

# LAWYERS PROFESSIONAL LIABILITY



## LOUISIANA COVERAGES & BENEFITS

As the endorsed insurance agency of the Louisiana State Bar Association, Gilsbar administers the endorsed malpractice insurance program for Louisiana Bar members. For decades, Gilsbar has served bar members with top-rated carriers to provide consultation, underwriting and rating services with experience and a unique specialization in the lawyers professional liability insurance space. The program insurance provider is Old Republic Lawyers Professional (“ORLAW”), and the policy offers comprehensive coverage at competitive rates tailored to Louisiana law firms.

### Lawyers Professional Liability Coverage

- Experienced and dedicated team of underwriting and claims professionals exclusively focused on Lawyers Professional Liability insurance
- Expanding insurance and risk management products focused on law firm needs
- Broad area of practice appetite
- Wide range of deductible options, including “First Dollar Defense”
- Option for Claims Expenses Outside Limits of Liability
- Comprehensive policy form offered on a primary admitted basis via PMA Insurance Group

### Key Policyholder Benefits

- Broad definition of “legal services” including pro-bono work and services as arbitrator, mediator, or other neutral fact finder, registered agent, title agent, notary public, administrator, conservator, receiver, executor, guardian, trustee, or any other fiduciary capacity (including investment advice in connection with such capacity). Legal services also include services performed as a professional legal association member, director, or officer, as well as an author or publisher of legal research papers or legal materials or presenter of legal seminars or materials.
- Mutual Consent to Defense Counsel
- Damages include amounts imposed under the FDCA
- Early Claim Resolution Deductible Reduction up to 50% (capped at \$25,000)
- Title Agency Coverage subject to underwriting
- Additional Claim Expenses Limit—up to 10% of Limit of Liability capped at \$100K per claim and \$200K aggregate
- Risk Management Helpline

# Supplementary Payments and Benefits

ORLAW's policy form includes a variety of supplementary payment coverages that are in addition to the policy limits and not subject to a deductible. These supplemental coverages address a variety of issues faced by Insureds in both the business and practice of law.

- **Subpoena Assistance:** Policy provides payment of attorney's fees for response to a subpoena for documents or testimony.
- **Disciplinary Proceedings:** Policy provides payment to each Insured up to \$50K for attorneys' fees and other reasonable costs and expenses resulting from a Disciplinary Proceeding. This supplementary payment is capped in the aggregate at \$100K per policy period.
- **Pre-claim Assistance:** Policy provides payment for all costs and expenses ORLAW incurs from investigating a potential claim. An ORLAW claim professional is available to assist Insureds with Pre-claim issues and inquiries.
- **Regulatory Inquiry:** Policy will reimburse up to \$25K when the Insured is subject to a state or federal regulatory investigation arising from an actual or alleged violation of a Security Breach Notice Law or Privacy Injury and Identity Theft. This supplementary payment is capped in the aggregate at \$25K per policy period.
- **Privacy Event Response:** Policy will pay Privacy Event expenses up to \$10K per event and \$20K in the aggregate for all Privacy Events per policy period.
- **Nonprofit Directors and Officers:** The policy will reimburse up to an aggregate of \$25K per policy period for claims expenses arising out of Nonprofit Liability Claims when Insured activities as a Director or Officer of Nonprofit Organization were disclosed to ORLAW.
- **Public Relations:** Policy will pay Named Insured up to \$50K for each Public Relations Event, up to \$100K in the aggregate per policy period.
- **Fee Suit Mitigation:** The policy will reimburse the Named Insured up to \$10K in the aggregate for client withheld fees or expenses when as a result of an attempt to collect fees and expenses, the client brings an otherwise covered claim alleging damages greater than the fee owed to the Named Insured. Reimbursement is subject to specific written documentation, defined in the policy.
- **Discrimination Complaint:** The policy will reimburse the Named Insured up to \$25K for defense of a discrimination complaint. This supplementary payment is capped in the aggregate at \$25K per policy period.
- **Supplemental Claim Expense:** If the aggregate limit of liability is otherwise exhausted, the policy will reimburse up to 10% of such limit of liability (maximum \$250K) for claim expenses incurred in defense of any unresolved or outstanding claims during the policy period.
- **Requested Attendance:** The policy will reimburse each Insured up to \$1,000 for each day or part of a day of such Insured's attendance, at the Company's request, at a trial, hearing, or other alternative dispute resolution proceeding. Reimbursement includes costs for boarding or pet sitting. The supplementary payment is capped at \$50K per Insured per policy period.
- **Law Firm Disposition:** For solo practitioners, the Policy will reimburse up to \$10K for reasonable fees to facilitate the closure of law firm due to death or disability.
- **Client Engagement Letter Deductible Reduction:** Deductible may be reduced by 50%, up to \$30K per claim, when Insured utilized an engagement letter in connection with legal services that are subject of a claim under the Policy.
- **Claim Free Deductible Reduction:** Law firm with no reported claims in three consecutive policy periods can have a deductible reduction of 50% up to \$25K (for one claim reported).
- **Reputation Event:** Policy will pay up to \$50K for each reputation event up to \$100K in the aggregate.



Looking for a liability quote?  
Contact Gilsbar at  
1.800.906.9654 or go to  
[gilsbar.com/getquote](https://gilsbar.com/getquote).