



Commercial Packages

How to get your quote faster



Your minimum information checklist

Sending us the right information upfront may help us speed up the quoting process, so you can deliver even better service to your clients.

Below is a list of the minimum information required to complete specific referral assessments. Please note our underwriters may request additional information specific to your client in some cases.

Common referral triggers

Occupation is a refer

- Full list of business activities including day to day tasks performed
- Insured's experience and qualifications
- Examples of any products – Are products manufactured or imported
- What is the intended target market for these products?
- Website (sometimes this doesn't give all the information we need)
- Turnover split where more than one activity / occupation

Survey required

- We can consider an Independent survey up to 2 years old from a qualified risk surveyor
- Please advise if any risk requirements have commenced or been completed. If completed, attach invoices, photos, reports such as thermographic scans, etc
- Self-surveys may be permissible on lower hazard occupations with a high sum insured (EPS excluded). Prior to referring, please speak to your underwriter to determine if a self-survey is acceptable for the risk
- If available, please provide any internal/external photographs when submitting our new online self-survey
- Please allow minimum 10 days lead time to allow QBE to review the independent survey and self-survey reports received.

Claims history

- Cause and date of loss
- Has the claim been finalised
- Is there any unrepaired damage at the property?
- What corrective actions have been taken to prevent the loss from occurring again?

Unoccupied premises (This is non- preferred business for QBE)

- What are they planning to do with the property, are they selling it, looking for tenants, renovating or demolishing?
- If property is flagged for demolition, QBE are unable to assist (for both property and liability cover).
- If property is not listed with real estate agent for lease or sale, QBE are unable to assist.
- Was construction completed less than six months ago?
- Unless substantial supporting business, QBE are unable to assist. Please provide the QBE policy numbers.
- What % of the premises is unoccupied?
- Date the premises became unoccupied and reason it became unoccupied
- Are services still connected to the property?
- How frequently are the premises being inspected and by whom?
- Security at the premises

Note: QBE will only consider Property and Liability cover. No glass cover or business interruption.

Common referral triggers continued

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| Principal endorsement | A Principal is a third-party entity that the insured works for, generally under the third party's direction. The full Principal name must be provided and the details of the work performed. |
| Landlord ENL | The full landlord name, and location/address of the leased property must be provided. |
| Financier TPF | The full financiers' name must be provided |
| Noting third party agreement - TPA | This could be to note interest of a council in respect to an A frame sign, outside dining, or utilising crown land. Please note no contractual liability is covered other than as provided in the Policy Wording.. |
| Noting third party event - TPE | Insured is attending an event organised by Third Parties. Obtain details of who we need to note, name of the event and the period/dates. |

Variable cause

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| Expanded insured name B32 | <ul style="list-style-type: none">Provide the relationship between the business and the additional entities being noted. <p>Acceptable Expanded Insured Name can include subsidiary company name(s), trading name(s), your superannuation fund name, and/or joint venture as allowed in your Policy Wording.</p> <p><i>Unacceptable Expanded Insured Names include principals, contractors, sub-contractors, labour hire providers, councils, mortgagees, lessors, financiers, banks, event organisers, property owners, and/or any other entity, some of which may be included on the policy as interested party or via clause code under specific policy sections dependant on their type of interest.</i></p> <p><i>Changes of insured name mid-term must be referred to QBE in line with the conditions shown in your Policy Wording.</i></p> <p>For NEW BUSINESS, please note where insured is in liquidation, bankruptcy or administration – QBE is unable to assist.</p> |
| Expanded Business Description | <p>Please note if one of the business activities is a decline occupation for QBE, we will be unable to accept this risk in its entirety.</p> <ul style="list-style-type: none">As per occupation is a refer, we will require full list of business activities.The ANZSIC code should reflect the highest hazard occupation (please call if you need help selecting the correct one)Turnover split where more than one activity / occupation |



Want to request a quote?

Send your customer's quote request with the minimum information above at the time of submitting a Referral.

If you have any questions, please contact your underwriter.

