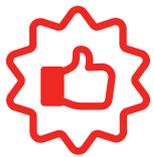
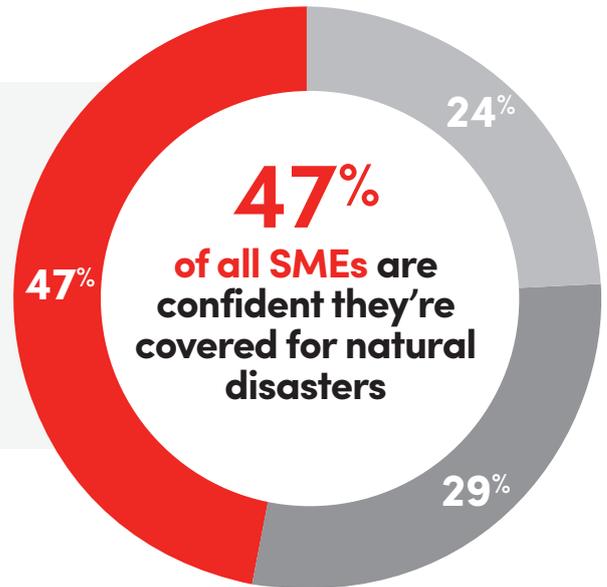


# How confident are SMEs in their natural disaster cover?



Our Vero SME Insurance Index 2020 research uncovered how confident SMEs feel about their natural disaster cover and the role brokers and advisers can play.



**The more that SMEs use a broker, the more confident they are in their natural disaster cover.**

■ Confident  
■ Unsure  
■ Not at all confident

100% of policies bought through a broker



50-99% of policies bought through a broker



1-49% of policies bought through a broker



0% of policies bought through a broker



A great way to add value for your clients is taking the time to help them understand natural disaster cover and help them determine an appropriate level for their business.



Approximately two thirds (67%) of SMEs who are satisfied with their current broker say that they also feel confident in their natural disaster coverage.

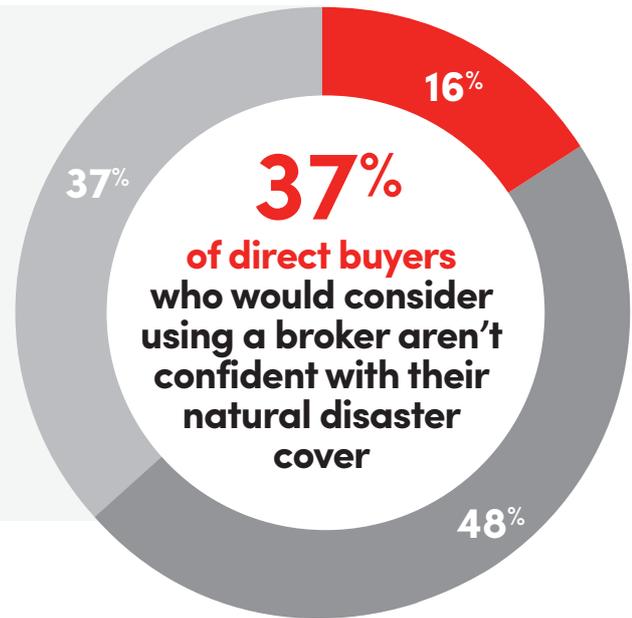
Our Risk Management specialists have updated the **Vero Risk Profiler** to include information on ways to minimise property damage caused by a natural disaster. Find this information in the specific risk section under Natural Events.

The Vero Risk Profiler provides a wealth of information on typical business risks including claims stats, guides, checklists and in-depth information on high risk activity. You can find it at [vero.co.nz/risk-profiler](https://vero.co.nz/risk-profiler)



# Uncover new business opportunities with direct buyers

**Direct buyers** who would consider using a broker and who are not confident with their natural disaster cover would benefit from the expertise a broker or adviser could offer.



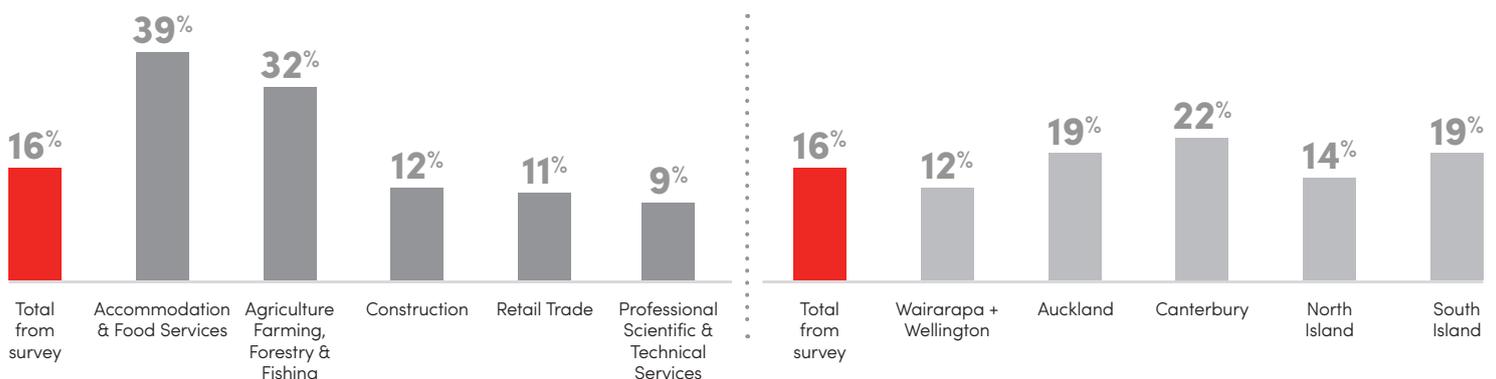
■ Confident
 ■ Unsure
 ■ Not at all confident



An opportunity to attract direct clients is to actively promote the value-add service of examining business risks, including natural disaster, and recommending the appropriate cover for their situation.

## Concern regarding natural disasters differs by industry and location.

Construction, retail and those located in the Wairarapa/Wellington region appear to be less concerned about cover for natural disasters.



Visit [vero.co.nz/sme-index](https://vero.co.nz/sme-index) to access the full report for more insights.



**Disclaimer:** The information displayed is based on commissioned research involving 900 owners and decision makers from around New Zealand. The research was conducted during December 2019. Vero Insurance NZ Ltd (Vero) has prepared this material for general information purposes only and it should not be used as the basis for decisions in relation to the acquisition or disposal of insurance products. Vero and its related companies do not assume or accept any liability whatsoever arising out of or relating to the information.