

# LPP PROGRAM HIGHLIGHTS

### Coverage For

Professional Services as an administrator, executor, trustee or title agent incidental to a firm's practice of law; notary public, arbitrator mediator, a hearing officer or lobbyist.

Professional Services performed on behalf of the Named Insured by "of counsel" and independent contractors.

Authorship & Bar association services

Personal Injury Coverage for libel, slander, invasion of privacy, malicious prosecution and other non-bodly injury damages.

#### Supplement Payments

- Loss of Earnings payments up to \$500 per day, \$10,000 per claim and \$30,000 per policy period.
- Defense of Disciplinary Actions up to \$30,000 per disciplinary action and \$60,000 per policy period.
- Security Incident Reimbursement up to \$10,000 per security incident and \$25,000 per policy period due to unauthorized access to, or use of data which results in violation of any Privacy Regulation.
- Subpeona Expenses subject to a \$25,000 limit per policy period.

Professional Liability Limits of liability of \$100.000/\$300.000 to \$5.000.000\*

\*Liability options vary by state and territory

Retentions as low as \$1,000 and up to \$100,000 for qualifying firms

## Special Features

Early Claim Resolution 50% deductible reimbursement for claims settled within one (1) year of being reported up to \$10k per claim and \$25k per policy period.

30 Day Claim Grace Period for reporting claims made against your firm within 30 days after the expiration of the policy.

#### Extended Reporting Period (ERP) options

- Limit Reinstatement if a renewal offer is made, but not accepted by the firm based on number of years insured.
- No additional Premium for the following:
  - Seven (7) Year Retirement ERP at no additional premium if at least 55 years old and insured with LPP for a minimum of three (3) consecutive policy periods
  - 2. Seven (7) Year Death & Disability ERP

Worldwide Coverage provided the claim is made in the United States, its territories or possessions, Puerto Rico, or Canada.

Prior Acts Coverage may be available subject to underwriting review.

# Program Benefits

Aspen American Inurance Company Rated "A" (Excellent) by A.M. Best

LPP Underwriters dedicated exclusively to Lawyers Professional Liability coverage.

LPP's In-House Claim department led by lawyers.

Risk Management offered by recognized leaders in continuing education.

This summary is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the Aspen policy (ASP LPP 063 (11 13)). A specimen copy of the entire policy is available upon request. Only the insurance policy and applicable endorsements can give actual terms, overages, conditions, limits, and exclusions. Coverage may not be available in all jurisdictions. Coverage is offered by Aspen American Insurance Company. Lawyer's Protector Plan® and LPP® are registered trademarks of, and is administered nationally by, B&B Protector Plans, Inc., Daytona Beach and Tampa, Florida.



#### LAWYER'S PROTECTOR PLAN®

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