vero Packages	1/07/2022	1/07/2023	Alteration	With underwriter

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.


Quote Ref.	Stage	Status	Term Start	Term End	Effective	
QTE013955924	Quote	Acceptable	24/02/2022	24/02/2023	24/02/2022	 Calculate

Policy

Property Risks

Policy Risks

Business Interruption

 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 '4E7C8' 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

