

Professional Services Policy

Vero Enterprise's Professional Services Policy is specifically tailored and marketed to meet the insurance needs of professional medical offices, and health care professionals. 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 (1.8kw,2.5hp)
- ▼ 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/therapeutic drugs and 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 non-electrical 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

Claims

It's easy and stress free to lodge a claim - just call our dedicated claims First Response Unit on 1300 888 073

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.

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%

Professional Services Policy

Professional and Medical/Health Services

GREEN

Green Risks are very attractive

Premiums are competitive and referral rates are low

Accountancy Practice	E18A	Careers Advisory Service	E18O	Desktop Publishing Services	E20G
Actuary	E184	Cartographer / Mapping Service	E182	Dietitian's Practice	A14I
Acupuncturist's Surgery	A13C	Cartoonist	E20C	Disability Services & Support Organisations	A134
Advertising Agency	E18E	Casting Agency Services	E19V	Doctor's Surgery	A13H
Agricultural Consultancy	E18M	Chiropodist's Practice	A13E	Draftsman	E185
Alternative Health Practitioner	A131	Chiropractor's Practice	A13D	Education Advisory Service	E23H
Anaesthetist	A12E	Civil Engineer Consultancy	E18P	Embassy and/or Consulate	E198
Animator	E20A	Commercial Property Developer (Office Only)	E20H	Endodontist	A12S
Architect	E205	Community Health Centre	A16D	Environmental Consultancy	E18T
Architect's Practice	E18J	Composer - Music	E20E	Family Planning Clinic	A132
Aromatherapist's Practice	A13T	Computer Consultant (Excluding Installation of Hardware)	E19F	Finance Broker	E20Z
Art Prints Publishing (No Printing)	E24O	Conveyancer	E19M	Financial Consultancy	E18U
Assayer	E191	Counselling Services	A13K	Fleet Management Office	E21M
Astrology Service	E24X	Court Operation	E24A	Food Industry Consultant	E186
Attorney	E192	Credit Card Company	E24T	Genealogy/Family Tree Service	E24I
Author	E18N	Data Communications	E23Q	Government Administration	E24W
Auto Graphic Designs	E181	Data Processing Service	E21W	Graphic Design	E18V
Barrister	E193	Dental Mechanic	A15B	Health Insurance Company	E21R
Blood Bank	A20Q	Dental Surgery	A13G	Hearing Conservation Consultants &/Or Service	A136
Book Publisher (Office Only)	E19N	Dentist	A151	Herbalist's Practice	A13L
Business Broker	E20P	Dermatologist's Practice	A15F	Homeopath	A161
Call Centre	E21Z	Design Consultancy	E18Q	Hydropath	A20R
Calligrapher	E20D	Design Engineering Consultancy	E18R	Hypnotherapist's Practice	A13J



Kinesiology Clinic	A20L	Obstetrician	A12H	Safety Consultancy	E23B
Imaging Services	V31Q	Occupational Therapist	A17Y	Sales Promotions and Consulting	E20Q
Immigration/Migration Agent	E24H	Ophthalmologist	A12I	Scientific Research Company	E21U
Industrial Design	E18W	Optician's Practice	A15A	Secretarial Service	E18Z
Insurance Broker	E18L	Optometrist's Practice	A15C	Sheet Music Publishing (No Printing/Storage)	E24R
Insurance Investigators	H25G	Orthodontist	A152	Software Developer	E20N
Insurance Surveyor	E21C	Orthopaedic Specialist	A12J	Soil Testing & Analysis	E19W
Interior Designer	E19D	Orthoptist	A12W	Solicitor's Practice	E18C
Internet Service Provider	E199	Osteopath's Practice	A13I	Song Writer	E24E
Internet Site Development Service	E23I	Otorhinolaryngologist	A12K	Speech Therapist	A13Z
Journalist	E23G	Paediatrician	A12L	Stock Broker	E23F
Leasing Company (Office Only)	E24V	Paedodontist	A12T	Superannuation Fund Company	E21Q
Legal Services	E201	Party Plan Operators	E180	Surveyor's Practice	E18K
Life Insurance Company	E21P	Periodicals Publishing (No Printing)	E24N	Systems Analyst's Practice	E23C
Loss Assessors / Adjustors	E187	Periodontist	A12U	Taxation Consultant	E18B
Magnetic Therapy Clinic	A20M	Physician, Consultant	A12M	Taxidermist	A13O
Management Consultancy	E18X	Physiotherapist's Practice	A16C	Therapist's Practice	A11C
Maps Publishing (No Printing/Storage)	E24Q	Plastic Surgeon	A12N	Thoracic Specialist	A12P
Market Research Company	E21D	Playwright	E24C	Ticket Agency	E23N
Marketing Consultancy	E18Y	Podiatrist's Practice	A13U	Town Planner	E19R
Marriage Guidance	A20U	Poet	E24D	Trade Consultant	E19G
Massage Therapist's Practice	A13P	Professional Association	E194	Translator	E19S
Material / Soil Testing / Laboratory	A13R	Property Inspection Consultant	E19Q	Travel Agency	E18F
Mediator	E188	Prosthetic Fitter	A13S	Urologist	A12Q
Medical Clinic	A13A	Prosthodontist	A12V	Vehicle Design	E21O
Midwife	A20N	Psychiatrist's Practice	A13F	Veterinary Clinic	A14A
Mineral / Metal Testing Laboratory	A15E	Psychologist's Practice	A13B	Weather/meteorological Forecasting	E21V
Mobile Bookkeeper / Accountant	E19J	Psychotherapists Practice	A133	Writer	E24F
Moneymarket Dealer	E23M	Public Relations Consultant	E19L		
Mortgage Broker	E20M	Quality Assurance Consultant	E189		
Music Composer	E24G	Real Estate Agency	E18D		
Naturopath's Practice	A13M	Recruitment Agency / Consultant - Clerical Work only	E203		
Neurologist	A12G	Reflexologist	A20O		
Non-Financial Asset Investors	E24U	Rheumatologist	A12O		
Nutritionist	A12Z	Risk Management Consultancy	E190		

AMBER Amber Risks may be more hazardous but remain acceptable Premiums are generally competitive but referral may be required					
Bonds and Securities Dealer	E197	Hair Restoration Clinic	A15G	Recruitment Agency / Consultant	E19T
Charity Office	E196	Labour/Trade Union	E24K	Sports Administration	A54P
Community Health	A16D	Laser Treatment Clinic	A14M	Supervisor (Freelance)	E19X
Consultancy	E18G	Model Agency	E19P	Telecommunications Consultant	E23D
Engineering Consultancy	E18S	Pathology Laboratory	A16D	Theatrical Managers Producers & Agents	E23P
Entertainment/Talent Agency	E23O	Political Party and Politicians Office	E195	Tourist Information Service	E183
Fund Raising Consultants	E23L	Project Manager	E19Y	Valuation Service	E19B
Genetic Modification Laboratory	L11G	Radiologist Practice	A14N	Yacht and Boat Design	E21N

RED Red Risks are not acceptable for individual risks					
Corporate Event Organising Company	E20F	Gynaecologist	A12F	Nursing Home	A11B
Dating Agency	E21A	Midwife	A20N	Pregnancy Termination Services	A12R
Detox/Rehabilitation clinic	A13X	Nanotechnology Lab	TBA	Psychiatric Hospital	A12A

4 reasons to recommend Vero's Professional Services Policy

- 1: A market leading product
- 2: A long established Australian owned insurance company with a strong credit rating
- 3: A competitive price
- 4: A fair claims service