

W&H Defense Sub-Limit Guidelines for Edgewater

Underwriting Information:

- Employers in the following industries must complete the full application (page 3 & 4 AND 5 & 6 depending on whether CA or non-CA risk - titled 'Wage & Hour Coverage Enhancement Application') and be referred to London for approval.
 - Restaurants/Bars
 - Hotels/Casinos
 - Hi-tech (excluded in CA)
 - Retail
 - Staffing/PEO
 - Municipalities
 - Securities Brokers/Banking/Investment Advisors
 - Hospitals/Ambulance
 - Pharmaceutical (excluded in CA)
 - Insurance

Excluded Classes (employers not to be offered Wage & hour coverage under any circumstances):

- Agriculture
- Cut/sew clothing manufacture
- Janitorial services
- Food processing/canning/slaughter
- Hi-tech (CA only)
- Pharmaceutical (CA only)
- Accounts with prior wage & hour claims – please refer to London for consideration with full claims details

Guidelines:

- \$150,000 defense only sub-limit – if higher sub-limits are required please refer to London for consideration
- Minimum 10% AP with a Minimum Premium of \$1,000
- Any insured with over 100 FTE's to be referred to London for consideration
- Edgewater can offer the coverage to insured's that do not fall under any of the industries listed above subject to confirmation of no prior Wage & Hour claims (page 2 titled 'Wage & Hour Claims Question')
- Add the coverage via endorsement – 'Wage & Hour Enhancement Endorsement' (page 7)
- Any Insured with Wage & Hour claims or circumstances is to be referred to London for consideration