

# LAWYERS PROFESSIONAL LIABILITY



## COVERAGES & BENEFITS

For decades, Gilsbar has partnered with top-rated insurance providers to deliver expert consultation, underwriting and rating services, and with a unique focus on lawyers professional liability insurance. Our program is underwritten by Old Republic Lawyers Professional (“ORLAW”), offering comprehensive coverage at competitive rates specifically designed for law firms like yours.

### 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
- Option for Additional Claims Expenses Limit, up to 10% of Limit of Liability capped at \$100K per claim and \$200K aggregate
- Expanded risk management resources, including free CE courses, and up to 10% premium savings for 3 consecutive years
- Option for full Claims Expense Outside Limits of Liability
- Get 5% premium credit when law firm maintains a standalone cyber policy with Gilsbar

### 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
- Free Risk Management Helpline
- Nonprofit Directors and Officers coverage
- Supplementary coverage for Privacy Events, Public Relations Event, Reputation Event and Regulatory Inquiries
- Discrimination complaint coverage
- Claims free deductible reduction
- Additional Claim Expenses Limit

# 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 each 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).



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