SME BUSINESS INSURANCE

BLUE ZEBRA

IS A BROKER ONLY INSURANCE BUSINESS

Blue Zebra insurance (<u>bzi.com.au</u>) is a technology enabled insurance business that only distributes insurance products through professional insurance brokers.



THE

PRODUCT

Launched to select broker partners in the 2nd half of 2020, Blue Zebra's modern SME proposition includes all core Property & Liability sections. These core sections are in modular form to allow brokers to tailor the product and documentation to meet the client's needs.

We have also released a Commercial Motor product and will progressively expand into other commercial products and coverages as required by our broker partners to support Australian businesses.

Business Liability

Property Protection (Including Glass)

Business Interruption

Portable Property

Crime (Theft, Money, Employee Fraud)

Equipment Breakdown

THE

TECHNOLOGY

The use of our latest technology, data pre-population and analytical tools will support brokers to streamline the SME quotation process and assist with the selection of core underwriting attributes to design a comprehensive product to meet the needs of your clients.

Our SME quotation portal has been designed collaboratively with our key broker partners.

To activate data pre-population and streamline the quotation process, the primary identifier for SME is the business ABN to unlock and leverage extensive and accurate data pre-population, so that broker focus can be maintained on sales and advice activities for your competitive advantage.

OUOTE PROCESS FLOW

ABN input is the primary business identifier. This pre-populates:

- · Business name
- Address
- Revenue
- Employee numbers
- · Many other underwriting attributes



PARTNERING WITH

PROCARE CLAIMS & RISK (PCR)

BZI claims will be managed by Procare, specialist in commercial insurance. Procare brings a broad range of solutions including loss adjusting, claims management, recoveries, rehabilitation services, investigations, surveillance and forensic accounting. They have tailored and professional services to provide excellent support and consistent quality.

Procare operate in all states and territories of Australia with 10 offices around the country and a wide range of specialised panel suppliers & partners.

BZI has a dedicated claims team within Procare to provide professional claims services:

- 24/7 hotline
- · Emergency make safe
- · Broker portal for lodgement, enquiries and communications
- · End-to-end claims service

LODGEMENT TRIAGE ASSESSMENT & AUTHORISATION & PAYMENTS

COVER VALIDATION

DEPLOYMENT CLAIM FINALISATION

CLIENT SURVEY

Textile Product Manufacturing

Clothing and Footwear Manufacturing

Printing (including the Reproduction of Recorded Media)

Furniture and Jewellery Manufacturing

Building Construction (office occupier only)

Building Structure Services

Building Installation Services

Building Completion Services

Other Construction Services

Supermarkets and Grocery Stores

Specialised Food Retailing

Store Based Retailing

Non-Store Retailing

Cafes, Restaurants & Takeaway Food Services

Road Freight Transport and Courier Services

Information Media and Telecommunications

Motion Picture and Sound Recording Activities

Finance and Insurance Services

Rental and Hiring Services

Property Operators and Real Estate Services

Scientific Research Services

Architectural, Engineering and Technical Services

Legal and Accounting Services

Advertising Services

Market Research and Statistical Services

Management and Related Consulting Services

Veterinary Services

Other Professional, Scientific and Technical Services

Computer System Design and Related Services

Employment Services

Travel Agency and Tour Arrangement Services

Administrative and Support Services

Cleaning and Pest Control Services

Medical Services

Allied Health Services

Creative and Performing Arts Activities

Repairs and Maintenance

Personal Care Services

Laundry and Dry-Cleaning Services

Please refer to our **Available Occupations** brochure for full details.

OUR

PHILOSOPHY

Blue Zebra's SME Business Insurance solution has been informed by our broker partners and designed with a modern, flexible product structure.

It's supported by digitally enabled technology and external data, to provide a clear and consistent underwriting approach.

This enables brokers to easily tailor a policy and respond to the changing needs of their clients.

BLUE ZEBRA'S

SME PROPOSITION

- Modern & comprehensive modular SME product
- Broker user experience, pricing & risk selection, enhanced by new 3rd party data partners
- Appetite designed to cover a meaningful market segment at launch & will be continually expanded
- Single quote entry point via Zebra Lounge
- Single claim lodgment process via Zebra Lounge

WE ARE A
DIFFERENT
BREED IN
INSURANCE.

BLUE ZEBRA'S APPETITE

Blue Zebra's risk appetite is intended to be broad, with coverage for a wide range of industries, to support a broker's commercial portfolio. We endeavour to provide comprehensive, quality insurance solutions for the vast majority of Australian small businesses.

The industry availability will continue to be strategically broadened out as the economic and general health circumstances resulting from the COVID-19 pandemic improve.



bzi.com.au

Blue Zebra Insurance Pty Ltd (BZI), ABN 12 622 465 838, AFS Licence Number 504130, is an insurance underwriting agency and holds an Australian Financial Services Licence to issue and provide general advice on general insurance products. BZI has binding authority to issue insurance policies on behalf of the Insurer. The Insurer for SME Business Insurance policies is Youi Pty Ltd (ABN 79 123 074 733) (Youi), AFS Licence Number 316 511.