

'GLUE LITE' Policy

General Liability Excess

Practice Notes for Brokers

Introduction

We are proud to introduce you to 'the GLUE LITE, it's basically the DIL section of the GLUE policy and is designed to be used where:

1. the primary policy already includes blanket contractual liability / joint insured / waivers; or
2. when such extensions are not required.



Features & Benefits

- 100% Lloyds security.
- 'Sticks' to primary Broadform Liability policy.
- Can 'Stick' to MV Liability.
- Can stick to W/Comp Common Law (giving cover for those employees temporarily overseas).
- Can take out at any time (don't have to wait until the primary policy is due).
- Mirrors (ie. follow form) the primary policy. All covers are mirrored (**even the agreed sub-limits**).

Target Risks

- Virtually any vanilla or hard-to-place liability risk **except:**
- Labour hire (blue collar)
- Sport, leisure, entertainment

Sum Insured options

GLUE	Primary Layer				Min Prem
	\$5mil	\$10mil	\$20mil	\$30mil	
\$10mil		✓	✓		\$750
\$20mil		✓	✓	✓	\$1,000
\$30mil			✓		\$1,000
\$40mil		✓			\$1,500

Other details

- Premiums start at just \$750 + charges with:
- 15% commission

Hot Tip:

By reducing your client's primary layer (where premium is in excess of \$3,500) and adding on a GLUE LITE policy you may reduce the total premium charged for the original limit AND have double the cover on all sub-limits.

How to Contact Us

- T +61 8 9420 7900
 E info@edgeunderwriting.com.au
 W www.edgeunderwriting.com.au



1/188 Adelaide Tce, East Perth WA 6004

AUS (08) 9420 7910
 INT +61 8 9420 7910
 WWW edgeunderwriting.com.au