

# Accident & Health

## Practice Notes for Brokers

### Group Personal Accident & Sickness



#### Features/Benefits

- 100% Lloyds Security.
- We only deal through brokers.
- Wording can be tailored to meet the requirements of any EBA agreement.
- Only alternate market we are aware of which automatically complies with CFMEU (WA) EBA.
- Up to 100% of average weekly earnings.
- Stress/mental health conditions can be covered.
- Up to age 70 (accident & sickness).
- Time excess as short as 7 days (28 days for sport).
- No requirement to provide individual names and DOBs.
- No exclusion for swine or bird flu.
- Indemnity periods up to 5 years.
- Permanent Total Disablement can include sickness.
- Ability to modify, write back or strike out certain exclusions on request.
- Minimum premium \$2,500.

#### Target Risks

- Annual / Site Specific / Project Specific EBAs for:
  - Building & Construction;
  - Oil / Gas / Power;
  - Marine & Aviation (including Loss of Licence).
- Professional Sports Teams / Individuals (including career ending injury).
- Affinity groups.
- High value / High sum insured individuals.



### Group Medical Evacuation & Repatriation



### Kidnap & Ransom

### Corporate Travel & Group Journey

### Group Expatriate Medical

#### Features/Benefits

- 100% Lloyds Security.
- We only deal through brokers.
- No Australian touch required.
- 24/7 worldwide Emergency Assistance.
- Can include DEFAT cover.

#### Target Risks

- Larger SMEs & Global Corporate programs.
- Associations and Affinity Groups.
- Offshore Oil & Gas.
- Mining & Exploration

### Who to Contact

T +61 8 9420 7900

E [info@edgeunderwriting.com.au](mailto:info@edgeunderwriting.com.au)

W [www.edgeunderwriting.com.au](http://www.edgeunderwriting.com.au)



1/188 Adelaide Tce,  
East Perth WA 6004

AUS  
INT  
WWW

(08) 9420 7910  
+61 8 9420 7910  
[edgeunderwriting.com.au](http://edgeunderwriting.com.au)

