

## Professional Liability Insurance Program

### COVERAGE CHECKLIST FOR LAW FIRMS WITH 1-25 ATTORNEYS

The following checklist highlights the key benefits of our lawyers' professional liability insurance program. If your firm is insured through another carrier, does your current policy offer this level of protection?

Highlights	
<b>Claim Expenses</b> such as legal fees paid outside policy limits up to \$500,000	✓
<b>First Dollar Coverage</b> pays first \$2,500 of claims outside deductible	✓
<b>Defendant Reimbursement</b> for lost wages, travel and other expenses when attending a trial or deposition up to \$1,000 day/\$50,000 aggregate	✓
<b>Disciplinary Proceedings</b> such as an investigation by a regulatory body, up to \$25,000 claim/\$100,000 aggregate	✓
<b>Subpoena Assistance</b> pays up to \$25,000 aggregate to retain counsel for advice regarding document production	✓
<b>Extended Reporting Period (ERP)</b> endorsement available for 1, 2, 3, 5-years & unlimited	✓
<b>Policy Limits Reinstated</b> upon retirement and purchase of ERP	✓
<b>Free Individual Non-Practicing ERP</b> available to eligible attorneys	✓
<b>Privacy Data Breach</b> pays up to \$20,000 for breach expenses & investigations	✓
<b>Reduced Deductible</b> for claims settled using mediation or arbitration	✓
<b>Softened Hammer Clause</b>	✓
<b>Nonprofit Director Liability</b> available for wrongful acts committed in the performance of nonprofit services up to \$50,000	✓
<b>Career Coverage</b> available for qualified firms	✓
<b>Worldwide Coverage</b>	✓
<b>Risk Management</b> hotline staffed by experts and an exclusive risk management website	✓

To get a quote or to speak with a representative about coverage please contact: