



QBE Property Risk Survey

QBE has developed this customer information guide to help you prepare for your virtual property risk survey.



Why does QBE want to survey my property?

The aim of a virtual survey is to better understand your business so we can underwrite your insurance policy. We also aim to reduce the likelihood and/or exposure to property damage and business interruption, which may be through risk improvement recommendations identified during this virtual property risk survey. The survey process may also include a liability exposure review where coverage is provided*

QBE undertakes risk surveys on properties regularly, in some cases annually.



What is a Virtual Property Risk Survey?

A Virtual Property Risk Survey uses technology in the form of a live video call with a QBE Risk Engineer who will undertake a property risk survey virtually, instead of attending in person. The live video call allows the QBE Risk Engineer to review your business via your mobile device, including undertaking a site tour of the main business areas.

Who conducts the virtual risk survey?

The virtual risk survey will be conducted by a QBE Risk Engineer in conjunction with the policyholder (or their nominated delegate,) and may also include the QBE underwriter who manages the policyholders account and the policyholders insurance broker.

Preparing for your virtual risk survey

- You will need to nominate a site contact who will handle the mobile device and take the QBE Risk Engineer around the site. This person needs access to inspect essential systems and process areas, and should 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.
- 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 QBE Risk Engineer may email you a list of relevant documents to return prior to, or after, the appointment.
- Ensure your mobile/WiFi coverage is sufficient for video calls.

On the day

- Assess your site and surrounding environment to ensure it is safe to proceed with the virtual risk survey, which will require you to walk around the site holding your mobile device while talking to a QBE Risk Engineer. Please advise the QBE Risk Engineer at the beginning of the virtual risk survey if you will be walking through any high risk areas, or next to any dangerous equipment or machinery.
- Please be ready at the site approximately 10 minutes prior to the time confirmed with the QBE Risk Engineer.
- Approximately 10 minutes prior to the scheduled time, you will receive a text or email with a link to start the virtual risk survey. You will need to click on the link and read the QBE Disclaimer. By clicking 'I Accept' to the Disclaimer and Terms of Use, the virtual risk survey will commence.
- Ensure your mobile device is fully charged as the call may use significant battery.
- We highly recommend that you connect headphones to your device to provide clear audio during the discussion.

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

What to expect

Typically, the main components of a virtual risk survey include:

- Briefing – overview of the buildings, systems and processes to be inspected. The QBE Risk Engineer may also use alternative means of communication (mobile call, Teams etc.) for the Briefing and Debrief if more convenient for you
- 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 – the QBE Risk Engineer will discuss any potential risk improvements they have identified through the inspection

You may also be asked to email relevant documents to the QBE Risk Engineer after the inspection.

Photographs

The QBE Risk Engineer may take photographs during the virtual risk survey for the purpose of including photographs in the survey report to assist the QBE underwriter to fully assess the risk and understand areas for improvement.

If there is any part of your site, or any equipment or systems that are particularly commercially sensitive that you prefer not to be photographed, please identify these areas, equipment or systems and advise the QBE Risk Engineer at the beginning of the call.

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.

Follow Up

Risk improvement recommendations

The QBE Risk Engineer may identify potential improvements you can make to better manage your risks, either during the virtual risk survey or after further analysis. Each risk improvement recommendation will be expected to be completed within a specified timeframe. Risk improvements are intended to reduce the likelihood and/or exposure to property damage and business interruption and are based on best industry practice. Recommendations should be implemented so that future offers of insurance from QBE are not affected.