



Zebra Lounge 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 the Zebra Lounge when dealing with Blue Zebra and to allow you to maximise upfront decisions from Blue Zebra with reduced need for referral.

Business Insurance Sections

Blue Zebra supports all of the following sections:

- Property Protection
- Business Interruption
- Theft
- Money
- Glass
- Employee Fraud
- Equipment Breakdown
- Business Liability
- Portable Property
- Tax Audit
- Transit

The following sections can be done as stand-alone:

- Business Liability
- Portable Property
- Property Protection

We also allow the following combinations:

- Business Liability / Portable Property
- Glass / Business Liability
- Tax Audit / Business Liability
- Transit / Business Liability
- Tax Audit and / or Portable Property / Glass / Business Liability

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



Policy Level Sections

The Zebra Lounge is currently configured for the following sections to be at a policy level meaning you only need to take the section once to provide cover for all situations:

- Business Liability
- Business Interruption
- Portable Property
- Equipment Breakdown

Business Interruption

Please note that Rental Income for Property Owner risks can be taken by selecting Insurable Gross Profit option and entering \$0 for Insurable Gross Profit and then the applicable value in the Rental Income field.

NOTE: Under-insurance does not apply if the BI sum insured is calculated using the link to the LMI BI Calculator.

Liability Extensions

Blue Zebra offers the following liability extensions which will be displayed on the Locations tab depending on the occupation selected:

VIC Plumbers Consumer Protection Extension – Do you require the Victorian Plumber Consumer Protection Liability Extension?

NOTE: This question is asked on over 100 trades occupations. Also allows for multiple tradespersons names and licence numbers to be added.

QLD Electricians Consumer Protection Extension - Do you require the Queensland Electrician Consumer Protection Liability Extension?

NOTE: This question is asked on over 100 trades occupations. Also allows for multiple tradespersons names and licence numbers to be added.

Does the business 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)

Does the business want to add the Motor trade cover optional benefit? (Mechanics) – Options to select incl or excl testing and delivery and also to select required sum insured option.



Property Owner Extensions

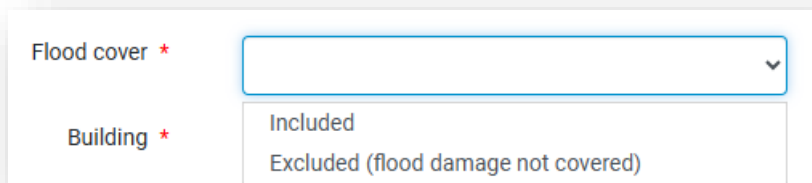
Commercial Property Owners Extension - If a property section is selected, “Is this a property owner only risk?” is Yes then then a question will appear to allow the extension to be added “Do you wish to add the Commercial Property Owners Extension?”

Chemical Contamination Extension - If a property section is selected, “Is this a property owner only risk?” is Yes then then a question will appear to allow the extension to be added “Do you wish to add the Chemical Contamination cover Optional Extension?”

Flood Cover

Flood cover is now optional for policies incepting from 1/6/26.

The following question can be found within the Property section.



The screenshot shows a form with two sections. The first section is labeled 'Flood cover *' and contains a dropdown menu with a downward arrow. The second section is labeled 'Building *' and contains two radio button options: 'Included' and 'Excluded (flood damage not covered)'. The 'Included' option is selected.

Note there are no referrals associated with an answer to above, we will auto response with either a quote, a decline noting that cover can only be provided if the answer to above is changed to Excluded and quote resubmitted or that we cannot provide a quote for the location regardless of the answer to above.

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.

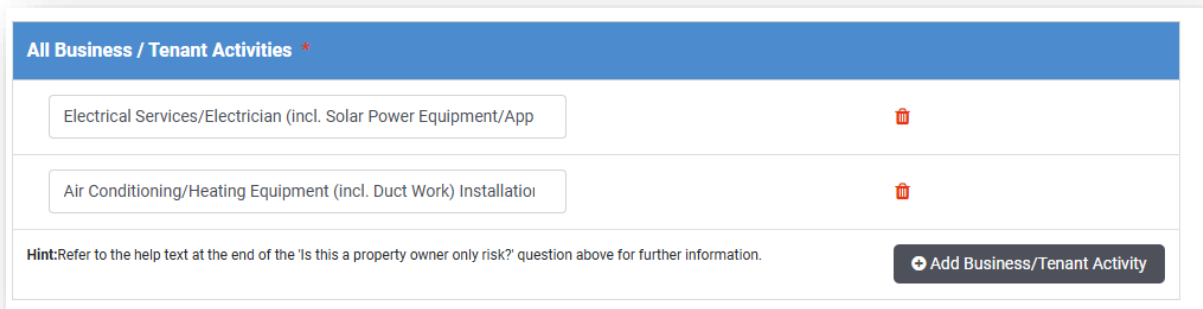
If the quote is declined but can be considered if flood is changed to Excluded the message you will see will read as follows:

This is outside our acceptance guidelines. Unfortunately, we cannot provide a quote with flood cover. Please change the Flood cover answer to No for further consideration.





Multiple Occupations (Non-PO)

The Zebra Lounge allows for multiple non-PO occupations to be selected as per below example. You can add as many occupations as needed without the need for referral.



All Business / Tenant Activities *

Electrical Services/Electrician (incl. Solar Power Equipment/App)	
Air Conditioning/Heating Equipment (incl. Duct Work) Installation	

Hint: Refer to the help text at the end of the 'Is this a property owner only risk?' question above for further information.

[+ Add Business/Tenant Activity](#)

Note that even though you can add multiple occupations we have also created new trade occupations that are multiple individual trade occupations combined into one occupation. Examples as follows:

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

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. (no referrals)

Does the business import any goods from overseas? *

YES NO

Product *	Country *	Turnover *
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
+ Add Product		

Does the business import any of the following:

YES 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

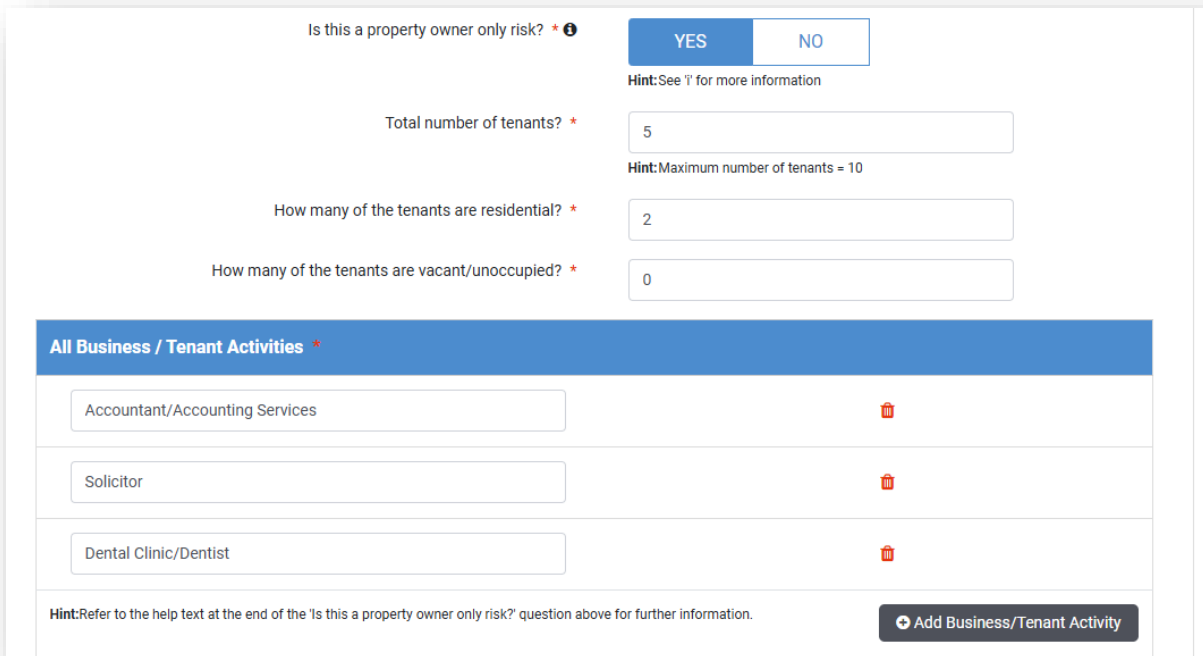
In respect of Property Owner risks, any residential or vacant tenants are captured via the applicable questions and therefore a tenant occupation is not required to be selected. The All Business / Tenant Activities input is for all other activities conducted at the premises including by the insured or third parties.

Example – If a risk has 5 tenants, 3 commercial and 2 residential then you would enter as follows:

NOTE:

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

We allow up to 75% residential by tenant count



The screenshot shows a web form with the following fields and options:

- Question: "Is this a property owner only risk? * ⓘ" with radio buttons for "YES" and "NO". A hint below reads: "Hint: See ⓘ for more information".
- Field: "Total number of tenants? *" with a text input containing "5". A hint below reads: "Hint: Maximum number of tenants = 10".
- Field: "How many of the tenants are residential? *" with a text input containing "2".
- Field: "How many of the tenants are vacant/unoccupied? *" with a text input containing "0".
- Section: "All Business / Tenant Activities *" with a blue header. Below it are three rows, each with a text input and a red trash icon:
 - Accountant/Accounting Services
 - Solicitor
 - Dental Clinic/Dentist
- Hint at the bottom: "Hint: Refer to the help text at the end of the 'Is this a property owner only risk?' question above for further information."
- Button: "Add Business/Tenant Activity" with a plus icon.



Multiple Construction Materials

Please note that within the Property Protection section you can add multiple construction materials. Therefore, if say the roof is half concrete and half metal then both Concrete and Metal options can be selected.

Roof Construction? (check all that apply) *

- Asbestos
- Concrete slab
- Fibre cement - no asbestos
- Glass
- Membrane roofing
- Metal covering

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.

If the building is fully unoccupied at the time of quote request, then it should be presented as follows. This applies to both Property Owner and Non-Property Owner risks.

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.

Is this a property owner only risk? * ⓘ

YES
NO

Hint: See 'I' for more information

Total number of tenants? *

Hint: Maximum number of tenants = 10

How many of the tenants are residential? *

How many of the tenants are vacant/unoccupied? *

All Business / Tenant Activities *


Vacant/Unoccupied Building

Hint: Refer to the help text at the end of the 'Is this a property owner only risk?' question above for further information.

➕ Add Business/Tenant Activity



In respect of partially unoccupied for a Property Owner risk, each unoccupied tenancy should be included in the total number of tenants question and then the count of unoccupied tenancies noted in the how many of the tenants are vacant/unoccupied question. i.e. Total number of tenants is 3 incl. 1 Residential (captured by question), 1 Vacant (captured by question) and 1 Accountant (captured by adding Accountant tenant occupation) as follows:

Is this a property owner only risk? * 

YES NO

Hint: See 'Y' for more information

Total number of tenants? *

Hint: Maximum number of tenants = 10

How many of the tenants are residential? *

How many of the tenants are vacant/unoccupied? *

All Business / Tenant Activities *

Accountant/Accounting Services

Hint: Refer to the help text at the end of the 'Is this a property owner only risk?' question above for further information.

[➕ Add Business/Tenant Activity](#)

Referrals

Blue Zebra has a low referral rate, and a significant proportion of the referrals we do receive are referrals for existing quotes rather than new business opportunities.

NOTE: If a quoted risk is referred in without additional information, 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:

S.No.	Risk Name	Reason
1	Business Liability	<p>Declined - This is outside our acceptance guidelines. Unfortunately we cannot provide a quote for liability due to an answer of 'Yes' to the question 'Does the business Intend to accept individual contracts that exceed \$150,000?'</p> <p>Declined - This is outside our automatic acceptance guidelines. Unfortunately we cannot provide a quote for liability due to outdoor work over 15 metres high.</p>

Claims History

The Zebra Lounge allows you to self-service claims history on letterhead for a specific client's policy. To request and download the claims history document please enter and search via the policy number.

The screenshot shows a navigation bar with tabs: #, NEW QUOTE, POLICIES, CLAIMS, CLIENTS, RESOURCES, and SEARCH. Below the navigation bar, there is a search section with a 'Free Text Search' toggle, a 'Keyword Search' field containing 'PE202600042SM', a search button, and a 'Search History' button. Below the search section, there are filter options for 'Policy', 'Quote', 'Product', 'Transaction Type', 'Status', and 'Branches'. The search results are displayed in a table:

Policy/Quote Number	Insured Name	Effective Date	Expiration Date	Product	Transaction Type	Transaction Status	Policy Term
PE202600042SM	TEST CLIENT	01-06-2026	01-06-2027	SME Business Insurance	NewBusiness	Bind	1st Term

Select the applicable search result for a bound transaction associated with the policy and navigate to the Policy Summary header/screen.

The screenshot shows the 'POLICY SUMMARY' screen for policy PE202600042SM. At the top, there is a navigation bar with tabs: QUOTE START, BUSINESS DETAILS, UNDERWRITING & CLAIMS DECLARATION, LOCATIONS, BUSINESS LIABILITY, COMMISSION, QUOTE SUMMARY, CLIENT, and POLICY SUMMARY. Below the navigation bar, there is a 'POLICY ACTIONS' section with buttons for 'Endorse', 'Cancel', 'Lodge Claim', and 'Copy'. Below the actions section, there is a 'POLICY DETAILS' section with the following information:

Insured Name:	TEST CLIENT	Period of Insurance:	01-06-2026 to 01-06-2027
Product:	SME Business Insurance	Payment Frequency:	Annual
Total Premium:	\$305.86		

Once on this screen scroll to the bottom of the page and click on the Claims Report heading. This will generate the claims history associated with the policy that you can then download as a PDF on letterhead.



Documents Premium Schedule Claims Report

CLAIMS HISTORY

Period of Insurance: 01 June 2026 to 01 June 2027

NO CLAIMS FOUND.

[Download PDF](#)

Please note: Claim incurred amounts for claims that are not closed are estimates only and are subject to change. If a breakdown of the claim incurred amount is required please access this information via the claims portal or contact the claims team.