



Because the trades work differently

Unlike other kinds of businesses based on-site in their own premises, you're always out and about. From an insurance point of view, this makes your needs unique – and that's why we've created Vero Tradies Insurance.

With all the travelling to and from the job, we've up-weighted motor insurance and added a vehicle hire allowance if yours is stolen. Also, Vero provides access to RepairNet for digital damage assessment and S.M.A.R.T. repair shops for faster repairs. These help to minimise disruptions to your business.

You spend much of your time at clients' premises. Because of this, liability cover is vital for risks such as damage to property or unintended injury. Vero Tradies Insurance reflects this with both the increased level of protection and the specialist types of liability cover offered.

Your mobiles and laptops are essential. If you protect them with shockproof casings, we reward you with lower excesses when you claim for impact damage.

As you'd expect, tools, stock, premises and business interruption can also be covered. It's an extensive package that you can tailor to suit and any cover you don't need can easily be removed.

Vero Tradies Insurance is designed for businesses with a turnover of less than \$2,000,000. If your business turnover exceeds this amount, talk to your broker about other options that are available to you.

Tradies Insurance extras include:

- Removal of vehicle underage excess following the successful completion of AA Defensive Driver training
- 15% discount on AA Defensive Driver training
- Tailored liability cover package for tradespeople
- Licenced building practitioner cover (optional)
- Defective workmanship cover (optional)

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For more information about Vero Tradies Insurance contact your broker or adviser.

This brochure summarises the insurance protection provided by the Tradies Endorsement under the Vero BusinessPlan policy. Terms, conditions and exclusions apply to the features and benefits outlined, so please refer to the policy wording for full details of cover.

For general enquiries call us on 0800 808 508 or email us at contact@vero.co.nz

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TRADIES
INSURANCE



Relevance

You need the right tools for the job.



Your vehicles

We understand your business can grind to a halt when one of your vehicles is off the road. Vero Tradies Insurance covers most types of trade vehicles, including trailers, keeping your business on the road.

Benefits	Cover limit
Accidental loss or damage to your business vehicles anywhere in New Zealand	Your selected sum insured
Hire of a vehicle following theft	Up to \$150 per day up to a maximum of \$2,700 per claim
Stolen or damaged trailers	Up to \$2,000 (unless you specify a higher sum insured)
Extra cover for accessories, spare parts, permanently attached business-related equipment and vehicle signage/graphic wraps, in case the sum insured is not enough after total loss	Up to \$3,000

Your legal liability

As a Tradesperson you're exposed to a range of liability claims, from defective workmanship, property damage or unintended personal injury of an employee. Not to mention Statutory risks. We have extensive liability options and packages so you can choose the right mix for your business.

Liability covers	Cover limit
Public & Products liability	Your selected sums insured
Statutory liability	
Employers liability	
Property in your care, custody or control	\$500,000
Losses caused by vibration or weakening of support	\$500,000
Forest & Rural Fires Act	\$1,000,000
Defective workmanship	\$100,000
Defence costs	\$250,000

You can upgrade your cover to get additional liability protection:

Liability covers	Description	Cover limit
LawSafe	Pays legal costs for defending your employees against legal proceedings	\$100,000
Directors & Officers	Provides cover for wrongful managerial acts carried out as a director of your company	\$250,000
Licensed Building Practitioners Errors & Omissions	Cover for errors and omissions in your capacity as a Licensed Building Practitioner	\$250,000

Other liability covers and/or limits are available upon request.

Your tools

We understand tools can easily get stolen, damaged or lost especially when you're on the move. Our focus is to replace or repair your tools, so you can focus on getting the job done.

Benefits	Cover limit
Replacement cover for loss, damage or theft of tools anywhere in New Zealand	Your selected sum insured
Cover for employees' tools (if they don't have cover themselves)	Up to \$5,000

Note: Burglary excess is \$1,000 while the theft excess will be \$2,500 or the theft excess shown on your schedule if this is higher.

Your stock

If you carry stock, equipment or products you'll want insurance cover. Vero Tradies Insurance covers you for loss or damage.

Benefits	Cover limit
Cover for stock that is lost or damaged anywhere in New Zealand, including whilst in transit	Up to \$5,000
Cover for unpaid items that are installed at a customer's premises if damaged within 60 days of installation	Up to \$10,000

Your mobile devices

Some of your most important tools are your communication devices. If they're lost, damaged or stolen, we'll make sure you're online again as quickly as possible. We'll even reduce the excess on claims for impact damaged devices if they're in a shock & drop proof case.

Benefits	Cover limit
Replacement cover for mobile devices up to 3 years old	Your selected sum insured for cellphones, tablets and laptops

Your business premises

If you have workshops, offices, yards, storage or reception areas Vero Tradies Insurance can provide cover up to the chosen sum insured.

Business continuity

If a claimable event relating to your tools, stock or mobile devices creates extra costs for your business, Vero Tradies Insurance can help cover the extra expense.

Benefits	Cover limit
Cover for increased cost of working, outstanding accounts receivable, claims preparation costs and reinstatement of records	Up to \$20,000

If you'd like more business interruption cover, or the ability to cover your gross profit until your business has returned to normal, we have a range of options available. Please discuss other cover options with your broker.

First aid

First Aid costs (e.g. first aid kit supplies, taxi costs to emergency care)	Costs in excess of those recoverable from ACC
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