

## 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-bodily 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.
- Subpoena Expenses subject to a \$25,000 limit per policy period for policies with limits of 500K / 1M and above.

## 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.

**50% Offset Retention** claim expenses charged against the retention may equal the retention amount up to a maximum of 50% any additional claim expense will not further reduce the retention.

**50% Offset Claims Expenses Outside Limits** claim expenses may reduce the limit of liability by up to 50%; any additional claim expense will not further reduce the limit of liability for each claim.\*

### 50% Softened Settlement Clause

#### Extended Reporting Period (ERP) options

- 60 day automatic ERP
- 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.
- Free 7 Year Death or Permanent Disability ERP.

## Program Scope & Benefits

**Firm Size** our program has been designed for firms with 1 to 20 attorneys engaged in private practice.

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

**Professional Liability Limits of Liability** of \$500,000/\$500,000 to \$5,000,000

**Retentions** start as low as \$2,000 and up to \$100,000 for qualifying firms\*\*

*\*100% Claims Expense Outside the Limit may be available to qualifying firms*

*\*\*First Dollar Defense and Aggregate Retentions may be available to qualifying firms*

### LAWYER'S PROTECTOR PLAN®

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