

# '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% authorised 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 and vanilla or hard-to-place liability risks **except**:
  - security industry (crowd control)
  - others as determined by us

#### Sum Insured options

- Minimum underlying PL policy = \$10M
- Maximum GLUE LITE policy = \$30M

#### Other details

- Premiums start at just \$2,000 + charges with:
- 10% commission

#### Hot Tip:

*By reducing your client's primary layer (where premium is in excess of \$10,000) 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

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