



For Law Firms 1-20 Attorneys

Lawyers' Professional Liability Coverage Highlights. . .

A. Limits:

1. Limits of Liability – begin at \$100,000 per claim, \$300,000 aggregate and can be quoted up to a maximum of \$15M per claim, \$15M aggregate.
2. Additional Claims Expense and Claims Expense Outside the limit of liability are available, subject to underwriting.
3. Full Prior Acts Coverage available.

B. Deductible:

1. Deductible Options – begin at \$1,000 and run to \$100,000 on an aggregate basis.
2. Optional first dollar defense coverage is available, subject to underwriting.
3. Waiver of deductible for any claim which is resolved by mediation or arbitration within 120 days of written notice of such claim

C. Supplementary Payments:

1. Reimbursements of up to \$500 per day for loss of earnings while in attendance at a trial for a covered claim against the Insured. Maximum limit is \$10,000 despite the number of Insureds.
2. Reimbursements of up to \$10,000 for any Insured per policy period for fees and other reasonable costs or expenses resulting from a Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services. Maximum limit is \$10,000 despite the number of Insureds.

D. Extended Reporting Periods:

1. Individual Retirement Extended Reporting Period Policy is available for Attorneys ceasing the private practice of law.
2. Non-Practicing Extended Reporting Period available for retiring or non-practicing lawyers who have been continuously insured by the Company for at least three consecutive years at no extra charge.
3. Death or Disability Extended Reporting Period at no extra charge.

E. Definitions:

1. The definition of Damages does not exclude punitive or exemplary damages
2. Broad definition of Insured: Includes the Firm, Predecessor Firm, Lawyers within the Firm (Partners, Associates, Directors, Officers, Employees). Also covers Of Counsel and/or Independent Contractors for work performed on behalf of the Firm
3. Broad definition of Legal Services includes Arbitrator, Mediator, Title Agent, Notary Public and customary Fiduciary Capacities such as Administrator, Conservator, Executor, Trustee together with investment advice given in connection with fiduciary activities.
4. Coverage is provided for services rendered as a member, director or officer of any professional legal association.
5. Coverage provided for services as an author or publisher of legal research papers or legal materials or the presenter of legal seminars when compensation is less than \$5,000.
6. Coverage is provided for claims arising out of legal services by an Insured rendered to another Insured as a client.
7. Title Insurance Agents coverage is equal to the Professional Liability Limit.
8. Policy protects a truly innocent insured from prior knowledge disclosure issues of a non-innocent insured.
9. Policy requires Insured's consent in order to settle claims.
10. Coverage can only be cancelled for Non-payment of Premium.

WESTPORT PROGRAM EXTRAS

- Access to a Confidential Claim Prevention "Hot-Line" for Insureds.
- A dedicated in house claims team.
- Expert & local panel defense counsel
- Westport is rated A "Excellent" by AM Best and Standard & Poor.
- Westport has insured lawyers since 1972 with over 17,000 insureds across the country.

For more information or questions, please contact Melissa Murphy, Lawyers' Liability Program Manager, at the Number One Insurance Agency, Inc. at 800/742-6363 x363, by fax at (508) 634-2930 or by email at mmurphy@massagent.com

For Law Firms 20-35 Attorneys



Professional Premier for Lawyers Highlights/ Coverage Differences from Above

All of the above applies with these select changes:

- Career Coverage can not be added for new hires. Individual attorney's limiting prior acts date will be equal to their date of hire at the firm.
- Refer to C 1: Reimbursements of up to \$500 per day for loss of earnings while in attendance at a trial for a covered claim against the Insured. Maximum limit is **\$15,000** despite the number of Insureds.
- Refer to E 2: The definition of Named Insured has changed to include "Professional Services" (page 3 of Premier Policy)
- Refer to E 5: Coverage provided for services as an author or publisher of legal research papers or legal materials or the presenter of legal seminars when compensation is less than **\$10,000**.
- New Definition of "**Owned Business Enterprises**" (Page 3 of Premier Policy)
- New Definition of "**Professional Services**" (Page 4 of Premier Policy)
- New Termination Clause (Page 9 of Premier Policy, Section IV, H, 5)

For Firms with 35 Attorneys and above please contact **Melissa Murphy at (800) 742-6363** for a separate application and policy form.

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