

Risk Renewal Information (RRI): FAQs

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Frequently asked questions

Log in and password reset information

A good start is to visit [our portal help centre](#) and read “Getting started”.

We have also provided a step by step guide on [How do I log into the portal.](#)

The VMIA portal won't accept copied or saved usernames, passwords or other text data.

If you have trouble logging in, follow these steps:

1. Clear your cache and browser history
2. Open an incognito internet browser tab (chrome preferred)
3. Manually type in your username and password

If you're still experiencing difficulties, please call us on (03) 9270 6990 or email us at contact@vmia.vic.gov.au

How to delegate questions to others

You may want to delegate question(s) in your Renewal Risk Information questionnaire to others within your organisation.

The easiest way is to:

1. Delegate questions to those that already have portal access. You only need to give them the additional account type “Delegated Restricted Access” (DRA) so they can see the question(s) assigned to them.
2. Download a pdf version of the RRI questionnaire and email to those within your organisation who can provide the information you need. Type their responses into the RRI questionnaire in the portal on their behalf.

If you need to delegate question(s) to contacts without portal access, or who are not contacts in the portal at all, we provide the following instructions, respectively:

1. Give portal access to the existing contact and assign DRA account type to their profile. You must remove all other account types from their profile, otherwise they can view all information contained within the portal as well as the RRI question(s). When they have answered the question(s), you should arrange for portal access to be turned off, DRA account type to be removed, and their original account types reinstated.
2. Add the new contact as an authorised contact with portal access and DRA account type to their profile. Please ensure you give them DRA account type otherwise they will be able to view all information contained within the portal. The DRA account type restricts their view to the RRI question(s) only.

Please note: If you are not a portal administrator (ie if you do not have 'Admin' as an account type in your profile), you will need to ask someone who is, so they can make these changes in the portal. Only Portal Administrators can add, update and remove contacts in the VMIA portal.

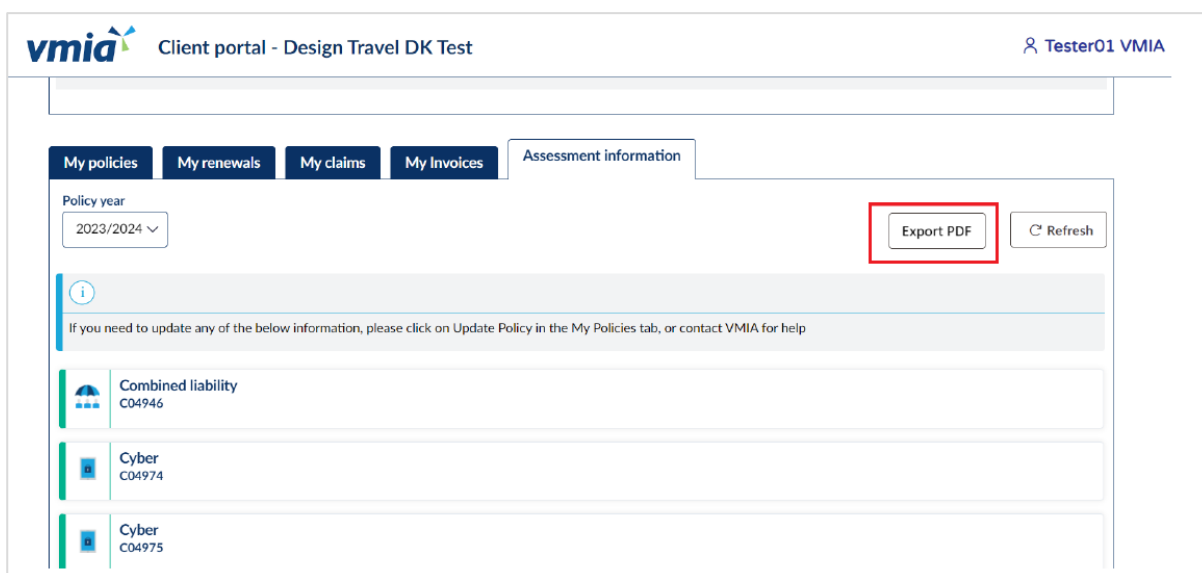
You can learn more on our portal help centre under [Managing user permissions](#)

If you have any questions, please call us on (03) 9270 6990 or email at contact@vmia.vic.gov.au

How to access previous RRI responses

To see your RRI responses from previous years:

1. Login to the VMIA portal
2. Select 'Assessment Information' tab
3. Choose the past policy year required
4. Select 'Export to PDF' to generate a copy of responses for that policy year RRI.



How do I add documents to relevant sections of the RRI (word, pdf, spreadsheets)?

Attachments can be added to the RRI via the 'Attachments' tab at the top of the assessment.

Simply click on the '+' icon on the right-hand side of the screen to attach any relevant documents. Make sure the document name indicates which product they relate to, for example "Public liability"

Assessment Task ID: DRR1-440 RESOLVED-COMPLETED Actions ▾ × Exit

Organisation details
Attachments
Audit

Recent attachments +

2024-2025 VMIA Renewal Ri...
DRR1-440 | Correspondence | Queue processor(ProcessDelegation)
⋮

Assessment summary

Sections 1 Questions 3 Policy year 2024-2025

Group Personal Accident
A09727

Note: You can't remove attachments once added. Contact VMIA for assistance.

Who can complete the RRI?

The RRI should be completed by the assigned 'Renewal Coordinator' contact for the organisation.

How do I complete the RRI?

Go to the VMIA portal [VMIA portals | Victorian Managed Insurance Authority](#)

Once logged into the portal, underneath the banner 'Risk Renewal Information' will be an item labelled 'pending assessment'. Click on this to start reviewing required sections.

If you have any questions, please call us on (03) 9270 6990 or email us at contact@vmia.vic.gov.au

How do I request an extension to my completion date?

Contact your Risk Adviser, call (03) 9270 6990 or email contact@vmia.vic.gov.au

What does the message "This question has been referred to VMIA for reviewing" mean?

If your answer to a question has triggered a potential underwriting review, it will be referred back to your Risk Adviser to better understand the risk information provided.

Your Risk Adviser may contact you via phone or email to discuss further. Once approved, the RRI will be issued back through the portal to finalise and submit.

Will a Risk Adviser contact me once my RRI has been reviewed?

Yes, a Risk Adviser will contact you to discuss the referral. Once approved, the RRI will be open for you to continue to complete and submit in the portal.

Definitions & Section Specifics

What is Business Interruption?

Business interruption (BI) is designed to insure a loss of income that an organisation suffers after an indemnifiable event.

Business Interruption cover is designed to protect a business from the potential loss of or reduction of income.

How do I calculate Business Interruption figures?

Firstly, you need to project what the business results would have been if the event triggering the business loss had never occurred.

Secondly, determine the actual business results during the loss period.

Finally, subtract the actual business results from the projected business results to determine the loss value.

Basic Business Interruption Formula

Net Income + Continuing Expenses + Extra/Additional Expenses = Business Loss

What are vessels / watercraft?

Vehicles designed for travel across or through bodies of water The RRI question asks for those valued \$100k and above. Some examples of this would be boats, barges, ships, sailboats.

For vessels / watercraft, like all other assets, they need to be recorded at a location, so please ensure when adding information into the RRI that the moored location is included.

Gross Revenue

Gross revenue is the total revenue generated by a business without deducting expenses and losses.

Annual Gross Revenue is the Gross Revenue earned during the twelve months immediately before the date of the Damage.

Is total revenue the same as gross profit?

Gross revenue is the total revenue generated by a business without deducting any expenses and losses, while gross profit is the difference between gross revenue and the cost of goods sold (or services rendered).

Combined Liability Section

Why do we ask if your organisation is represented in any way outside of Australia?

This information is required to identify potential risk exposures your organisation may have if operating outside Australia or the State of Victoria. Your business activities overseas or interstate could include contractual agreements, a subsidiary, sale of a product or hiring a labour force.

What are contractors and sub-contractors?

A contractor is a person or business who works directly with a client to execute a job, offer a service, or deliver materials. Subcontractors are frequently hired by contractors for larger projects that require specialised expertise or extra resources.

What is the definition of labour hire services?

Labour hire services refers to workers who are directly employed by an agency which then 'on-hires' them to perform labour for a different employer. The first company is responsible for payment and other employee entitlements. The second company directs the worker tasks.

What is the Therapeutic Goods Administration (TGA)?

The TGA regulates therapeutic goods to ensure they are of high quality, safe to use and work as intended. The TGA administers the *Therapeutic Goods Act 1989* (the Act) which sets out requirements and obligations for the supply, import, export, manufacture and advertising of therapeutic goods.

Therapeutic goods generally fall under three main categories:

- **Medicines** - including prescription, over the counter and complementary medicines, such as paracetamol and echinacea
- **Biologicals** - something made from or containing human cells or tissues, such as human stem cells or skin
- **Medical devices** - including instruments, implants and appliances, such as pacemakers and sterile bandages

For more information go to www.tga.gov.au.

Organisation Section

What is the official definition of a full-time employee or full-time equivalent?

A full-time employee is, for a calendar month, an employee employed on average at least 30 hours of service per week, or 130 hours of service per month. The Australian Bureau of Statistics (ABS) considers 35+ hours per week full-time. Part-time employment is usually 1 - 34 hours per week.

What is the meaning of Consolidated Fund?

The Consolidated Fund refers to money/funding provided by the Department of Treasury and Finance, where all revenues, taxes, and other income are collected such as, funding, grants, and/or other money organisations specifically receive from the Victorian Government.

What is Operating revenue?

Operating revenue refers to the money an Organisation generates from its business activities.

What does “Other fundings” mean?

Other fundings refers to any private donations, funds and/or grants received from entities outside the Victorian Government.

Business Travel Section

Why do you need to tell VMIA if a trip longer than 180 days is planned?

This is a standard exclusion under the travel policy. We may be able to accommodate travel exceeding 180 days in some instances, but these will be reviewed on a case-by-case basis. We can also explore options that depending on the individual circumstances may be more suitable such as Expatriate cover.

Why do we ask if you are visiting a high-risk country?

VMIA's Business Travel policy excludes travel to high-risk countries listed, but can change based on whether the Australian Department of Foreign Affairs and Trade (DFAT) has issued a travel warning recommending that travellers do not travel at all to those locations.

Any response advising planned travel to a country listed as high risk will be reviewed on a case-by-case basis. Depending on the individual circumstances, we may need to advise no cover is available.

Motor Fleet Section

What is a semi-trailer truck (prime mover)?

The biggest difference between a trailer and a semi-trailer is: a trailer has a front axle, but a semi-trailer depends upon support and movement from the vehicle it has been attached to when going down the road.

What is an articulated vehicle?

An articulated vehicle is one that consists of two or more separate frames connected by suitable couplings. A truck tractor is a motor vehicle designed primarily for drawing truck trailers and constructed to carry part of the weight and load of a semi-trailer.

What does long-term hired-in mean?

Generally, a hired-in vehicle will be for a few days or weeks to supplement a shortfall in available vehicles, or to replace a vehicle temporarily out of action. Hire arrangements for over a month or more could possibly be considered a long-term hire. Any hire for a period longer than one month should be declared for consideration of cover and potential premium adjustment.

What is the Australian Dangerous Goods Code (ADG Code)?

The Code sets out the technical instructions for safely transporting dangerous goods by road and rail. The ADG Code uses the globally harmonised structure, definitions, and hazard classes set by the United Nations and is an important reference in Australian Work Health and Safety Act and Regulations.

It is important that everyone involved in transporting dangerous goods understands their responsibilities to help prevent and reduce damage to people, property and the environment.

If you require further information, please visit www.infrastructure.gov.au

What is the Australian Code for the Transport of Explosives by Road and Rail?

Its objective is to provide a uniform basis for Commonwealth, State and Territory legislation governing the transport of explosives and it is designed to apply to all road and rail transport in Australia. This Code is applicable to civilian and military explosives transport. This Code does not apply to the transport of explosives by air or by sea.

If you require further information, please visit www.safeworkaustralia.gov.au

Group Personal Accident

What is the definition of work experience (Secondary School)

Work experience is the short-term placement of secondary school students with employers to provide insights into industry and the workplace.

What is “Practical work placement”?

Practical work placement involves working at an established organisation in the role you're studying to become qualified for, or at least in a very similar role.