

# What insurance program will be the best fit for your firm?

We invite you to compare the Attorney Protective program to others.

The below information applies for policies with the following effective dates and jurisdictions:

- For policies with effective dates **11/1/2016 & thereafter** in these states: AL, AZ, CO, CT, DC, DE, GA, IA, IN, ID, KS, KY, ME, MI, MO, MS, NC, ND, NE, NV, PA, RI, SC, SD, TN, TX, UT, VT, WI, WY
- For policies with effective dates **12/1/2016 & thereafter** in these states: AR, NH, OH, OK
- For policies with effective dates **1/1/2017 & thereafter** in these states: CA, IL
- For policies with effective dates **4/1/2017 & thereafter** in MN

FINANCIAL STRENGTH		Your Current Program
Underwritten by National Liability & Fire Insurance Company, a Berkshire Hathaway insurance company	✓	_____
A.M. Best rating of A++ (the highest rating available through A.M. Best)	✓	_____
COVERAGE HIGHLIGHTS		
Supplementary payments of up to <b>\$150,000</b> in aggregate (in addition to the policy limits), including:		
<ul style="list-style-type: none"> <li>• Loss of earnings payments of up to <b>\$500</b> a day, <b>\$10,000</b> per claim and <b>\$50,000</b> in aggregate, for your attendance at a trial, hearing or arbitration at our request</li> </ul>	✓	_____
<ul style="list-style-type: none"> <li>• Disciplinary proceedings coverage of up to <b>\$25,000</b> per proceeding and <b>\$100,000</b> in aggregate</li> </ul>	✓	_____
<ul style="list-style-type: none"> <li>• Privacy incident expenses reimbursement of up to <b>\$25,000</b> in aggregate</li> </ul>	✓	_____
<ul style="list-style-type: none"> <li>• Crisis event expenses reimbursement of up to <b>\$25,000</b> in aggregate</li> </ul>	✓	_____
<b>\$25,000</b> of claims expenses paid in every covered claim before the deductible applies	✓	_____
Four ways to reduce the amount you pay on your deductible by <b>50%</b>	✓	_____
Subpoena assistance	✓	_____
One of the broadest policy forms available	✓	_____
RISK MANAGEMENT		
A risk management newsletter focused on the issues that lawyers are facing today	✓	_____
Free webinars featuring relevant legal and risk management topics in a convenient format	✓	_____
Online tools - including our exclusive Best Practices Database	✓	_____
Risk Management Hotline to discuss the risks before a claim arises	✓	_____



Contact Attorney Protective to be connected to an agent appointed in your state today.

Phone: **(877) 728-8776**

Email: [cs@attorneyprotective.com](mailto:cs@attorneyprotective.com)

Website: [www.attorneyprotective.com](http://www.attorneyprotective.com)

# Questions to ask when shopping for legal liability insurance:

## WHAT IS THE FINANCIAL STRENGTH RATING OF THE INSURANCE CARRIER?

You can look to independent rating companies such as A.M. Best to determine the financial strength of any carrier being considered.

## WHAT LEGAL SERVICES ARE COVERED IN THE POLICY?

Confirm that all of the types of legal services rendered by your lawyers will be covered under the policy including, for example, services provided as a notary public, arbitrator or mediator, title insurance agent, etc.

## WHO IS COVERED UNDER THE POLICY?

Check the definition of “you,” “your” or “insured” to confirm that all those doing work on behalf of an attorney or the firm are covered, including past and present partners, “of counsel” and non-lawyer employees.

## WHAT OTHER COVERAGE DOES THE POLICY PROVIDE IN ADDITION TO THE BASIC LEGAL SERVICES COVERAGE?

Check to see if the policy provides supplementary payments coverage for lost time associated with a claim. Some policies provide this coverage, and others do not. Also confirm that the limits provided are sufficient to cover your lost income, and note if the provision provides a separate limit so that the policy limits are not eroded by claims.

## WHEN IS THE DEDUCTIBLE OWED?

Under most policies, the deductible becomes due when the carrier pays the first dollar on a claim. However, if “first-dollar defense coverage” is included or purchased, then the insurer pays for all or some part of defense costs before any deductible is owed. If the limits of this first-dollar defense coverage are not reached, you don’t pay a deductible. First-dollar defense coverage can save you money, especially on smaller claims that are settled or dismissed before significant defense costs are incurred.

## HOW MANY AND WHAT KIND OF EXCLUSIONS LIMIT THE POLICY COVERAGE?

Examine exclusions in the policy to determine how they will limit your coverage. All insurers have some exclusions in their policies but some insurers’ policies have broader exclusions than others.

## DOES THE CARRIER OFFER RISK MANAGEMENT SERVICES AND TOOLS THAT ADD VALUE TO THEIR PRODUCT?

Training and education services can be costly to your firm. Determine if your insurance carrier offers these services without charge as that can equate to substantial savings both now and down the road.

## ARE DEFENSE COSTS FOR DISCIPLINARY PROCEEDINGS COVERED BY THE POLICY?

Defending a disciplinary proceeding can be costly. Some insurance policies either provide no coverage for disciplinary proceedings whatsoever, or provide insufficient limits to allow for a vigorous defense. Check to ensure that your policy generously covers disciplinary matters so that attorneys and the firm are more fully protected.

## ARE THERE ANY PROVISIONS THAT WILL REDUCE THE DEDUCTIBLE AMOUNT OWED?

Some insurance carriers provide you with ways to reduce deductibles (such as a provision that cuts the deductible in half when the claim is contained within the deductible). This can mean real savings for your law firm in the event of a claim.




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- For policies with any effective date in these states: MA, MD, MT, VA
- For policies with effective dates **before 11/1/2016** in these states: AL, AZ, CO, CT, DC, DE, GA, IA, IN, ID, KS, KY, ME, MI, MO, MS, NC, ND, NE, NV, PA, RI, SC, SD, TN, TX, UT, VT, WI, WY
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Supplementary payments up to <b>\$500/day</b> , <b>\$10,000</b> per claim and <b>\$50,000</b> in aggregate for your attendance at a trial, hearing or arbitration at our request	✓	_____
<b>\$5,000</b> of defense costs and fees paid in every covered claim before the deductible applies	✓	_____
Four ways to reduce the amount you pay on your deductible by <b>50%</b>	✓	_____
Coverage for defense of disciplinary proceedings of up to <b>\$25,000/</b> proceeding and <b>\$100,000/</b> aggregate	✓	_____
One of the broadest policy forms available	✓	_____
RISK MANAGEMENT		
A quarterly newsletter focused on the issues that lawyers are facing today	✓	_____
Free webinars featuring relevant legal and risk management topics in a convenient format	✓	_____
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