

WHY these types of referrals need more information:

- Enables us to fully understand and underwrite the risk
- Provides all information upfront and avoids time wasted back & forth
- Faster turnaround

SCENARIO

WHAT WE NEED

1 Answered YES to declaration

Recent Loss: Unclaimed or Claimed loss or damage if more than 2 in last 2 years, or if any were over \$2,500



When each occurred & cause of damage
Amount of claim & Insurer (if claimed)
Any unrepaired damage

Exposure: flooding, landslip or earthquake at property



When each occurred & cause of damage
Amount of claim & Insurer (if claimed)
Any unrepaired damage

Insurance declined, cancelled, renewal refused, terms or conditions imposed, or claim declined:



Full details of the circumstances that resulted in the claim/underwriter action
What was the response from the Insurer (claim and policy response)

Criminal Convictions: Subject to Criminal Records (Clean Slate) Act 2004



Please list any criminal convictions such as Class A or B Drugs, Arson, Fraud, Malicious Damage, Burglary/Theft
or 3 or more of any other type of conviction

2 Earthquake Exposure Referral Zone



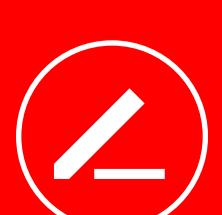
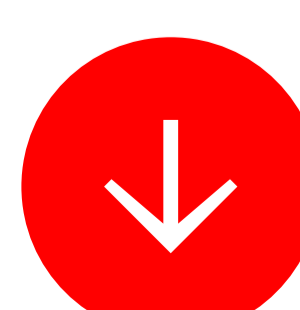
- EQ supplementary questionnaire
- Scope of Works from EQC and/or Insurer
Details of defective repairs
- Practical Completion Certificate or other proof of repair
- Details of any agreement made by previous & current Owner

3 Home is part of a Body Corporate/ Multi Unit complex



You may need to check with the [Training Resources Document](#)
Generally we need more info such as:
Number of units to insure, Number of units in entire property
Are the units side by side or vertically stacked
Are any units or blocks in the complex over 3 levels
Any shared property like driveways/fences/garages/pool etc
Are there any business use/commercially occupied units
Do all the units have firewalls

HOW TO PROVIDE MORE INFO?



Add this in the 'Additional Information' box to submit to Vero



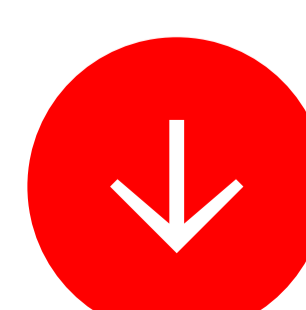
Attachments email to your Vero support team

SCENARIO

WHAT WE NEED

4		Pre 1945 Home hasn't been rewired		<p>What is the intention for the property</p> <p>Will it be re-wired. if so, when</p>
5		Replacement value per square metre above \$7,000		<p>Double check with the customer that the sqm and the Sum Insured are correct</p>
6		Holiday Home used by Owner and Casual Let		<p>How often is the property used by the owner and how often rented out for casual let</p> <p>Is it listed on any holiday rental websites such as Air BnB or Book a Bach</p>
7		Specified Item Other (OT) selected		<p>Provide a full description of the specified item and what it is used for</p> <p>e.g. Kayak: Viking Profish Kayak - used for Ocean Fishing, or Drone: DJI Mavic 3 Premium - used for amateur photography/private use</p>
8		Specified Item Sum Insured is over 50% of the Replacement Value		<p>This can be a sign of underinsurance or selective insurance</p> <p>Please check that the sums insured are correct and discuss with the customer (intentional underinsurance will not be accepted by Vero)</p>
9		Vehicle has been modified (post-manufacture)		<p>What the modifications are and value of modifications</p> <p>Whether modifications were certified (if legally required)</p> <p>Does the vehicle have a current Warrant of Fitness</p> <p>Were the modifications on the vehicle when purchased</p> <p>Is the vehicle alarmed</p> <p>Is the vehicle garaged when not in use</p>
10		Driver is under 25		<p>Who will be driving the vehicle and date of birth of each driver</p> <p>Are any of the drivers on a learners/restricted driver licence</p> <p>Have any of the drivers had any accidents/driving convictions</p> <p>Details of parents or any supporting business</p>

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