

## PROFILE

# Edge Underwriting

By combining innovative solutions with exceptional service, **Edge Underwriting** continues to redefine insurance standards.



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Since its inception in 2011, **Edge Underwriting** has distinguished itself by pushing the boundaries of coverage, benefits, service, appetite, and value. Founded with the vision of bringing corporate-grade insurance solutions to small, midsize, and large commercial clients, Edge consistently delivers market-leading policies and services tailored to the needs of brokers and their clients. Through innovation, Edge has achieved numerous industry firsts, providing comprehensive coverage and best-in-class products that address diverse business risks.

Edge Underwriting's specialties lie in Liability and Legal Expenses coverage, with the flexibility to source bespoke wholesale solutions through London, Singapore, and local markets for risks that don't fit within existing binders. Key wholesale solutions include Professional Indemnity, Cyber, Management Liability, and Intellectual Property. "If a risk doesn't fit our binders, we'll look for solutions worldwide," says Managing Director and lead underwriter David Jones.

### Market Firsts include:

- **Contractual Liability (blanket basis):** First Australian agency to offer contractual liability, principal as joint insured, and waiver of subrogation on a blanket basis for SME risks via the GLUE product.
- **Legal Advice:** First to provide insureds with complimentary telephone legal advice, and then extended to employees.
- **UAVs (Drones):** First in Australia to cover drones within public and products liability policies.

**Edge's latest offerings** extend to high-risk and specialized contractors, including **cleaners, scaffolding contractors, and contractors working in high-hazard locations.**

Edge's commitment to prompt responses, typically within a day, rounds out a service model designed to support brokers and their clients who are often under time pressure. By combining innovative solutions with exceptional service, Edge continues to redefine insurance standards.



## DAVID JONES, MANAGING DIRECTOR

Spend a few minutes with David Jones, founding Managing Director of Edge Underwriting, and you will experience his great passion and love for the insurance industry.

He has deep respect for underwriting agencies and the solutions they bring.

David says "I'm relentless in my pursuit to evaluate, innovate and educate. To do it better, quicker, and I love having skin in the game."

David has been in the Australian insurance market for over 35 years. Most of this time has been dedicated to underwriting, but he's also been a broker. David said "Being able to see it from both sides provides unique insight and definitely contributes to my service ethic and our solutions."

"I'm proud that our team has built a very successful business from scratch, and that opportunities continue to drive and inspire us." he says.

### EDGE PRODUCTS

#### Liability

- Cleaners
- Scaffolders
- Contractors working in high-hazard locations, including options for:
  - Asbestos Removal (Occurrence)
  - Blanket Contractual Liability
  - Errors & Omissions (up to \$10m)
  - Faulty Workmanship
  - Rip & Tear (defective concrete)
  - Statutory Liability

#### LEXI (Legal Expenses)

Including options for

- Disputes under building & construction contracts
- Disputes under employment contracts
- Personal cover and advice for employees

#### GLUE (General Liability Umbrella & Excess)

- \$30m capacity
- Blanket Contractual Liability / Principal as Joint Insured / Waiver of Subrogation
- Incidental Professional Indemnity (to \$5m)
- Doubles underlying submits

### WHOLESALE PRODUCTS

#### Professional Indemnity

- Accountants
- Architects & Engineers
- Design & Construct
- Labour Hire & Recruitments
- Tech / Media

#### Cyber

#### Intellectual Property

#### Management Liability