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- 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





- 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













100% Lloyd's security



very broad cover (11 sections in total)



includes (sub limited) cover for:

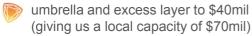
- social engineeringelectronic theft
- computer fraud
- telecommunication fraud



Includes cover for cloud computing our your outsourced data centres







- 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



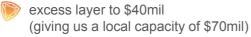
DIC liability automatically provides:

- no liquidated damages exclusion
- blanket contractual liability
- principals as joint insureds
- waiver of subrogation
- \$1mil professional indemnity
- USA / Canada extension











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 \$750





- 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





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

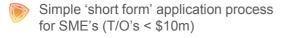




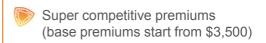




















NEED LAWYER



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



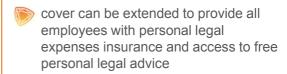
cover includes 11 key areas:

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

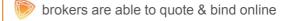


free telephone legal advice

- 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











med mal

- 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

clinical trials

- 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

medical devices

- 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











broad D&O cover

oryber & 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

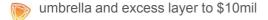


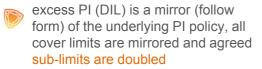
business interruption and additional costs cover













DIC PI automatically provides:

- blanket contractual liability
- principals as joint insureds
- waiver of subrogation
- asbestos professional services write-back







- \$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







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



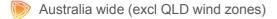
can include the following extensions:

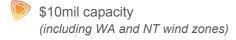
- asbestos demolition / removal (\$20mil)
- cash in safe / in transit
- contractual liability (blanket basis)
- goods on hook
- incidental PI (\$5mil)
- marine industry liability
- negligent loss of keys
- product recall expenses
- rectification of faulty workmanship
- 🤊 rip & tear
- stat liability
-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





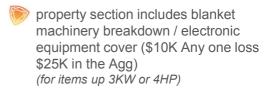








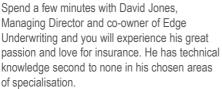












He has a deep respect for insurance brokers, the role they play and the challenges they face.

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-inclass 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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