



Lawyers Professional Liability

Frequently Asked Questions

WHAT IS THIS INSURANCE?

Lawyers Professional Liability is designed to cover individual practitioners and firms with up to 20 attorneys on staff from malpractice lawsuits resulting from professional services provided by the insured.

WHAT DOES THIS INSURANCE COVER?

This policy covers the risk of errors and omissions in the practice of law that result from the exposure commonly faced and not covered in a GL policy. It also addresses a firm's duty of care to its clients.

HOW IS THIS POLICY BETTER THAN OTHER OPTIONS IN THE MARKETPLACE?

Claims, whether fabricated or justified, are costly and can spell financial disaster for a practicing individual or law firm when it comes to the time and money it costs to defend a lawsuit. This policy includes first dollar defense, which can save the insured their deductible costs should a lawsuit be litigated in their favor.

ISN'T THIS ALREADY COVERED UNDER INSURANCE PLANS?

General liability policies rarely cover the events such as unwitting falsification, misstatements, lack of knowledge expertise, erroneous missteps and administrative mistakes when dealing with clients.

ARE BUSINESSES REQUIRED TO CARRY THIS COVERAGE?

Individually practicing attorneys and law firms are not required to carry this insurance. However, it's a judicious step in preventing the possibly catastrophic costs involved in defending against a client lawsuit.

WHO NEEDS THIS COVERAGE?

Any small to medium-size private-practice individual or law firm with 20 or fewer attorneys.

WHAT IS THE COST OF NOT BUYING THE COVERAGE?

In the spectrum of day-to-day events, attorneys are highly exposed to the risk of being sued for professional negligence. The costs involved in defending a lawsuit, whether because of the attorney's or staff's oversight, can prove to be devastating to a practice.

IS THIS FORM ADMITTED OR NONADMITTED?

Admitted in the following states: Colorado, Iowa, Minnesota, Illinois, Indiana, Michigan, Texas, Pennsylvania and Ohio.

WHO IS THE INSURANCE CARRIER?

Carolina Casualty.



WHAT IS THE CLAIMS-HANDING PROCESS?

Notice of each incident, claim or suit should immediately be reported to:

Berkley Select Claims Department
on behalf of Carolina Casualty Insurance Company
233 S. Wacker Drive, Suite 3900
Chicago, IL 60606
Fax: 312.207.1933
Email: newclaim@berkleysselect.com
Online: www.berkleysselect.com/claims/report-a-claim

To enable us to respond more quickly and efficiently, please fax or email any pertinent details of the claim directly to our attention.

Please be sure to include:

- Your name, address and phone number
- Your policy number and policy period
- A written narrative of the circumstances surrounding the claim or potential claim
- Names and addresses of the claimant
- Details of any underlying claim, including current status and the amount in controversy or relief demanded
- If you are submitting the report by mail or fax, please also include any letters of demand or any legal papers which you have received regarding the claim

Please provide your professional liability insurance agent a copy of all claim notices and correspondence sent to Berkley Select on behalf of Carolina Casualty Insurance Company.

WHO DO I CONTACT FOR QUESTIONS RELATED TO THIS COVERAGE?

Please reach out to your RPS product expert or client relations manager for further information.



Get a quote online at RPSSmallBusiness.com.

