

LEGAL EXPENSES INSURANCE

COVER SUMMARY – STRATA

Geographical Limits	Anywhere in Australia				
Limits of Liability	each and every occurrence	\$50,000		in the annual aggregate	\$50,000
Sections of Cover	Cover	Insured		Cover	Insured
	1. Civil Defence	Yes		5. Tax Disputes/Investigation	Yes
	2. Prosecution Defence	Yes		6. Discrimination Protection	Yes
	3. Employment Protection	Yes		7. Contractual Disputes*	Yes
	4. Employee Protection	Yes		8. Pollution Defence	Yes
Standard Excess	\$500				
Contractual Disputes	Minimum amount in dispute: \$10,000. \$500 excess. Covers existing and new contacts. Excludes known circumstances at inception and new circumstances within first 90 days of inception.				
Additional Benefit	Free Telephone Legal Advice - Included				
Optional Additional Benefits (only apply if selected)	1. Contractual Disputes – Construction Contracts (\$5,000 excess & 20% Coinsurance Any One Claim (applying over and excess))				
Legal Advice Provider	Sparke Helmore				
Claims Administrator	Proclaim				

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 partitioner 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 (Oct 2025). 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>).