



## Affinity Programs

# Lawyers Professional Liability Policy Highlights

Backed by more than 60 years of experience insuring attorneys, CNA is the nation's leading underwriter of Lawyers Professional Liability and Federal and State Judges Professional Liability coverage. We currently insure more than 200,000 attorneys, are endorsed by some of the largest state bar programs in the U.S., and have an A rating from A.M. Best.

### Broad Coverage and Definitions

- Limits of Liability range from a minimum of \$100,000 per claim/\$300,000 aggregate up to a maximum of \$10M/\$10M. Claims expense outside the limits of liability coverage is available, subject to underwriting.
- Deductibles range from \$1,000 to \$250,000 on an aggregate or per-claim basis. Optional first dollar defense coverage is available, subject to underwriting.
- Broad definition of Legal Services includes arbitrator, mediator, title agent, notary public, expert witness, author/publisher/presenter of legal research papers, materials or seminars and customary fiduciary capacities such as administrator, conservator, executor, trustee and guardian, together with investment advice given in connection with such fiduciary services.
- Broad definition of Insured includes the firm, predecessor firm and lawyers within the firm, who are partners, associates, directors, officers and employees, including spouse or domestic partner of an insured; covers of-counsel and independent independent contractor attorneys for legal services rendered on behalf of the firm; lawyers within the firm who are government affairs advisors or lobbyists.
- Full Prior Acts Coverage is available
- Broad Settlement Clause is available: The policy requires the insured's consent to settle a claim. No "hammer clause."
- Pro Bono Deductible Waiver waives the deductible obligation for a claim arising from pro bono legal services approved by the firm
- By endorsement to the policy, claims may be handled by defense counsel mutually agreed upon by the law firm and the company
- Privacy claims are included in the definition of Claim, affording coverage for privacy injury and identity theft occurring in the rendering of legal services
- Client network damage claims are included in the definition of Claim, affording coverage for a security breach or electronic infection causing network damage to a client's network in the rendering of legal services
- Employed Lawyers Program (25 years) providing coverage to lawyers employed by corporations, subject to the policy terms and conditions
- State Judges Judicial Liability Program (15 years) for individual judges of all levels, District Court to State Supreme Court
- Intellectual Property Lawyers Program for attorneys and law firms of fewer than 35 attorneys with more than 75% intellectual property exposure, and Patent Agents (15 years)

### • **Broad Supplementary Payment Terms**

- **Loss of Earnings:** Supplementary payments up to \$500 per day for loss of earnings while attending a trial, hearing, arbitration proceeding or mediation at the company's request (\$15,000 maximum limit per insured/\$50,000 aggregate per policy period)
- **Medicare, Medicaid and SCHIP Extension Act Response:** Supplementary payments up to \$25,000 per policy period for reimbursement of attorney fees and other costs incurred in response to a recovery rights demand
- **Regulatory Inquiry:** Supplementary payments up to \$20,000 for attorney fees and court costs incurred while responding to a regulatory investigation arising from a violation of privacy breach notice law occurring in the rendering of legal services
- **Disciplinary Proceeding Coverage:** Supplementary payments up to \$50,000 for attorney fees and other costs resulting from a disciplinary proceeding during the policy period (\$100,000 maximum limit despite the number of proceedings)
- **Crisis Event Expense:** Supplementary payments up to \$20,000 for costs, fees and expenses incurred for consulting services by a public relations firm in response to a defined crisis event
- Assistance in responding to a subpoena that arises out of legal services rendered by the insured

### **Risk Management Incentives**

- 50% reduction of the deductible (\$25,000 maximum) if mediation takes place either without an institution of an arbitration proceeding or service of suit or within 60 days of such proceeding or suit and the claim is resolved
- 50% reduction of the deductible (\$25,000 maximum) for use of an engagement letter in connection with the legal services that are the subject of the claim

### **Various Extended Reporting Options**

- **Optional Extended Reporting Period** is available for a one-, two-, three- or six-year period, or for an unlimited period.
- **Non-Practicing Extended Reporting Period** is available at no extra charge for retiring or non-practicing lawyers who have been continuously insured by the company for three consecutive years.
- **Death or Disability Extended Reporting Period** is available at no extra charge.
- **No deductible applies** to claims first made against the insured and reported to the company during the death or disability or non-practicing extended reporting periods.

## About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 120 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

### **Risk Control and Claim Capabilities**

- Providing risk control seminars (CLE-approved in most states) with premium discounts for more than 20 years
- Four dedicated attorneys who work exclusively with lawyers and law firms lead CNA's LPL Risk Control program
- Risk Control Hotline, staffed by CNA's Risk Control team, permits policyholders to discuss issues and questions
- Risk Control practice aids and e-newsletters
- Live Risk Control seminars, webinars and an on-demand platform provide valuable instruction, practical guides, checklists and recommendations. These courses may qualify for CLE credit and a premium discount.
- Underwriting, Claim and Risk Control headed by former private practitioners
- More than 25 dedicated attorneys/claim professionals with extensive lawyers professional liability experience handle claims
- Panel Defense Counsel is comprised of state and regional law firms across the country
- Allied Vendor Program provides valuable practice management and IT services at discounted costs

For more information, visit [cna.com/lawyers](https://cna.com/lawyers).