

## **DID YOU KNOW?**

The Lawyers Protector Plan has partnered with Aspen American Insurance Company since 2013 and offers comprehensive professional liability coverage to attorneys and law firms across the country. While many professional liability coverage forms have similar general coverages, exclusions, and conditions, it is important to dive deeper into a policy to understand the complete package of ancillary or supplementary coverages available.

An important ancillary coverage in the Aspen American form is the Defense of Disciplinary Actions coverage. This supplementary payment is paid in addition to the policy limit and is not subject to the deductible. It provides for the defense of disciplinary actions brought against an attorney subject to sublimits of \$30,000 per disciplinary action and a maximum of \$60,000 per policy period for all attorneys in the firm.

Having a Bar complaint filed against an attorney in a firm can be an emotional and stressful event for any law firm. The possibility of a finding against the attorney can lead to a permanent negative mark on that attorney's Bar record and potential loss of current and future clientele. Having a generous disciplinary action defense coverage in a policy form allows for some piece of mind that the matter will be handled by competent panel counsel with the insured's best interests in mind.

In addition, the Lawyers Protector Plan has access to modification endorsements that allow us to modify supplementary payment sublimits to match a qualifying firm's current coverage, subject to carrier approval. Contact us for more information!