

Glass
 Replacement Value Yes No Excess \$100 \$250 \$500 \$750 \$1,000

Business Interruption
 Gross Income \$ Additional Increased Costs of Working \$
 Other (please specify) \$ Accounts Fees Automatic Cover = \$20,000 \$
 Indemnity Period 6 months 12 months 18 months 24 months

Legal Liability
 Public / Products \$5,000,000 \$10,000,000 \$15,000,000 \$20,000,000
 Excess \$250 \$500 \$750 \$1,000

Machinery Breakdown
 Blanket Cover \$ Excess \$250 \$500 \$750 \$1,000
 (Options for \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000)
 Air Conditioning Units? Yes No

Computer and Electronic Breakdown
 Computer Breakdown amount \$ Electronic Equipment Breakdown amount \$
 Restoration of Computer Data \$ Excess \$250 \$500 \$750 \$1,000
 Increased costs of working \$

Portable and Valuable Items - Specified Items (Only specify individual items over \$2,500)

Amount	Description
\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	<input type="text"/>

Employee Dishonesty
 Amount \$ Number Employees Excess \$250 \$500 \$750 \$1,000

Tax Probe®
 Tax Audit Cover (with investigation) \$10,000 \$20,000 \$50,000 \$100,000 Number of Directors covered

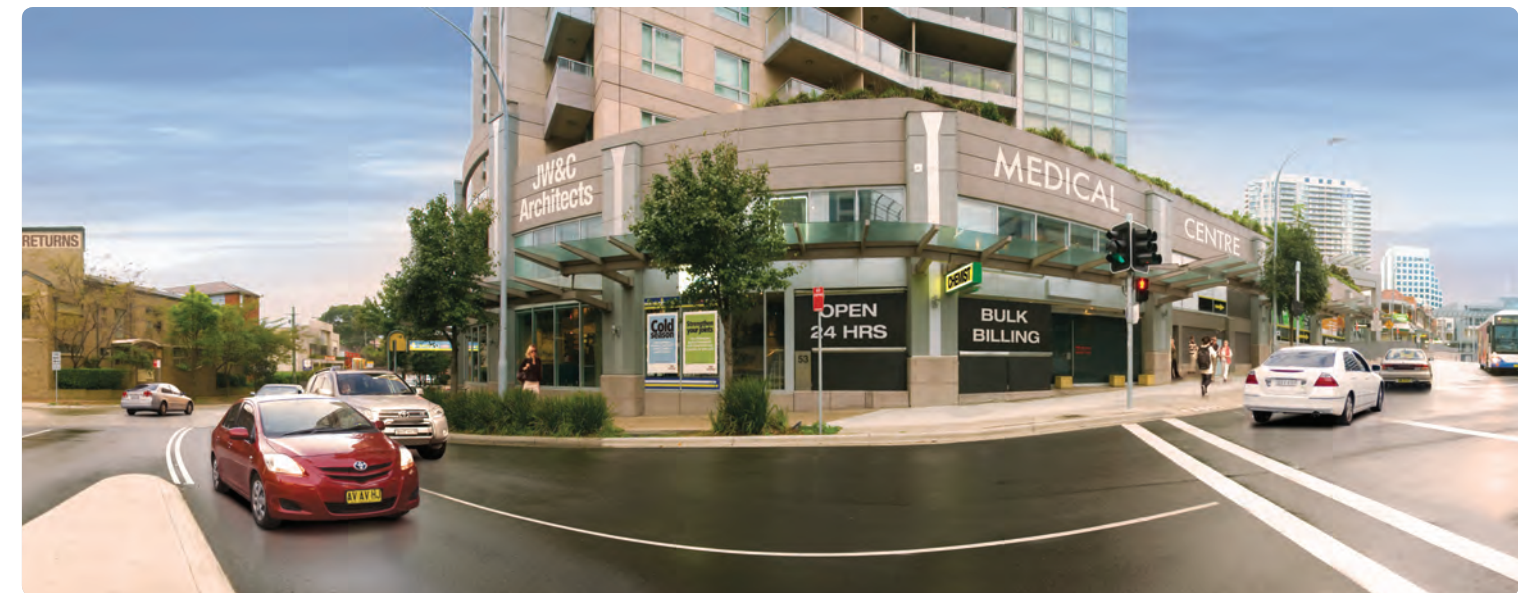
Legal Power®
 Insured Amount \$20,000 \$25,000 \$50,000 Legal Disputes in last 3 years Yes No

Motor Vehicle List (maximum of 10)

Year	Make/Model	NCB	Protected NCB	Value	Excess	Name of regular driver (No under 25 drivers)	DOB
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Underwriting Questions specific to Motor
 Has any driver of the vehicle had their license suspended or cancelled in the last 5 years? Yes No
 Has any driver of the vehicle had any convictions relating to alcohol, drugs, dangerous driving or failing to stop after an accident in the last 5 years? Yes No

Professional Services Policy Features and Application Form



Vero's Professional Services Policy features insurance benefits and features specifically designed for the particular insurance needs of Professional Offices and Surgeries.

This document comprises two parts:

1. The first part summarises at a high level the policy's features and benefits. It is a summary only and further details should be obtained from the Product Disclosure Statement.
2. The second part is a quotation application which you can complete with the assistance from your insurance adviser.

When completed you can retain the first part and return the second part to your insurance adviser.

If you have any questions about this policy then you should ask your insurance adviser.

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance, and if so, on what terms. You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim, refuse to pay the claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.,

Signed Date / /

Insurance is issued by Vero Insurance Limited ABN 48 005 297 807. Please read the Product Disclosure Statement before deciding whether to buy this product. Contact us or your insurance advisor for a copy.

Any advice in this document has been prepared without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the advice you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

Vero Enterprise's Professional Services Policy is specifically tailored and marketed to meet the insurance needs of professional offices and medical surgeries. This policy reflects a deeper understanding of the risks affecting offices and surgeries and provides more cover than a standard business policy. This policy is designed for business with sums insured up to \$20 million (property and business interruption combined).

Some of the main features of the policy are:

Property Damage

- ▼ Accidental damage up to the full sum insured with no inner limits
- ▼ Damage to nameplates on the outside of a building
- ▼ Fusion cover for small electric motors
- ▼ Up to \$20,000 or the insured amount selected for any work of art, such as in a foyer, office or waiting room
- ▼ Landscaping up to \$10,000 or the insured amount selected
- ▼ Automatic extension up to \$5,000 for vaccines or employees' food kept in fridges or freezers
- ▼ Up to \$5,000 for employees', partners', directors' or officers' personal effects.

Extra benefits payable following Claim

- ▼ Up to 10% additional costs for environmental upgrade of property damaged or lost
- ▼ Fire extinguishment costs up to \$25,000 or insured amount
- ▼ Removal of Debris up to \$50,000 or insured amount
- ▼ Professional fees up to \$25,000 or insured amount
- ▼ Temporary Protection up to \$25,000 or insured amount

Theft

- ▼ Theft cover includes 'without forcible and violent entry' up to the full sum insured if required, or if a lower sum insured is taken, we only charge for what is needed
- ▼ Theft cover includes up to \$5,000 for employees' partners', directors' or officers' personal effects
- ▼ Theft of parts of buildings eg CCTV Cameras, Air-conditioning units covered up to \$5,000
- ▼ Automatic employee dishonesty cover up to \$5,000
- ▼ Cover for money up to \$250 if Money Section not taken.
- ▼ Replacement of locks up to \$5,000 standard

Extra benefits payable following Claim

- ▼ Up to 10% additional costs for environmental upgrade of property damaged or lost

Money

- ▼ Money cover includes up to \$5,000 for loss of business money in the custody of employees whilst travelling on business anywhere in the world
- ▼ Money covered in private residences up to \$3,000
- ▼ Money on premises not in locked safe covered up to \$3,000
- ▼ Full cover for damage/replacement of safe with no inner limit
- ▼ Employee dishonesty cover up to \$5,000

Glass

- ▼ Automatically covers **all** internal and external glass (eg glass partitions and glass windows)
- ▼ Also covers neon signs etc up to \$8,000

Extra benefits payable following Claim

- ▼ Cover for boarding up, sign-writing on glass etc up to \$8,000

Legal Liability

- ▼ Automatic extension of legal liability cover to include non-manual work carried out by you worldwide (e.g. when attending business or medical conferences or seminars).

Business Interruption

- ▼ Gross income with increased costs of working; or
- ▼ Increased Costs of Working only

Computer & Electronic Equipment

- ▼ Breakdown cover for computers and electrical equipment, such as photocopiers, faxes and diagnostic equipment
- ▼ The costs for restoring or rewriting of computer records following the breakdown of computer equipment
- ▼ The increased costs which may occur following the breakdown of computer equipment, such as the hiring of alternate computers

Machinery Breakdown

- ▼ Breakdown cover for other equipment, such as air conditioning units

Portable & Valuable Items

- ▼ Worldwide cover up to \$2,500 or the insured amount selected for portable items such as laptop computers, personal digital assistants (PDA's), Blackberry devices, medical equipment and medical bags.

Tax Probe

- ▼ Cover for accountants fees following audits by ATO, Workcover etc
- ▼ Cover can be extended to cover directors, business partners personal financial affairs

Legal Expenses

- ▼ Covers legal expenses incurred in defending your business in a number of circumstances eg contract disputes, employers prosecution, employment contract disputes etc

Commercial Motor

- ▼ Add Commercial Motor to a package policy and receive a discount to the other package sections
- ▼ Professional's Cars covered with options for Protected NCB, Hire car following accident, and windscreen excess waiver

Discounts

- ▼ **Voluntary Excess** – discounts apply for higher excess of \$500, \$1,000 \$2,000 and \$5,000
- ▼ **Package Discounts** – the more sections taken, the higher the package discount which gets applied to all premiums – adding commercial motor can lead to a 1.5% discount across the package premiums
- ▼ **Loyalty Discounts** – the longer a policy stays with us with no or low claims, the higher the discount – it can get up to 7.5%

Claims

It's easy and stress free to lodge a claim - just call our dedicated claims First Response Unit on 1300888 073

When you lodge a claim you can provide us with the claim details over the phone. Forget the time, stress and inconvenience of having to complete a claim form.

No Forms, no fuss. Claims Service - 24 hours a day, 7 days a week.

The following questions will be sufficient to provide a quote only. Additional information may be required for acceptance.

Please complete white fields and enter via e2 for quote.

Client Details

Client Name	<input type="text"/>	Client Contact	<input type="text"/>
Trading As	<input type="text"/>	Telephone No	<input type="text"/>
Postal Address	<input type="text"/>		
Situation Address	<input type="text"/>		
Period of Insurance	Start <input type="text"/>	End	<input type="text"/>
Interested Parties	<input type="text"/>		
Current Underwriter	<input type="text"/>	Holding Broker	<input type="text"/>
Current Premium	<input type="text"/>	Broker Survey Attached	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business Type	<input type="text"/>	Turnover	\$ <input type="text"/>
Years in Business	<input type="text"/>	Number of Employees	<input type="text"/>

Underwriting Questions

- Has the business ever had any claims in the last 3 years? Yes No
- Has the business owner/director/business partner ever been charged/convicted of a criminal offence? Yes No
- Has the business ever had any insurance declined, cancelled, or renewal refused? Yes No
- Has the business ever had any special conditions imposed on its insurance - eg excesses, etc? Yes No
- Has the business ever been declared bankrupt? Yes No

If the answer is **Yes** to any of the above, please provide further details below, or attach a separate document.

<input type="text"/>
<input type="text"/>
<input type="text"/>

Claims History (Last 3 years)

Year	Description	Amount
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Property Damage and Theft

Stock (not required for vets and doctors etc)	\$ <input type="text"/>	Construction	Brick/Concrete Metal/Non-Combustible <input type="checkbox"/>
Building	\$ <input type="text"/>		Timber/Fibro/Other <input type="checkbox"/>
Contents (Desks, computers, etc)	\$ <input type="text"/>	Fire Protection	Dry Powder Extinguishers <input type="checkbox"/> Sprinklers <input type="checkbox"/>
Removal of Debris Automatic Cover = \$50,000	\$ <input type="text"/>	Locality	Main Street <input type="checkbox"/> Shopping Centre <input type="checkbox"/>
Theft Sum Insured if different from Contents + Stock above	\$ <input type="text"/>		Suburban Street <input type="checkbox"/> Shopping Centre <input type="checkbox"/>
Excess <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1,000			Office Block - 2nd floor or above <input type="checkbox"/>

Security

Deadlocks on doors Yes No Window locks Yes No No alarm Local alarm only

Monitored alarm (specify type) Dialler alarm Dialler alarm GSM backup Securitel Line Dedicated Land Line

Money

In Transit / Business Hours	\$ <input type="text"/>	In Safe outside business hours	\$ <input type="text"/>
On Premises o/side Business Hours \$3,000 standard or	\$ <input type="text"/>	In Private Residence \$3,000 standard or	\$ <input type="text"/>
Excess <input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500 <input type="checkbox"/> \$750 <input type="checkbox"/> \$1,000			