

Policy Highlights



- **Underwritten by Professional Solutions Insurance Company, an "A" (Excellent) Rated company by industry analyst A.M. Best Company.**
- The Professional Solutions policy's **consent-to-settle benefit has no "hammer clause,"** so you have the greatest level of control over settlement.
- **\$50,000 in Claims Expense are provided Outside the Limits of Liability.**
- **A wide range of limits** are available from \$100,000/\$300,000 to \$5,000,000/\$5,000,000. Claims expense paid outside the limit of liability is available by endorsement subject to underwriting approval.
- **Deductibles range between \$1000 and \$100,000.** In addition, First Dollar Defense and Aggregate Deductible endorsements are available subject to underwriting approval.
- **For each year of continuous coverage an abatement of the deductible is provided in increments of \$2,500 up to a maximum of \$10,000.**
- **Broad Definition of Insured** means persons insured under this policy include past and present firm lawyers, of-counsels, independent contractors, and any lawyer who has retired from the firm.
- **Professional Services** covered include those performed as a lawyer, arbitrator, mediator, real estate title agent, notary public, member, director or officer of any Bar Association, or as an author, publisher or presenter of legal research papers or material.
- **Worldwide Coverage** is provided for acts or omissions taking place anywhere in the world provided the claim is brought in the United States of America, its territories or possessions, Puerto Rico or Canada.
- **Supplementary Payments** include reimbursement up to \$750 per day (up to a \$15,000 aggregate) for loss of earnings related to time away from practice. Up to \$15,000 is available for defense expenses incurred in the investigation or defense of a proceeding before a State Bar or peer review committee.
- **Innocent Insured Coverage** for dishonest, fraudulent, criminal, deliberate, intentionally wrongful or malicious acts or omissions if an insured did not personally acquiesce during or remain passive after having knowledge of their existence.
- **Unlimited Extended Reporting** is available at no additional charge for lawyers permanently retiring from the practice of law. Contact us for eligibility requirements.
- **Extended Reporting Endorsement** provided upon death or total and permanent disability of an insured at no additional charge.
- **Knowledgeable claims professionals and panel defense counsel with extensive lawyer professional liability experience.**
- **Up-to 2 hours of risk management consultation** with an experienced, nationally recognized law firm at no additional cost. Advice is available on issues relating to pre-claim concerns, loss prevention, internal controls/procedures, and ethics.
- **Professional Solutions is an admitted carrier in 40 states.**



Professional liability insurance is underwritten by Professional Solutions Insurance Company.

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