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Coverholder at **LLOYD'S**

LEGAL EXPENSES INSURANCE

Short-Form Application

EDGE UNDERWRITING has become renowned for providing market leading insurance solutions in their chosen specialist product areas. As a Coverholder at Lloyds, Edge provides access to Lloyd's world renowned brand, security and ratings.

KEY FEATURES

While there may appear to be some duplication with Management Liability policies, in terms of providing cover for the defence costs associated with actions arising out of certain statutory matters (such as: Privacy, ATO, Unfair Dismissal, Sexual Harassment, Discrimination etc), our LEXi policy provides so much more. Consider the following exclusive LEXi benefits:

- Legal **defence** costs for certain **statutory & non-statutory** business matters;
- Legal **pursuit** costs for certain **statutory & non-statutory** business matters;
- Personal legal pursuit and/or defence costs for employees** (if *Personal Legal Expenses Cover Optional Additional Benefit* has been taken).
- Contract Reviews** - LEXi policy holders are eligible to receive 1 x **free** contract review* per policy period.
*The contract review is limited to the insurance and indemnity sections of the contract and the existing insurance program in place.

Examples of certain non-statutory matters for which no cover would be available under a Management Liability policy:

- the **pursuit** or **defence** of a **dispute** with a **landlord** under a lease or tenancy agreement;
- the **pursuit** or **defence** of a **contractual dispute** with a customer or supplier (eg. someone is withholding payment alleging issues with your goods/services);;
- the **pursuit** or **defence** of a **contractual dispute** with a customer, supplier, client, principal, contractor or subcontractor under a construction contract (if *Construction Contracts Optional Additional Benefit* has been taken);
- the **pursuit** or **defence** of a **contractual dispute** with an employee (eg. breach of non-compete)
(if *Employment Contracts Optional Additional Benefit* has been taken);
- the **pursuit** of a **third party** relating to physical damage to **property** and/or goods owned which causes an **uninsured financial loss**;
- the **pursuit** or **defence** of a **dispute** with a **neighbor** relating to fences (if *Personal Legal Expenses Cover Optional Additional Benefit* has been taken).
- the **pursuit** or **defence** of a **dispute** with a **neighbor** relating to fences (if *Personal Legal Expenses Cover Optional Additional Benefit* has been taken).
- the **pursuit** or **defence** of a **dispute** under an **agreement for goods or services** (eg. purchasing/selling a house; dodgy kitchen renovation) (if *Personal Legal Expenses Cover Optional Additional Benefit* has been taken).

FREE TELEPHONE LEGAL ADVICE

Insureds also gain access to our exclusive, free telephone legal advice service. This service provides advice on many legal issues affecting the Insured's business or personal life (if personal legal expenses extension is taken). There is no restriction on how many times LEXi policyholders may access this service however, it is limited to one 30 minute telephone call with a suitably qualified legal partitioner per matter. Please see our website for more details and for how to access this service.

SHORT-FORM UNDERWRITING CRITERIA

-  Turnover does not exceed \$20mil
-  The Insured is domiciled in Australia and has an ABN
-  The name of the Insured does not include more than one entity
-  The have been nil uninsured circumstances in the past 3 years
-  Your broking house has an active agency agreement in place with Edge
-  The Insured is not a statutory body or involved in the security industry (patrols / crowd control and the like)

For risks outside of the above, please contact Edge on 08 9420 7900.

COVER

Geographical Limits	Anywhere in Australia				
Limits of Liability	each and every occurrence	\$100,000		in the annual aggregate	\$250,000
Sections of Cover	Cover	Insured		Cover	Insured
	1. Privacy	Yes		7. Inquiry Protection	Yes
	2. Prosecution Defence	Yes		8. Tax Disputes/Investigation	Yes
	3. Employee Protection	Yes		9. Personal Injury	Yes
	4. Property Protection	Yes		10. Discrimination Protection	Yes
	5. Tenancy Disputes	Yes		11. Contractual Disputes*	Yes
	6. Statutory Licence	Yes		Free Telephone Legal Advice	Yes
Standard Excess	\$1,000				
Contractual Disputes	Minimum amount in dispute: \$10,000. Covers existing and new contacts (standard cover excludes construction and employment contracts). Excludes known circumstances at inception and new circumstances within first 90 days of inception.				
Optional Additional Benefits (only apply if selected)	1. Contractual Disputes – Construction Contracts (\$2,500 excess) 2. Contractual Disputes – Employment Contracts (\$5,000 excess) 3. Personal Legal Expenses Cover and free personal legal advice for Employees (\$1,000 excess) Minimum amount in dispute: \$3,000				
Legal Advice Provider	NT: Ward Keller; All Other: Sparke Helmore				
Claims Administrator	Triton Global (http://www.triton-global.com/claims/notifications/australia/)				

Optional Additional Benefits

Contractual Disputes – Construction Contracts (\$2,500 excess)

Contractual Disputes – Employment Contracts (\$5,000 excess)

Personal Legal Expenses Cover and free personal legal advice for Employees (\$1,000 excess)

QUOTE REQUEST

Name of Insured:			ABN:		
Address:					
Occupation (Industry):			Turnover*	\$	
Optional Additional Benefits	Contractual Disputes–Constructions Contracts Yes/No		Contractual Disputes–Employment Contracts Yes/No		
	Personal Legal Expenses Cover and free legal advice for Employees Yes/No		If Yes, No. of Employees		
Period of Cover	From: 4 :00pm on	/ /	To: 4 :00pm on	/ /	
Broker Declaration	I have read and understood the underwriting criteria and confirm this risk satisfies each criterion				
	Name:	Signature: _____		Date:	

*If Turnover is derived from more than one state please advise split so all charges can be correctly calculated and allocated

General Advice Warning

The information on this application form is of a general nature only and is correct at the time of publishing (April 2017). It does not take your clients specific needs or circumstances into consideration and nothing stated herein alters the terms and conditions of the policy. The Product Disclosure Statement, policy wording and our FSG can be found on our website (<http://edgeunderwriting.com.au>).