



# Aspen American Professional Liability Coverage *for Law Firms*

## DID YOU KNOW?

The Lawyer's 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. With Aspen, these ancillary coverages are paid in addition to the policy limit and are not subject to the firm's deductible.

An important ancillary coverage in the Aspen American form is the Subpoena Expenses supplementary payment. Aspen will pay, up to \$25,000 per policy period, for qualifying legal defense fees and expenses incurred in responding to a subpoena for documents or testimony. The LPP Claims Department may retain an attorney to provide advice regarding the production of documents, to prepare the Insured for sworn testimony, and represent the Insured at their deposition.

If the records are voluminous or the insured requires assistance pulling together digital documents, the LPP Claims Department will retain companies that can assist with pulling documents digitally (such as e-mails via search terms, etc.) to help relieve the insured of this cumbersome task.

Whether subpoenaed because an insured may ultimately be a defendant in an action or testimony is sought merely as a witness, it is invaluable to have defense counsel involved to prepare and attend the deposition with the insured. This will help ensure objections are made to all improper questions and that the insured is prepared to answer all questions in such a way to avoid a possible claim. A lawyer specializing in legal liability defense will be able to spot those questions and pitfalls more readily than attorneys who do not specialize in this area.

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

### QUESTIONS?

[www.lppinsurance.com](http://www.lppinsurance.com)  
800-336-5529