BlueZebra

SCTP Business Insurance

Processing Tips and Hints

For policies incepting from:
16 November 2027



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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

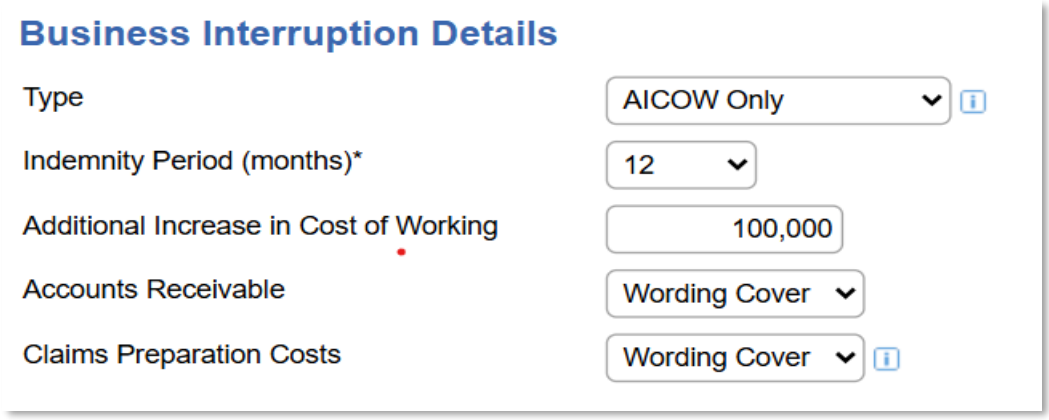
Therefore, if you have clients with multiple situations, then these sections only need to be added once, and the schedule will reflect that cover is provided for all situations. (Except non-PO liability without property cover and multiple occupations then a situation will need to be added for each occupation. 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 a 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 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.



Liability Extensions

Blue Zebra offers 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)

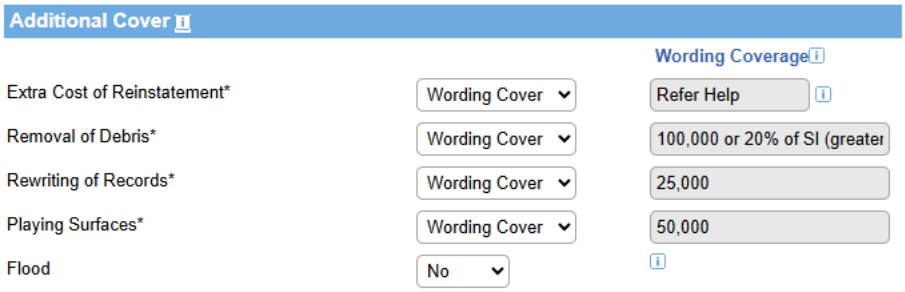
Do you wish to take the Motor Trades Extension? (Mechanics) – If yes then:

> **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

Flood cover is now optional for policies incepting from 1/1/27.

The following question can be found within the Property section.



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 No 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 No 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.

Occupation Look Ups

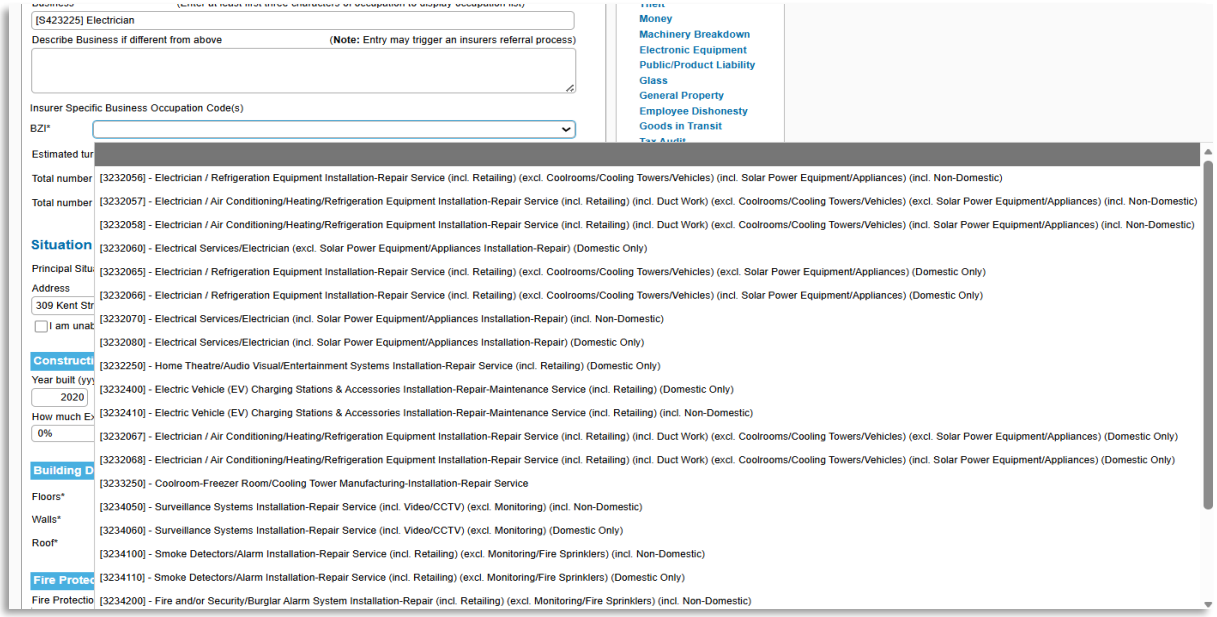
To enable Blue Zebra to offer granular occupation selections including combination trade, modern/new industry occupations we have an expanded number of occupation lookups meaning you will frequently see Blue Zebra drop down lists to select a Blue Zebra occupation when you select an occupation from the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

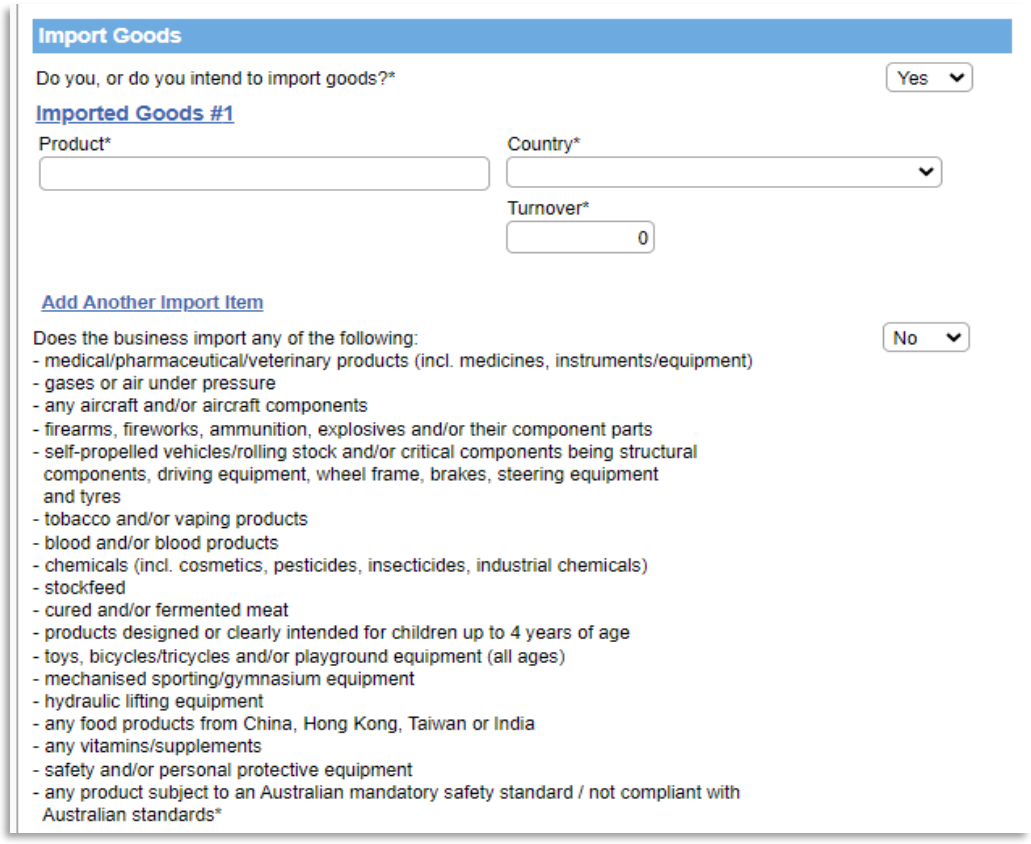
- Add a second location for liability and add the required additional occupation.
- If a turnover split is not known, then OK to note full turnover on the first situation and $1 on the second.
- 1 full-time employee min will also be needed on each additional situation.
- Repeat if further occupations 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 has 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).



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.

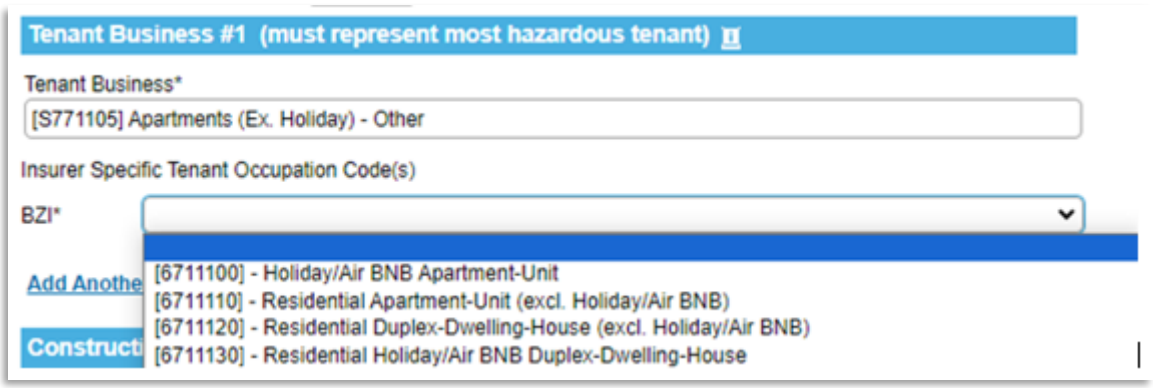
To enable accurate rating and acceptance we do however need an occupation selected for each and every tenant and/or activity conducted at the premises including details of any activities conducted by the insured, other third parties, any unoccupied/vacant and/or residential portions/tenancies. This may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



Partially or Fully Unoccupied Risks

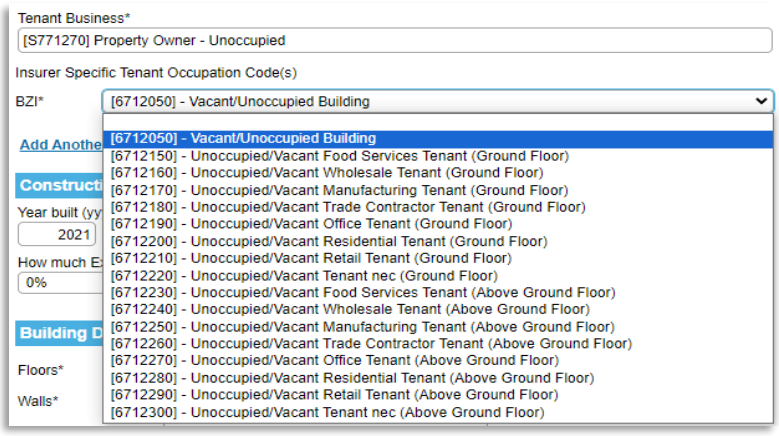
Due to the increased exposure associated with both partially and fully unoccupied buildings it is important to ensure that the information is entered correctly to allow us to accurately assess the risk and wherever possible provide an automated response.

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:



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.

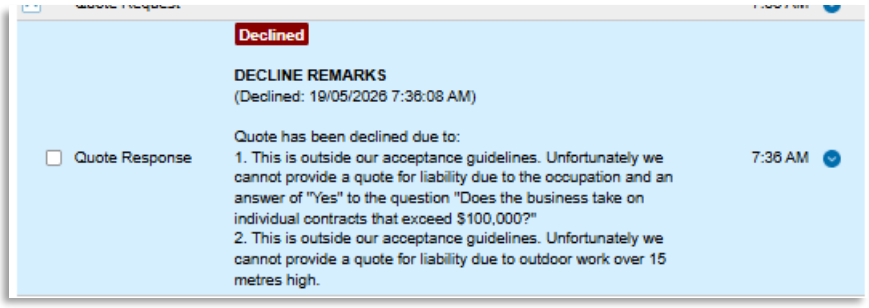
Referrals

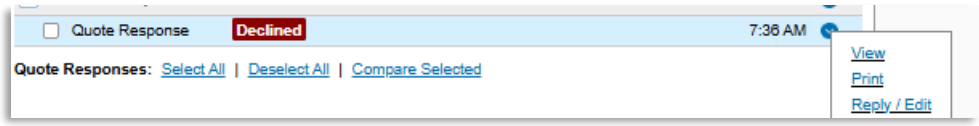
Blue Zebra has one of the lowest referral rates on SCTP SME and a large portion of the referrals we do receive are referrals of actual quotes. A fair amount of these referrals could be avoided by applying the tips and hints throughout this document.

NOTE: If a quoted risk is referred in without additional information and/or a freeform occupation description that details additional activities 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.

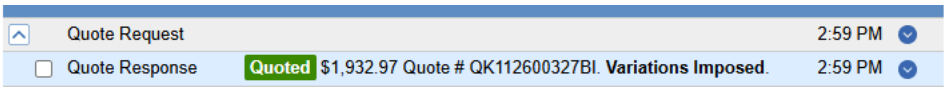
See example of referral/decline reasons - either hover over the word “Declined” or click View from the drop-down arrow out to the right.





Variations Imposed

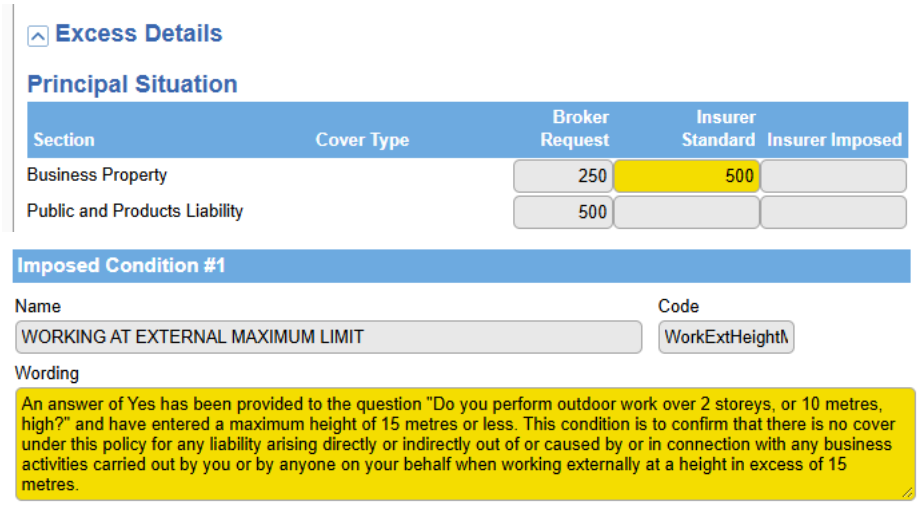
If we have imposed any variation to a quoted transaction the quote will be returned and displayed as follows with the words “Variations Imposed” shown.



Click View from the drop-down arrow out to the right to see all variations which will be highlighted in yellow.

There are two main reasons why we have imposed variations:

1. Excess – If the excess requested is below our minimum, we will apply our minimum as a variation.
2. Imposed Condition – These generally relate to the following:
    a. Confirmation of restriction based on an answer to a question.
    b. Confirmation of restriction based on the Blue Zebra Occupation description.
    c. Restriction/Extension based on the Blue Zebra occupation and section taken.



Schedules and Other Documents

Please note that all schedules are issued by Steadfast on our behalf.
Only the schedules that contain a Blue Zebra logo are insurer (Blue Zebra) specific documents which form part of the contract. These schedules are based on the risk information/questions and answers that have been sent to Blue Zebra including any variations we have imposed. Refer Imposed Variations section above for further details.

Documents such as the “Application Form” and “What You Told Us” are what we refer to as platform documents which are not insurer specific and contain all risk information/questions and answers for all insurers and do not incorporate any variations that have been imposed by any insurer.

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.