

## Coverage Highlights

**Professional Services** as an administrator, executor, guardian, 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 (for qualifying firms)

- Loss of Earnings payments up to \$500 per day, \$10,000 per policy period.
- Defense of Disciplinary Actions up to \$25,000 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 up to \$10,000 per subpoena and \$25,000 per policy period.

### Professional Liability Limits (for qualifying firms)

\$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

**Softened Hammer Clause** the Company will pay 25% of all claims expenses and damages incurred after refusal to settle.

**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)

- 30 day automatic ERP
- 1 year ERP option in policy language; able to add 2 and 3 year ERP options via endorsement

**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.

**Cancellation Provision** 10 day non-payment and 30 day all other notice requirement.

## Program Benefits

**Aspen Specialty Insurance Company (non-admitted)\***  
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.

*\*Submitting producer is responsible for the correct calculation, collection, and filing of all taxes and fees.*

*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 162 (03 23)). A specimen copy of the entire policy is available upon request. Only the insurance policy and applicable endorsements can give actual terms, coverages, conditions, limits, and exclusions. Coverage may not be available in all jurisdictions. Coverage is offered by Aspen Specialty 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.*

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