



Information Sheet

QBE Property Risk Survey



Why does QBE want to survey my property?

QBE visits (surveys) many of the properties that we insure. The aims of the survey are to better understand your business so we can underwrite your insurance policy, as well as help you protect your business by identifying areas for risk improvement. The survey process may also include a liability exposure review where coverage is provided. QBE surveys properties regularly, in some cases annually.



Who conducts the survey?

QBE uses both QBE staff or approved external providers to conduct property surveys. Our external providers act on QBE's behalf and you should expect the same quality of service from our external providers as you would from a QBE employee. You can expect the risk engineer to be polite, diligent, punctual and to listen to any concerns you may have.

The risk engineer may also be accompanied by the QBE underwriter who manages your account, and/or your insurance broker.



Preparing for the survey and providing a site contact

Depending on the size and complexity of your business, a survey could take from one hour up to a full day on-site.

You will need to provide a site contact who will accompany the risk engineer around the site and has access to inspect essential systems and process areas. Your site contact should ideally understand how you currently control risks on site. They should be familiar with any security, fire detection and fire protection systems installed at the site. The site contact is normally a building, facilities or operations manager. Unless you notify us in writing or otherwise, you agree to include the name and position of your site contact, which may be shared in the report.

Please also have available copies of the latest flow test reports for the hydrant and sprinkler systems, as well as any other critical protection systems that are regularly tested. The risk engineer may send you a list of relevant documents. These can be emailed to the surveyor before the visit, or can be provided during the visit.



What to expect

Normally, the main components of a survey include:

Briefing – overview of the buildings, systems and processes to be inspected

Handover – documents such as site maps, schematics, system test reports and business continuity plans

Inspection – a walk around the site to inspect buildings, systems and processes, including: security systems, storage areas, main plant and equipment, kitchens, flammable liquids and gases, fire indicator panels, hydrants and sprinklers, control valve room, electrical distribution boards

Debrief – in the debrief, the risk engineer will discuss any potential risk improvements they have identified during the inspection

More information

If you have any questions, please first contact the QBE Risk Engineer. If you require additional information, please contact either your insurance broker or QBE Australia Risk Solutions at surveys.risksolutions.anzo@qbe.com



Photographs

The risk engineer will take photographs of the buildings, systems and processes on site. These photographs will be included in the survey report to assist the QBE underwriter to fully assess the risk and understand areas for improvement. The photographs may be shared with third parties apart from QBE, your insurance broker and you, and may appear in our final report. The photographs may only be shared for insurance related purposes.

If there are any systems that are particularly commercially sensitive that you prefer not to be photographed, please identify these during the initial briefing with the risk engineer.



Follow Up

Risk improvement recommendations

The risk engineer may identify potential improvements you can make to better manage your risks, either during the visit or after further analysis. A discussion may also take place between the underwriter and your insurance broker to determine which recommendations QBE will issue to you.

Each risk improvement recommendation will be expected to be completed within a specified timeframe. If risk improvements are not implemented, that may affect future offers of insurance from QBE.