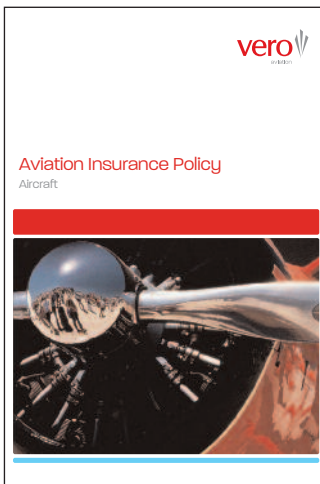


Vero Aviation

Vero Aviation offers cover for:

Private aircraft
Regional and Charter aircraft
Gliders
Recreational aircraft

Corporate and Business aircraft
Helicopters
Balloons



Vero Aviation offers the broadest range of cover in the Australian market. Talk to your Intermediary to find out more about Vero Aviation.

Aviation Hull and Liability

Hull covers loss of or damage to aircraft (fixed and rotor wing) by fire, theft, windstorm, flood hail and other perils as well as pilot's mishandling.

The liability component includes cover for bodily injury or property damage to third parties and passengers.

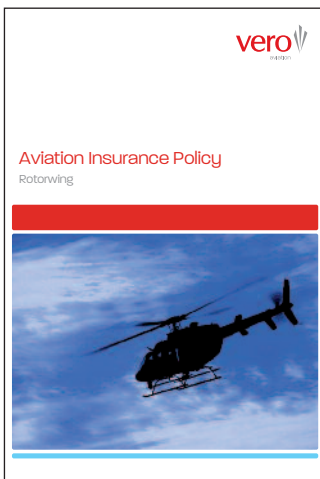
We can also provide additional policy coverage for:

Spares

Provides cover for loss or damage to parts or spares while not attached to the aircraft.

Loss of use

Provides compensation for financial loss while the insured aircraft is unable, as a result of accidental damage, to operate as intended (but not as a result of total loss).

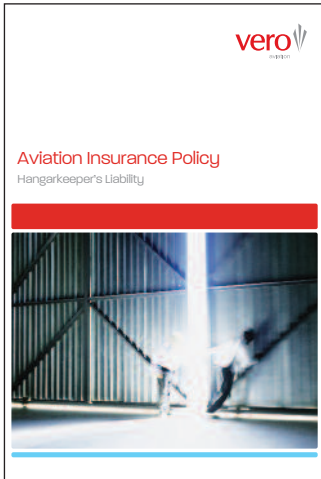


Aviation Hull War

Designed to cover loss of or damage to aircraft arising from events such as (but not limited to) war, invasion of foreign enemies, revolution, riots, extortion, hijack etc which are normally excluded from the Hull Policy.

Non Ownership Liability

Provides cover for people or entities who use aircraft owned by other parties.



Hangarkeeper's Liability

Provides cover for losses occurring during the policy period at the premises (could be hangar or airfield) as a result of work undertaken in accordance with the business specified. Also covers loss of or damage to aircraft or aircraft equipment while in the care, custody or control of the policy holder.

We can also provide cover for:

▼ Products Liability

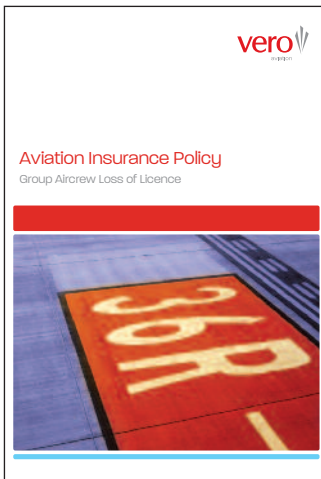
Protects the insured for liability arising out of the possession, use, consumption or handling of goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the insured.

▼ Airport Owners and Operators Liability

Protects airport owners and operators for bodily injury and property damage liability arising from products (fuel etc). Can be extended to cover air traffic control.

▼ Air Display Liability

Protects airshow and air display organisers for bodily injury and property damage liability. Excludes bodily injury and property damage caused by any participant, participating aircraft, vehicle or device.

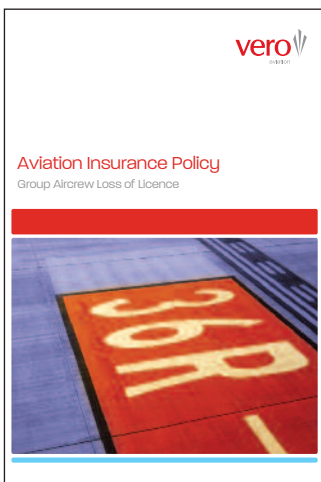


Group Personal Accident*

Group Personal Accident policy with exclusions related to piloting aircraft or flying as a passenger deleted. Generally only a permanent total disablement and temporary, total or partial disablement benefit applicable.

Group Loss of Licence*

Group Air Crew Loss of Licence policy designed to cover revocation and suspension of a pilot's licence due to a range of medical grounds.



Vero Aviation is a division of Vero Insurance Limited ABN 48 005 297 807
*A Product Disclosure Statement (PDS) is available for the Group Personal Accident Insurance and Group Loss of Licence products and can be obtained from your Intermediary and downloaded from our website. You should consider the PDS before deciding to purchase Group Personal Accident Insurance or Group Loss of Licence Insurance. Insurance is issued by Vero Insurance Limited.