

LEGAL EXPENSES INSURANCE

COVER SUMMARY

Geographical Limits	Anywhere in Australia				
Limits of Liability	each and every occurrence	\$100,000		in the annual aggregate	\$250,000
Sections of Cover	Cover	Insured		Cover	Insured
	1. Privacy	Yes		7.Inquiry Protection	Yes
	2. Prosecution Defence	Yes		8. Tax Disputes/Investigation	Yes
	3. Employee Protection	Yes		9. Personal Injury	Yes
	4. Property Protection	Yes		10.Discrimination Protection	Yes
	5. Tenancy Disputes	Yes		11. Contractual Disputes*	Yes
	6. Statutory Licence	Yes		Free Telephone Legal Advice	Yes
Standard Excess	\$1,000				
Contractual Disputes	Minimum amount in dispute: \$10,000. Covers existing and new contacts (standard cover excludes construction and employment contracts). Excludes known circumstances at inception and new circumstances within first 90 days of inception.				
Optional Additional Benefits (only apply if selected)	1. Contractual Disputes – Construction Contracts (\$2,500 excess) 2. Contractual Disputes – Employment Contracts (\$5,000 excess) 3. Personal Legal Expenses Cover and free personal legal advice for Employees (\$1,000 excess) Minimum amount in dispute: \$3,000				
Legal Advice Provider	Sparke Helmore				
Claims Administrator	Proclaim				

Optional Additional Benefits

Contractual Disputes – Construction Contracts (\$2,500 excess)

Contractual Disputes – Employment Contracts (\$5,000 excess)

Personal Legal Expenses Cover and free personal legal advice for Employees (\$1,000 excess)

FREE TELEPHONE LEGAL ADVICE

Insureds also gain access to our free telephone legal advice service. This service provides advice on many legal issues affecting the Insured's business or personal life (if personal legal expenses extension is taken). There is no restriction on how many times LEXi policyholders may access this service however, it is limited to one 30 minute telephone call with a suitably qualified legal practitioner per matter. Please see our website for more details and for how to access this service.

General Advice Warning

The information on this application form is of a general nature only and is correct at the time of publishing (April 2017). It does not take your clients specific needs or circumstances into consideration and nothing stated herein alters the terms and conditions of the policy. The Product Disclosure Statement, policy wording and our FSG can be found on our website (<http://edgeunderwriting.com.au>).