



**BizCover**  
for **Brokers**

Broking Streamlined.

# 10 Things to know about BizCover for Brokers



# Curious about BizCover for Brokers?

Let's look beyond the basics (8 products from 7 insurers, simultaneous quotes from a single data entry, etc.) and get to know the B4B platform, our offering, and services in more detail. You might be surprised how quickly BizCover for Brokers could help you take your binding process to the next level.



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# 1. Our Cyber Liability offering got an upgrade

We made a big announcement in December 2022: Chubb became our newest insurer partner offering Cyber Liability & Privacy Protection! We're so excited that Chubb is now part of the B4B family.

Our existing Cyber Liability partners, AIG and DUAL, also upgraded their products with AIG CyberEdge Commercial and Dual Australia Cyber Liability and Privacy Protection 11.20 currently available on the platform. These new wordings include streamlined question sets, reduced limitations, and the addition of social engineering coverage (included or as an optional benefit).

## Cyber Liability & Privacy Protection – Quick Overview

- ✓ 3 insurers – AIG, Chubb, and DUAL
- ✓ 5,000+ occupations
- ✓ Limits up to \$2 million
- ✓ Insured turnover up to \$50 million

Help your SME clients address their cyber exposures and experience full lifecycle management and support from our dedicated team.



## 2. We've made quoting Cyber Liability a breeze

Tired of long Cyber Liability proposal forms? So are we!

We've streamlined the quoting process for Cyber Liability—just 10 cyber-specific questions tailored to SMEs. Nowhere else in the market is the process for getting Cyber quotes simpler or quicker than with BizCover for Brokers.

Curious about these 10 cyber-specific questions for SMEs? [Book a cyber training session with our team](#). We'll walk you through our Cyber Liability question set and how to explain them to your clients to address their concerns and build trust.

| Quick Wins<br>(Top performing occupations on the platform) | Not for us                    |
|--|-------------------------------|
| Consultancy occupations                                    | Cloud or Web Hosting services |
| Multimedia and marketing                                   | Financial Institutions        |
| Accounting, bookkeeping and taxation                       | Government risks              |
| Allied Health  |                               |
| Information Technology                                     |                               |
| Retail, manufacturing & trades & services                  |                               |
| Real Estate  |                               |

## 3. Business & Office Pack is the most popular product on the platform

Our brokers love a BizPack! Nearly 40% of policies bound through the B4B platform are Business & Office Packs. This reflects the platform's strong BizPack offering, particularly within key industries.

Trades & Services is the platform's highest-performing occupation for BizPacks. We also have strong showings for Consultants, Retail, and Hospitality.

We expect BizPack to continue to dominate new business, particularly with **a new insurer** hitting the platform this year.

### Business & Office Pack – Quick Overview

- ✓ 3 insurers – AIG, Hollard and QBE
- ✓ 6,000+ occupations
- ✓ Limits up to \$20 million
- ✓ Insured turnover up to \$50 million
- ✓ Up to 100 employees





## 4. Allied Health isn't far behind!

Another strong performer on the platform is Allied Health Combined Liability, a combined Professional Indemnity and Public Liability product designed for health-related occupations. Early platform adopters discovered the strength of this offering, especially within popular industries and occupations.

Aged & Disability Care is by far the most popular industry among brokers quoting Allied Health. Just over 60% of quotes for the product are for these workers. Other strong performers are Allied Health (i.e., Counselling, Nursing Services, Occupational Therapy, etc.), Personal Care Services, and Exercise and Nutrition.

### Allied Health Combined Liability – Quick Overview

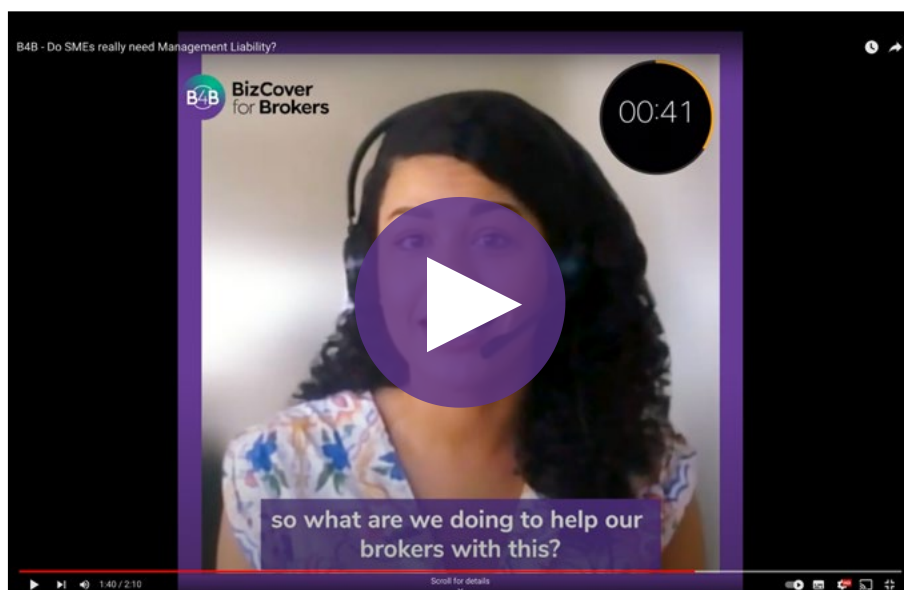
- ✓ 2 insurers – DUAL and Vero
- ✓ 200+ occupations
- ✓ Professional Liability limits from \$250,000 to \$10 million
- ✓ Public and Products Liability limits up to \$20 million
- ✓ Insured turnover up to \$5 million

Download the [Allied Health Combined Liability Appetite Matrix](#) for more quick wins for your brokerage.

## 5. Management Liability is one of our favourite products

This is one product that we think has great potential on the B4B platform. Many SMEs think Management Liability is only for big companies and are simply unaware of how much a policy could benefit their businesses.

Here's Shaneika Sutherland, B4B's Broker Operations & Distribution Manager, breaking down Management Liability in less than 2 minutes:



### Management Liability – Quick Overview

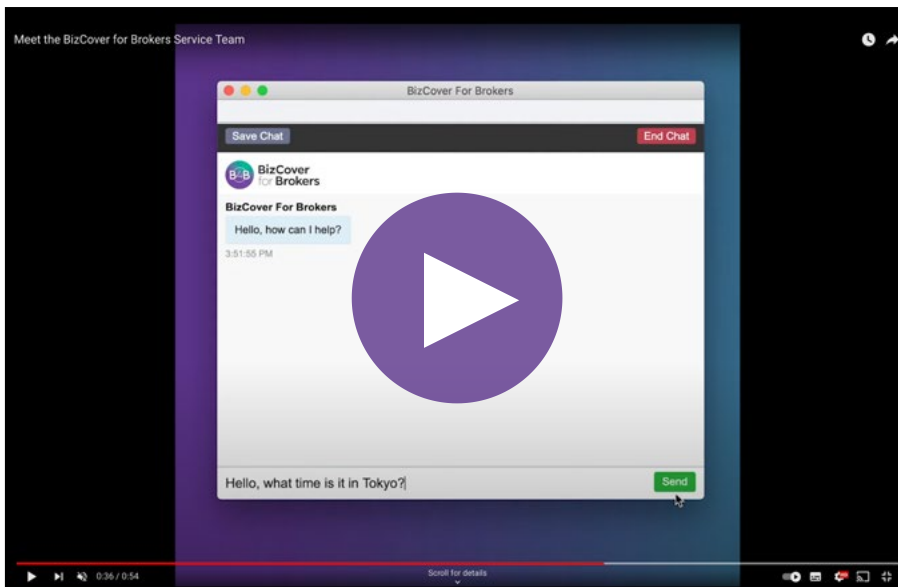
- ✓ 3 insurers – AIG, DUAL and Vero
- ✓ 4,000+ occupations
- ✓ Limits up to \$5 million
- ✓ Insured turnover up to \$50 million
- ✓ Up to 200 employees



## 6. We've got our brokers' backs

You're never alone with BizCover for Brokers! While you can easily self-service much of your policy management with the B4B platform, our dedicated Service Team is here to help if you need it.

The B4B Service Team is available via phone, email or live chat. We respond to most queries immediately, but we guarantee a response within 48 hours if we can't reply right away. Between the instant self-service capabilities of the platform and our team's fast response times, waiting for response from underwriters will soon be a thing of the past at your brokerage!



## 7. You want claim examples? We've got them!

Claim examples are a popular resource with our brokers. We regularly reach out to our insurer partners for scenarios covering a wide variety of occupations across all eight of our products. These are housed in our [Claim Examples Library](#), where you can access them day or night.





## 8. We've got an eye on the future

BizCover for Brokers is a big supporter of up-and-coming talent within the insurance industry. Our Future of Broking series gathers key insights into broking's present and future from your broking peers. Read what your peers have to say about the importance of brokers in the SME insurance space, how they are embracing technology, and where broking is headed.

Visit our blog to read our [Future of Broking series](#) and find more industry and product insights.



## 9. We love getting social!

The BizCover for Brokers [LinkedIn page](#) is full of industry insights, highlights from our team, platform updates, broker events, and more. One day we're talking to your broking peers, the next you might see our [CEO dressed in drag](#) for Mardi Gras! This is another way to connect with our team, stay on top of important news and updates, and have a bit of fun.



## 10. Brokers think we're pretty great

We love getting feedback from our brokers. Each comment helps us improve the B4B platform and gauge the service we provide. Our average NPS score of 70 shows just how much we take your feedback to heart.

Here's a sampling of what your broking peers are saying about BizCover for Brokers:

*"The cover options are vast and the pricing very competitive for all my start up and small business."*

*"Love it! Ability to quote and bind multiple product lines in one go!"*

*"Great support from staff. I was very impressed not only with response but also the options for contact."*

*"Thank you :) Your prompt attention & knowledge saved the account. Big thank you to all!"*

## Why BizCover for Brokers

The B4B platform is a digital solution created by brokers for brokers. Save time, convert more leads, and increase profits per account in minutes with:

- **Broad appetites** – 8 products from 7 leading insurers.
- **Single date entry** – Receive multiple quotes for multiple products from multiple insurers –at the same time.
- **Instant binding** – No referrals on hundreds of occupations and instant policy documents.
- **Full policy lifecycle management** – Self-service amendments, automatic renewals, and cancellations.
- **A dedicated support team** – Contact us by phone, email or live chat and get a response within 24 hours.

Login to bind your next policy with BizCover for Brokers.