

AmWINS
PROGRAM UNDERWRITERS

LAWYERS PROFESSIONAL

**FOR MORE
INFORMATION,
PLEASE CONTACT:**

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For over 40 years, APU's Lawyers Professional insurance program has offered professional liability coverage for law firms located in Maine, New Hampshire and Vermont with 1 to 34 attorneys.

PROGRAM HIGHLIGHTS

- Limits of Liability— starting at \$100,000 each claim/\$300,000 aggregate up to \$10,000,000 each claim/\$10,000,000 aggregate
 - VT: claims expense outside limits will apply up to the same amount as the policy aggregate limit
 - ME: claims expense outside limits will match the policy aggregate up to a limit of \$500,000 maximum
 - NH: claims expense outside limits will match the policy aggregate up to a limit of \$1,000,000 maximum
- Deductibles:
 - First Dollar Defense - subject to underwriting approval
- Lobbyists—definition of insured broadened to include attorneys who are government affairs advisors or lobbyists
- Supplementary Payments:
 - Loss of Earnings
 - Disciplinary Proceeding Coverage
 - Regulatory Inquiry
 - Crisis Event Coverage
 - Subpoena Assistance
- Full Prior Acts available subject to underwriting
- Broad definition of Insured
- Broad definition of Legal Services
- Consent to Settle with no “hammer” clause provision
- Privacy Injury and Identify Theft
 - Client Network Damage Claims included in the definition of “claim”
- Optional Extended Reporting Period (tail) available
 - 1, 2, 3, 6 year and unlimited options
- Free Retirement “Tail” (if a CNA policyholder for at least 3 yrs.)
- Free death/disability tail (if a CNA policyholder for at least 3 yrs.)
- Risk Management Incentives:
 - Pre-claims Assistance
 - Reduction of deductible when engagement letter used in connection legal services that are the subject of a claim
 - Risk Management Hotline, practice aids and e-newsletter available to insureds at no additional charge
 - Risk Control courses available online— approved for policy credit
- Pro Bono Deductible Waiver—waives deductible obligation for a claim arising out of pro bono legal services

**This is intended as a brief overview of the coverages offered.*

 ON YOUR TEAM.