



## Lawyers Professional Liability Insurance Product & Coverage Highlights

For more than 45 years, lawyers across America have trusted Swiss Re Corporate Solutions to protect their reputations and assets. Our lawyers professional liability (LPL) insurance coverage is expertly underwritten and crafted specifically for solo practitioners and law firms with up to 19 attorneys in the state of Arizona.

### Policy Highlights

- Broad definition of professional services including arbitrator, mediator, notary, title agent, escrow agent or fiduciary
- Broad definition of insured including past or present attorneys, of counsels, employees, and independent contractors
- Named insured has the right to consent to settlement
- Outside interests in clients – coverage for legal services rendered if less than 10% equity in the client
- Prior acts coverage, including predecessor firm coverage
  - Full prior acts coverage available
- Prior law firm coverage included
  - Individual prior acts tailored as requested
- Author, publisher or presenter of legal research papers or materials coverage
- Innocent insured protection

### Supplemental Coverage Features

- Disciplinary proceeding defense: \$50,000 per policy outside the limit of liability with no deductible
- Data breach protection: up to \$10,000 per incident/\$20,000 per policy with \$1,000 deductible
- Subpoena assistance and response: \$10,000 per policy with no deductible
- Defense income reimbursement: \$500 per day, up to \$15,000 per claim with no deductible
- Pre-claim costs/expense coverage: costs covered within the policy limits with no deductible
- Crisis event expense coverage: \$10,000 per policy with no deductible

### Special Policy Features

- Reduced deductible for use of appropriate engagement letter
- No deductible for claims arising from pro bono services
- Free 60-day reporting period for claims made during the policy period
- Free individual retiree extended reporting period (if continuously insured with *any carrier* for at least three years at time of retirement) or in the case of death or disability
- Liberalization: coverage automatically broadens when enhancements are adopted without additional premium

### Policy Coverage Options

- Title agency/additional insured coverage available by endorsement
- Tail coverage options
  - 1, 2, 3-year and unlimited tail options available
- Customized or manuscript endorsements to fit each firm's specific coverage needs
- Various limit options available: Defense Outside, Defense Inside and Additional Claims Expense limits

### Risk Management Benefits

- Free on-line CLE courses approved in Arizona
- Free risk management webinars
- Quarterly newsletter focused on trends and general risk management principles
- Complimentary and confidential hotline to answer risk and practice management questions
- Free access to a risk management website with model letters, checklists and more
- Complimentary and confidential public relations event service
- Premium credits may apply to firms with strong risk management

**Claims**

Our claims professionals are primarily licensed attorneys who understand the demands of running a law firm. They have on average over 20 years of industry experience. The company shall not settle any claim without the written consent of the named insured, which consent shall not be unreasonably withheld.

**Financial Strength & Commitment**

Swiss Re Corporate Solutions has earned strong financial ratings, including "AA-" by Standard & Poor's, "A1" by Moody's and "A+" by A.M. Best. Our history of stability in the marketplace, expertise and commitment to lawyers and their law firms is unparalleled.

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This summary is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program and coverage described. A specimen copy of the entire policy is available upon request. Only the insurance policy can give actual terms, coverage, conditions, limits and exclusions. Program availability and coverage are subject to state regulatory and our underwriting approval.

Insurance products underwritten by Westport Insurance Corporation, Kansas City, Missouri, a member of Swiss Re Corporate Solutions.

Swiss Re Corporate Solutions offers innovative, high-quality insurance capacity to mid-sized and large multinational corporations across the globe. Our offerings range from standard risk transfer covers and multi-line programmes, to highly customised solutions tailored to the needs of our clients. Swiss Re Corporate Solutions serves customers from over 50 offices worldwide and is backed by the financial strength of the Swiss Re Group. For more information about Swiss Re Corporate Solutions, please visit [www.swissre.com/corporatesolutions](http://www.swissre.com/corporatesolutions) or follow us on Twitter @SwissRe\_CS.