



SCTP Business Insurance

Processing Tips and Hints

For policies incepting from:
1 June 2026





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Overview

This processing tips and hints document has been created based on broker feedback and comments and observations as part of the referral process.

These tips and hints have been designed to assist you in getting the best out of SCTP when dealing with Blue Zebra and to allow you to maximise upfront decisions from Blue Zebra with reduced need for referral.

SCTP Business Insurance Sections

Blue Zebra support all of the following sections.

- Business Property
- Business Interruption
- Theft
- Money
- Machinery Breakdown
- Electronic Equipment
- Public and Products Liability
- Glass
- General Property
- Employee Dishonesty
- Goods In Transit
- Tax Audit

The following sections can be done as stand-alone:

- Public and Products Liability
- General Property
- Business Property

We also allow the following combinations:

- Public and Products Liability / General Property
- Glass / Public and Products Liability
- Tax Audit / Public and Products Liability
- Tax Audit and / or General Property / Glass / Public and Products Liability

Please refer to other topics within this document for section-specific information.



Policy Level Sections

SCTP is currently configured as situation level for all sections.

However, in respect of the following sections, Blue Zebra roll up to a policy level, and this is shown on the schedules as policy level sections.

- Business Interruption
- Public and Products Liability

Therefore, if you have clients with multiple situations, then these sections only need to be added once, and the schedule will reflect that cover is provided for all situations. (Except non-PO liability without property cover and multiple occupations then a situation will need to be added for each occupation. Refer to [Multiple Occupations](#) section within this document for further details.)

Please note that if needed you can add these covers on each and every situation and we will do the following to roll up to a policy level:

- Business Interruption: we will add up the sums insured from each situation with BI to determine the policy level sum insured.
- Liability: We will sum up the turnover and number of employees to determine total turnover and employees. (Please take this into account when entering information)

Business Interruption

If the cover required is for Additional Increase in Cost of Working only, then please ensure that "AICOW Only" is selected in the type of dropdown. Please do not leave the Type dropdown as Insurable Gross Profit or Annual Revenue with a \$1 sum insured. Please see below screenshot for how to select Additional Increase in Cost of Working only.



Business Interruption Details

Type	AICOW Only <input type="button" value="v"/> <input type="button" value="i"/>
Indemnity Period (months)*	12 <input type="button" value="v"/>
Additional Increase in Cost of Working	100,000
Accounts Receivable	Wording Cover <input type="button" value="v"/>
Claims Preparation Costs	Wording Cover <input type="button" value="v"/> <input type="button" value="i"/>

Liability Extensions

Blue Zebra offer the following liability extensions:

VIC Plumbers Warranty Extension – Do You require Warranty Cover?

(NOTE: There are other similar questions asked by other insurers that do not apply to Blue Zebra)

NOTE: This question is asked on over 100 trades occupations.

QLD Electricians Consumer Protection Extension - Do you require Consumer protection cover for Queensland electricians?

(NOTE: There are other similar questions asked by other insurers that do not apply to Blue Zebra)

NOTE: This question is asked on over 100 trades occupations, but the situation address must be a QLD address.

Do You require cover for Rectification of Faulty Workmanship? (Mechanics) (if selected cover is provided via an auto condition with a sum insured of \$20,000 in the aggregate)

Do you wish to take the Motor Trades Extension? (Mechanics) – If yes then:

Do you require cover to include or exclude testing and delivery of vehicles?

(Excluded/Included) – Fixed \$100,000 sum insured as per PDS.



Flood Cover




We offer automatic flood cover regardless of the answer to the flood question. (i.e., We do not offer cover without flood included, no opt-out)


Approx. 90% of quote requests sent to Blue Zebra with Property cover are **NOT** declined due to flood exposure, meaning if quoted then flood cover is included.

It is therefore important that wherever possible the situation address entered is a validated address meaning it has been selected from search results and not a manual address to reduce the chances of a decline and/or significant premium impacts.

Please keep this in mind when comparing our premium/offering to others.

Therefore, when a quote request is sent to Blue Zebra with a default answer of No to the Flood cover question, then if we are providing a quote, we will return the quote with variations imposed as follows:

	Quote Request		2:40 PM	
<input type="checkbox"/>	Quote Response	Quoted \$172.53 Quote # QE132400017BI. Variations Imposed.	2:40 PM	

 Alternate Values

Principal Situation

Section	Cover Type	Broker Request	Insurer Alternate Value
Business Property	Flood	<input type="radio"/> No	<input checked="" type="radio"/> Yes



Occupation Look Ups

To enable Blue Zebra to offer granular occupation selections including combination trade, modern/new industry occupations we have an expanded number of occupation lookups meaning you will frequently see Blue Zebra drop down lists to select a Blue Zebra occupation when you select an occupation from the primary Steadfast occupation list.

NOTE: The Blue Zebra occupation that is selected is the occupation that applies to the policy and not the Steadfast occupation. This also applies to tenants of Property Owner risks.

This is intended to assist you as follows:

1. Finding a suitable occupation more easily.
2. Improved clarity/reduced ambiguity of our risk appetite.
3. Include modern industries/occupations.
4. Increased pricing accuracy.
5. Reduced need for referral.
6. Increased upfront decisions.

Example of a lookup below. If you select Electrician from the Steadfast list, we return the following drop down.

NOTE: Please ensure that when selecting a granular Blue Zebra occupation that it is suitable and there is no conflict between the occupation description and insured's activities.



Multiple Occupations (Non-PO)

SCTP only allows for one Non-Property Owner occupation to be selected and therefore generally if you have an insured that is involved in multi occupations then one occupation is selected, and the quote referred into the insurer noting the additional activities.

We have noted that this is most common in the trade contractor's segment and from the referral data Blue Zebra has identified the most common combinations and has created occupations that are a combination of multiple occupations in one selection. This allows you to select this combination up front and get a quote without the need for referral. Some examples as follows. These can be found in Blue Zebra drop down lists by searching for any of the stand-alone occupations within the Steadfast occupation list.

- Electrician / Air Conditioning / Heating / Refrigeration
- Carpenter / Concreter
- Plasterer / Painter
- Gardener / Cleaner
- Plumber / Refrigeration

However, if you are seeking a quote that is for Liability or Liability/General Property only for multiple occupations that is not one of our new combination occupations then these can still be quoted with Blue Zebra without referral by doing the following:

- Add a second location for liability and add the required additional occupation.
- If a turnover split is not known, then OK to note full turnover on the first situation and \$1 on the second.
- 1 full time employee min will also be needed on each additional situation.
- Repeat if further occupations are needed to be added.
- This is on the basis that all of the insured's activities fit within the multiple occupations selected.



Importing

Traditionally most insurers have dealt with importing exposure by asking for the risk to be presented using a manufacturing occupation. This is done to address the liability exposure but has flow on impacts to other sections like property if the insured is not actually manufacturing at the premises.

Blue Zebra have taken a different approach in that we ask for the risk to be presented using the most suitable occupation for the actual activities of the insured once the products are imported. i.e. Retail/Wholesale.

The importing rating/acceptance will be addressed via the importing questions within the Liability section (no referrals).

Import Goods

Do you, or do you intend to import goods?* Yes ▾

Imported Goods #1

Product*

Country*

Turnover*

[Add Another Import Item](#)

Does the business import any of the following: No ▾

- medical/pharmaceutical/veterinary products (incl. medicines, instruments/equipment)
- gases or air under pressure
- any aircraft and/or aircraft components
- firearms, fireworks, ammunition, explosives and/or their component parts
- self-propelled vehicles/rolling stock and/or critical components being structural components, driving equipment, wheel frame, brakes, steering equipment and tyres
- tobacco and/or vaping products
- blood and/or blood products
- chemicals (incl. cosmetics, pesticides, insecticides, industrial chemicals)
- stockfeed
- cured and/or fermented meat
- products designed or clearly intended for children up to 4 years of age
- toys, bicycles/tricycles and/or playground equipment (all ages)
- mechanised sporting/gymnasium equipment
- hydraulic lifting equipment
- any food products from China, Hong Kong, Taiwan or India
- any vitamins/supplements
- safety and/or personal protective equipment
- any product subject to an Australian mandatory safety standard / not compliant with Australian standards*



Property Owner Risks

In respect of Property Owner risks not all insurers map in and see all tenants entered within SCTP and hence there is a fixed note to enter the most hazardous tenant first.

However, for Blue Zebra we map in all tenants and therefore the tenants can be entered in any order.

To enable accurate rating and acceptance we do however need an occupation selected for each and every tenant and/or activity conducted at the premises including details of any activities conducted by the insured, other third parties, any unoccupied/vacant and/or residential portions/tenancies. This may result in multiple of the same tenant occupation.

Example – If a risk has 5 tenants, 3 commercial and 2 residential then you will need to enter 5 tenant occupations. An occupation for each tenant.

Please see below a list of some of Steadfast occupations that can be selected as a tenant to display the following list of Blue Zebra residential tenant options:

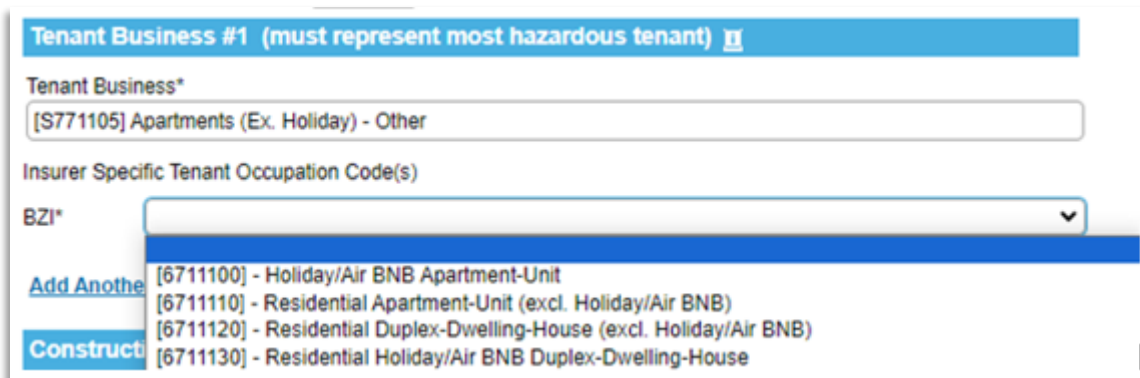
- S771105 Apartments
- S771135 Duplexes
- S771140 Dwellings
- S771150 Flats
- S771156 Home Units
- S771158 Houses

NOTES:

We allow up to 75% residential by tenant count

We currently only support risks up to a maximum of 10 tenants

In respect of tenant occupations if a Blue Zebra occupation is selected from a lookup then this is the occupation that applies to the policy and not the Steadfast occupation.



Tenant Business #1 (must represent most hazardous tenant) [u](#)

Tenant Business*

[S771105] Apartments (Ex. Holiday) - Other

Insurer Specific Tenant Occupation Code(s)

BZI*

Add Another

Construct

- [6711100] - Holiday/Air BNB Apartment-Unit
- [6711110] - Residential Apartment-Unit (excl. Holiday/Air BNB)
- [6711120] - Residential Duplex-Dwelling-House (excl. Holiday/Air BNB)
- [6711130] - Residential Holiday/Air BNB Duplex-Dwelling-House



Partially or Fully Unoccupied Risks

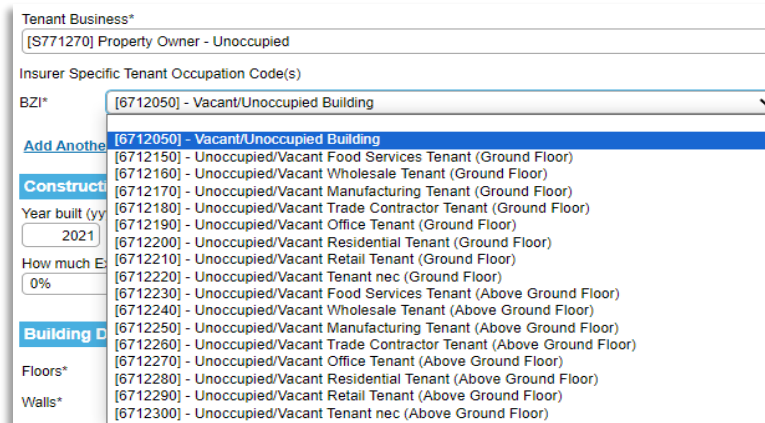
Due to the increased exposure associated with both partially and fully unoccupied buildings it is important to ensure that the information is entered correctly to allow us to accurately assess the risk and wherever possible provide an automated response.

Generally, both partial and fully unoccupied premises without pending tenancy are outside of our risk appetite. However, in some instances for Property Owner risks where the unoccupancy is partial, above ground floor and is a small percentage of the total tenant count then these can be considered including without referral.

If the building is fully unoccupied at the time of quote request for both Property Owner and Non-Property Owner risks, then Steadfast code S771270 and Blue Zebra Code 6712050 should be selected for both the Business Details and Tenant Occupation.

In respect of partially unoccupied for a Property Owner risk a tenant occupation is to be selected for each and every tenant which may include multiple unoccupied tenants.

We have created a number of unoccupied tenant options as follows:



Tenant Business*
[S771270] Property Owner - Unoccupied

Insurer Specific Tenant Occupation Code(s)
BZI* [6712050] - Vacant/Unoccupied Building

Add Another [6712050] - Vacant/Unoccupied Building

Construct [6712150] - Unoccupied/Vacant Food Services Tenant (Ground Floor)
[6712160] - Unoccupied/Vacant Wholesale Tenant (Ground Floor)
[6712170] - Unoccupied/Vacant Manufacturing Tenant (Ground Floor)
[6712180] - Unoccupied/Vacant Trade Contractor Tenant (Ground Floor)
[6712190] - Unoccupied/Vacant Office Tenant (Ground Floor)
[6712200] - Unoccupied/Vacant Residential Tenant (Ground Floor)
[6712210] - Unoccupied/Vacant Retail Tenant (Ground Floor)
[6712220] - Unoccupied/Vacant Tenant nec (Ground Floor)
[6712230] - Unoccupied/Vacant Food Services Tenant (Above Ground Floor)
[6712240] - Unoccupied/Vacant Wholesale Tenant (Above Ground Floor)
[6712250] - Unoccupied/Vacant Manufacturing Tenant (Above Ground Floor)
[6712260] - Unoccupied/Vacant Trade Contractor Tenant (Above Ground Floor)
[6712270] - Unoccupied/Vacant Office Tenant (Above Ground Floor)
[6712280] - Unoccupied/Vacant Residential Tenant (Above Ground Floor)
[6712290] - Unoccupied/Vacant Retail Tenant (Above Ground Floor)
[6712300] - Unoccupied/Vacant Tenant nec (Above Ground Floor)

Year built (yy) 2021

How much E 0%

Building D

Floors*

Walls*

NOTE: Please refer to PDS for cover restriction if the premises is more than 50% unoccupied for more than 90 days unless agreed otherwise in writing by Blue Zebra.



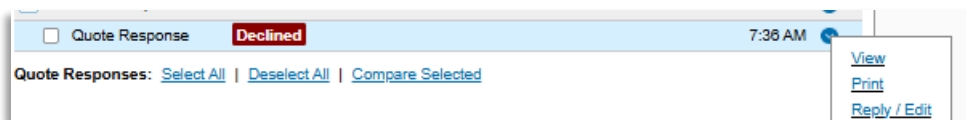
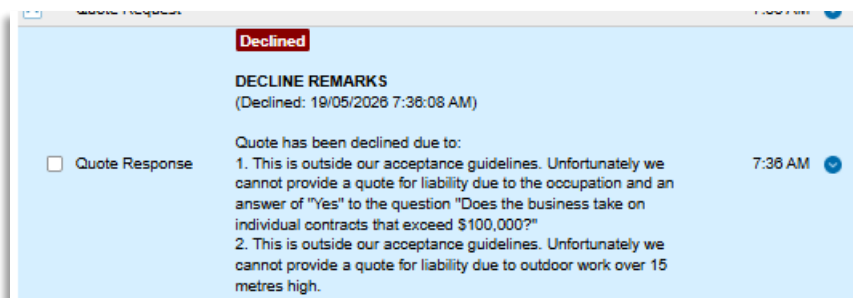
Referrals

Blue Zebra have one of the lowest referral rates on SCTP SME and a large portion of the referrals we do receive are referrals of actual quotes. A fair amount of these referrals could be avoided by applying the tips and hints throughout this document.

NOTE: If a quoted risk is referred in without additional information and/or a freeform occupation description that details additional activities not related to the occupation selected, the referral will be returned noting that if the occupation selected and answers to questions are true and correct and align with the activities of the insured then the quote is acceptable.

We have also spent time to ensure that both our referral and decline reasons are clear and detailed to allow you to understand the reasons without the need to refer in asking for clarification. In respect of referrals, if the risk is referred the more additional information that can be provided to support the referral will assist in reducing back and forth and reducing referral turnaround times/workload for all parties concerned.

See example of referral/decline reasons - either hover over the word "Declined" or click View from the drop-down arrow out to the right.



Default Answers

Please remember to check all answers as many questions have had a default answer applied which may not be the correct answer and if not updated, could impact acceptance and pricing.