



edge
underwriting

underwriting at its best
underwriting as it should be
welcome to the edge of underwriting

Coverholder at **LLOYD'S**

product suite




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CONTRACT


FORM OF AGREEMENT







consultants' liability
including contractual





 broadform public, products, advertising and contractual liability cover

 primary layer to \$20mil


 over 120 white collar target occupations covering architects, engineers and miscellaneous professional consultants including:

-  airside
-  offshore / underground
-  rail
-  oil & gas / energy

 cover **automatically provides:**

-  blanket contractual liability
-  principals as joint insureds
-  waiver of subrogation
-  consultants / sub-consultants as joint insureds

 base premiums start from \$2,000

 brokers are able to quote & bind online



corporate travel









edge
global assist

- one of the broadest definitions of insured persons and types of journeys covered on the market
- unlimited overseas medical cover
- no pre-existing medical condition exclusion
- no age limits on most sections
- no terrorism exclusion
- brokers are able to quote and bind online

- edge global assist
 - backed by CustomerCare, we provide 24/7, worldwide, emergency assistance
- tailored solutions
 - if you have a book of business and would like an exclusive, tailored solution, we are here to help
 - some examples of what we have been able to include:
 - own vehicle excess cover
 - death by specified sickness
 - insolvency / financial default cover
 - pure leisure travel for unaccompanied family members



cyber & privacy

-  \$0 excess if panel providers used (managed by Clyde & Co)
 -  24/7 global incident response centre
 -  unlimited retro cover on new business
 -  Limits from \$500K to \$10mil
 -  100% Lloyd's security
-
-  very broad cover (11 sections in total)
 -  includes (sub limited) cover for:
 - social engineering
 - electronic theft
 - computer fraud
 - telecommunication fraud
 -  Includes cover for cloud computing our your outsourced data centres



- umbrella and excess layer to \$40mil (giving us a local capacity of \$70mil)
- can 'stick' to underlying public/products liability, motor vehicle liability and workers compensation (common law)
- excess liability (DIL) is a mirror (follow form) of the underlying policies, all cover limits are mirrored and agreed **sub-limits are doubled**
- base premiums start from \$4,000

- DIC liability **automatically provides:**
 - no liquidated damages exclusion
 - blanket contractual liability
 - principals as joint insureds
 - waiver of subrogation
 - \$1mil professional indemnity
 - USA / Canada extension
- same broad appetite that applies to our primary public & products liability cover

LIABILITY



- excess layer to \$40mil (giving us a local capacity of \$70mil)
- can 'stick' to underlying public/products liability, motor vehicle liability and workers compensation (common law)
- excess liability (DIL) is a mirror (follow form) of the underlying policies, all cover limits are mirrored and agreed sub-limits are doubled

- same broad appetite that applies to our primary public & products liability cover
- base premiums start from \$750



Home

group journey

- covers the private trip between home and work / work and home of all employees of the insured
- flexible cover options
 - death & capital benefits options of \$100K to \$250K
 - weekly benefits up to 100% of AWE to a max of \$2,500 per week
 - fractured bones / dental benefits
 - 0, 7 or 14 day wait periods

- 104 week indemnity period
- no risk is too small or too large
- premiums can be as low as \$8 per employee per year
- base premiums start from just \$575

group personal accident & sickness



broad cover

- ▶ we go to extraordinary lengths to provide best-in-class cover as standard
- ▶ we can also tailor the cover to meet virtually any requirement, here's a few examples:
 - ▶ weekly benefits up to 100% of AWE to a max of \$5,000 per week
 - ▶ stress / mental health benefits can be included
 - ▶ cover up to age 70 (accident & sickness)
 - ▶ up to 5 year indemnity periods
 - ▶ no bird flu or swine flu exclusions
 - ▶ can include pilots loss of licence cover



making it easy

- ▶ there is no requirement to provide individual names or dates of birth







24/7 emergency assistance

- ▶ Fullerton emergency assistance (backed by SOS international) are our chosen provider for 24/7, worldwide emergency assistance.



intellectual property

-  Defence & Pursuit Cover included
-  Worldwide cover
-  Trademarks / Copywrite / Patents
-  Simple 'short form' application process for SME's (T/O's < \$10m)


-  Quick turnaround time
-  Super competitive premiums (base premiums start from \$3,500)
-  Defence cover LOI to \$1m
-  Pursuit cover LOI to \$500K



NEED A LAWYER?


 lexi provides access to **free legal advice and cover for the legal costs of pursuing or defending** certain classes of **legal action**

 cover includes 11 key areas:

-  privacy
-  prosecution defence
-  employee protection
-  property protection
-  tenancy disputes
-  statutory licence
-  inquiry protection
-  tax disputes / investigations
-  personal injury
-  discrimination
-  **contractual disputes**

 **free** telephone legal advice

-  a free legal advice service is provided as an automatic benefit to all policyholders
-  policyholders are entitled to a free, 30 minute telephone conversation (per legal matter) with a lawyer on any business topic

 cover can be extended to provide all employees with personal legal expenses insurance and access to free personal legal advice

 base premiums start from \$410

 brokers are able to quote & bind online



med mal

pharmaceutical

clinical trials

medical devices

- ▶ hospitals
- ▶ multidisciplinary clinics / specialists
- ▶ practitioners (Individuals or Associations)
- ▶ miscellaneous medical entities / exposures






- ▶ ability to arrange cover on drugs (even on “standalone drug basis”) others may exclude through exclusion of their known issues/side effects
- ▶ access to licenced paper in over 100 countries



- ▶ annually renewable or full duration contracts
- ▶ trials of up to 10 years
- ▶ access to licenced paper in over 100 countries
- ▶ ability to consider US trials by US parented companies

- ▶ appetite for US exposures including domiciled sales and manufacturing operations
- ▶ concentrating on non-permanently invasive devices allows consistent and cost effective cover to be provided



management liability

-  \$10mil capacity (\$5mil for crime)
-  11 insuring clauses under the 1 policy
-  worldwide cover as standard
-  broad D&O cover
-  cyber & privacy
One of the few markets offering full blown cyber under ML, the policy also covers privacy liability, privacy breach notification costs, systems damage and business interruption.

-  crime (including cyber crime)
Much wider scope of coverage than many policies: unauthorised taking of property, money, cheques, banker's drafts and share or bond certificates. Crime coverage also extends to losses resulting from cyber crime. This includes fraudulent instructions to financial institutions and electronic identity theft.
-  very broad appetite
Can consider all industries (other than Financial Institutions), whether private or publicly listed, with revenues up to \$1billion.



- 3 products to chose from
 - automotive and consumer products
 - food & beverage manufacturers
 - restaurant food borne illness
- broad appetite (see website for details)
- rough indicatives can be provided from a liability proposal / slip
- pre-incident crisis consultancy fund
- premises and product rectification cover
- comprehensive brand and reputation protection
- cover against malicious product tampering & extortion
- cover for recall arising from safety critical errors made during the production, programming or coding of software elements
- business interruption and additional costs cover



- it's the glue for PI risks
- umbrella and excess layer to \$10mil
- excess PI (DIL) is a mirror (follow form) of the underlying PI policy, all cover limits are mirrored and agreed
sub-limits are doubled

- DIC PI **automatically provides:**
 - blanket contractual liability
 - principals as joint insureds
 - waiver of subrogation
 - asbestos professional services write-back
- base premiums start from \$3,500

advice expert professional indemnity

- 🍊 \$10mil primary capacity
- 🍊 blanket contractual liability for most occupations
- 🍊 can include PL on many occupations
- 🍊 can include property and BI on most occupations
- 🍊 can include cyber on most occupations
- 🍊 base premiums start from \$1,500

- 🍊 cover **includes**
 - 🍊 full pollution liability
 - 🍊 withheld fees cover
 - 🍊 intellectual property rights infringement
- 🍊 specialties include:
 - 🍊 accountants
 - 🍊 allied health
 - 🍊 architects & engineers
 - 🍊 design & construct
 - 🍊 ICT / tech / media industries
 - 🍊 labour hire / recruitment industry
 - 🍊 long term care facilities
 - 🍊 oil & gas consultants
 - 🍊 real estate / property professionals

LIABILITY

public & products liability



very broad appetite, including:

- 👉 all vanilla risks
- 👉 airside
- 👉 asbestos
- 👉 commercial cleaners (during hours)
- 👉 labour hire
- 👉 scaffolders
- 👉 security (including crowd control)
- 👉 Chinese imports
- 👉 offshore / underground
- 👉 USA exports



primary layer to \$30mil



base premiums start from \$5,000









can include the following extensions:

- 👉 asbestos demolition / removal (\$20mil)
- 👉 cash in safe / in transit
- 👉 contractual liability (blanket basis)
- 👉 goods on hook
- 👉 incidental PI (\$5mil)
- 👉 marine industry liability
- 👉 negligent loss of keys
- 👉 product recall expenses
- 👉 rectification of faulty workmanship
- 👉 rip & tear
- 👉 stat liability
- 👉 UAVs (drones)
- 👉 waiver of subrogation (blanket basis)



residential strata

-  100% authorised security
-  Australia wide (excl QLD wind zones)
-  \$10mil capacity
(including WA and NT wind zones)
-  commercial tenancies accepted
(up to 15% commercial tenancies)
-  short-stay residential strata's considered
-  property section includes blanket machinery breakdown / electronic equipment cover (\$10K Any one loss \$25K in the Agg)
(for items up 3KW or 4HP)
-  \$250 excess available



Spend a few minutes with David Jones, Managing Director and co-owner of Edge Underwriting and you will experience his great passion and love for insurance. He has technical knowledge second to none in his chosen areas of specialisation.

He has a deep respect for insurance brokers, the role they play and the challenges they face.

He loathes the stale products, lack of urgency and the 'computer says no' attitude that has become the norm for many. He's held national roles with global insurers who 'just don't get it'.

In setting up Edge, David was determined to surround himself with the best people

There's 60+ years of collective experience in the underwriting team alone. Developing best-in-class products through arguably the best security (Lloyd's) was seen as key.

Finding solutions where others find reasons to say no, finding reasons to pay claims and only dealing through brokers remains central to his service ethic.

David is relentless in his pursuit to evaluate and innovate, do it better, do it quicker, and he loves having skin in the game. In his own words "Underwriting at its best, underwriting as it should be....welcome to the edge of underwriting".



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