

# Aon Attorneys Advantage Professional Liability Program



## Experience & Commitment

- Aon Attorneys Advantage Program insures over 12,000 law firms and has been serving the legal community since 1995
- Admitted coverage (where approved)
- Financial strength of the AIG, rated 'A' (Excellent) XV by A.M. Best
- Highly experienced underwriters dedicated to meeting the insurance needs of small and mid-size firms
- Claims specialists are licensed attorneys

## National Program

- 1-25 attorneys
- Comprehensive eligible areas of practice

## Limit of Liability/Deductible Options

- Capacity to offer \$5,000,000 in limits to qualified firms
- Deductible options from \$0 to \$100,000 for eligible firms

## Risk Management Resources

- Risk Management Hotline, staffed by the attorneys of Wilson Elser LLP, one of the leading legal malpractice defense firms
- Free Online CLE
- Exclusive Risk Management Website
- Aon Attorneys Advantage Program insureds also receive our free quarterly newsletter which provides timely risk avoidance suggestions

## Claim Handling Expertise

- Managed by the national law firm of Wilson Elser LLP, under supervision of AIG's professional lines claims unit
- Dedicated staff of highly experienced lawyers professional liability (LPL) attorneys in 26 offices throughout the US, allowing for local involvement when necessary
- Typical response to new claims/notices will be same day or next business day and the team is dedicated to quick, effective and efficient claims resolution
- Qualified and cost-efficient panel of defense counsel in all major jurisdictions

## Coverage Features

- Up to \$500,000 in Claim Expenses outside the policy limit automatically provided at no additional cost
- First \$2,500 of Claim Expenses is covered by the carrier and is not subject to the deductible
- Loss of Earnings up to \$1,000/per day, \$10,000/per claim, \$50,000 aggregate
- Disciplinary Proceeding Defense Cost Reimbursement of \$25,000 per proceeding/\$100,000 per policy
- Disciplinary Proceedings coverage includes court, state licensing board, peer review committee, bar association or other regulatory body
- Subpoena Assistance coverage up to \$25,000 per policy
- Reduced Deductible for claims settled using mediation or arbitration
- Unlimited non-practicing Extended Reporting Period (ERP) option for eligible firms
- Unlimited ERP in the event of death or permanent disability
- Competitively priced ERP options of 1,2,3,5 year and Unlimited
- Softened Hammer Clause
- Privacy Breach coverage is available
- Coverage for sole practitioners is available
- Rate for part-time practitioners is available
- Excess Non-Profit Director Liability coverage up to \$50,000 is available
- Broad definition of Professional Legal Services
- Innocent Insured exception to intentional misconduct exclusion
- Coverage also provided for Predecessor Firms, Independent Contractors, Of Counsel and non-lawyer employees (only while acting within the scope of employment on behalf of named insured)
- Full Prior Acts for qualified firms
- Career coverage available
- No exclusion for securities work
- Worldwide coverage, where permissible by law
- Liberalization Clause