

Policy Highlights

Lawyers Professional Liability Program

- **Limits of Liability** range from a minimum of \$250,000 per claim/\$500,000 aggregate up to a maximum of \$10M/\$10M. Claims expense outside limits coverage is available, subject to underwriting.
- **Deductibles** range from \$5,000 to \$100,000 on either aggregate or per-claim basis. Optional first dollar defense coverage is available, subject to underwriting.
- **Broad definition of Legal Services** includes Arbitrator, Mediator, Title Agent, Notary Public and customary Fiduciary Capacities such as Administrator, Conservator, Executor, Trustee and Guardian together with investment advice given in connection with such fiduciary services.
- **Broad definition of Insured** includes the Firm, Predecessor Firm and Lawyers within the Firm, who are Partners, Associates, Directors, Officers and Employees; covers Of Counsel and Independent Contractors for work performed on behalf of the Firm; also includes those lawyers within the Firm who are government affairs advisors or lobbyists.
- **Supplementary payments up to \$500** per day for loss of earnings while in attendance at a trial, hearing, arbitration proceeding or mediation for a covered claim against the Insured. Maximum limit is \$15,000 per Insured. Maximum aggregate limit is \$30,000 despite the number of Insureds or the number of such proceedings.
- **Supplementary payments up to \$20,000** for each Insured and all Insureds in the aggregate for attorney fees and other reasonable costs, expenses or fees resulting from any one Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services. Maximum limit is \$100,000 despite the number of proceedings. In the event of a determination of No Liability, the Company will reimburse the Insured up to a maximum of \$100,000 regardless of the number of Insureds or the number of proceedings.
- **50% reduction of the deductible**, up to a maximum of \$25,000, if mediation of a claim takes place either without institution of arbitration proceeding or service of suit or within 60 days of the institution of such proceedings or service of suit, and the claim is resolved by the process of mediation.
- **Assistance in responding to a subpoena** arising out of legal services rendered by an Insured including production of documents and preparation of sworn testimony, provided the subpoena arises out of a lawsuit to which the Insured is not a party.
- **Coverage is provided** for claims arising out of legal services by an Insured rendered to another Insured as a client.
- **Optional Extended Reporting Period** is available for a one year, two year, three year, six year or for an unlimited period.
- **Non-Practicing Extended Reporting Period** at no extra charge for retiring or non-practicing lawyers who have been continuously insured by the Company for at least three consecutive years.
- **Death or Disability Extended Reporting Period** at no extra charge.
- **Full Prior Acts Coverage** available.
- **Broad Settlement Clause:** The policy requires the Named Insured's consent to settle a claim. No "hammer clause."
- **Pro Bono Deductible Waiver** waives deductible obligation for a claim arising from pro bono legal services.
- **Crisis Event Coverage** reimburses up to \$20,000 for expenses in response to specified crisis events.



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CNA's Commitment to the Profession **Lawyers Professional Liability Program**

- Largest writer of Lawyers Professional Liability in the U.S.
- More than 50 years of experience insuring attorneys in the private practice of law
- More than 150,000 attorneys insured with the Program
- Sponsored by state bar associations in Arkansas, Colorado, Connecticut, Iowa, Louisiana, Massachusetts, New York and Washington State
- Largest writer of federal and state judges professional liability in the U.S.
- Large writer of legal aid and public defender attorneys in the U.S.
- Rated "A" (Excellent), XV (> \$2 billion) by A.M. Best
- Providing Risk Management Seminars (CLE approved) with premium discounts for more than 15 years
- Risk Management Hotline, practice aids and e-newsletter available to insureds at no additional charge
- Underwriting, Claims and Risk Management headed by former private practitioners
- Claims Counsel and Claims Professionals with extensive lawyers professional liability experience
- Panel Defense Counsel composed of state and regional law firms with extensive experience and commitment to the profession
- 24/7 connectivity to CNA and its exclusive State Administrators via www.lawyersinsurance.com
- Employed Lawyers Program (10+ years) providing coverage to lawyers employed by corporations

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