

# Lawyers Professional Liability

## COVERAGE CHECKLIST

### Why your clients need our protection

The following checklist for Lawyers Professional Liability from *Travelers 1st Choice+*<sup>®</sup> illustrates key coverages and features every insured should have a part of their insurance program.

Coverage	Travelers policy	Their policy
<b>Pre-claim assistance</b> – Covers expenses associated with the evaluation and mitigation of a potential claim. The limit of liability or the deductible do not apply to pre-claim expenses.	✓	
<b>Network and information security offense coverage</b> – Covers claims for the transmission of a computer virus; claims for the failure to control access to the insured’s computer or network; and the failure to prevent unauthorized access to, or use of, data containing confidential information of others.	✓	
<b>Crisis event expense reimbursement</b> – Reimburses costs of consulting services of a public relations firm incurred in response to a crisis event that has had a material adverse impact on the named insured’s reputation. A crisis event includes the death or departure of principal, potential dissolution of the named insured, workplace violence, or other event that has a material adverse effect on the named insured’s reputation. Limits are \$10,000/\$30,000. All payments are outside of the limit and no deductible applies.	✓	
<b>Mediation deductible credit</b> – Reduces the deductible by 50 percent if the insured agrees to a final settlement of a claim during or within 30 days following voluntary mediation (subject to a maximum reduction of \$25,000).	✓	
<b>Enhanced settlement clause</b> – Softened settlement provision provides for 50 percent sharing of amounts incurred after a rejected settlement opportunity.	✓	
<b>D&amp;O coverage for nonprofits</b> – Covers exposures incidental or related to serving as a director, officer or committee member for a nonprofit entity or bar association up to \$500,000.	✓	
<b>Publishing liability coverage</b> – Covers publication, sale or distribution of material directly related to the practice of law up to \$500,000.	✓	
<b>Automatic ERP</b> – If coverage is terminated and not replaced, an automatic extension of coverage will apply for claims made during the 60-day period after termination if the claim arises from a wrongful act committed prior to the termination date. Claim must be reported during the 60-day period.	✓	
<b>Pro bono coverage</b> – Covers low-cost or no-cost legal services provided to others with knowledge and consent of the named insured.	✓	
<b>Worldwide coverage<sup>1</sup></b> – Applies to wrongful acts committed, and claims made, anywhere in the world, where allowable by law.	✓	
<b>Bodily injury and property damage</b> – Policy includes “personal injury” in definition of wrongful act. Policy does not have a BI or PD exclusion.	✓	
<b>Pure claims-made policy</b> – Coverage is on a pure claims-made basis versus the traditional claims-made and reported approach.	✓	
<b>Loss of earnings reimbursement</b> – Reimburses insureds loss of earnings up to \$500 per insured person per day or \$15,000 per policy year for all insured persons while resolving a claim. All payments are outside of the limit and no deductible applies.	✓	

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<b>Predecessor firms</b> – Coverage extends to entities that were predecessors to the insured.	✓	
<b>Punitive or exemplary damages</b> – Where allowed by law, punitive or exemplary damages are covered by the policy.	✓	
<b>Automatic acquisitions coverage</b> – Coverage is automatically provided for an entity acquired or formed during the policy period for 90 days or until the expiration date, whichever is earlier, for wrongful acts committed on or after the acquisition or formation date.	✓	
<b>Innocent insured provision</b> – The criminal, dishonest, fraudulent or malicious conduct exclusion does not apply to any insured person who did not participate in or have knowledge of such conduct or violation.	✓	
<b>Of counsel and independent contractor coverage</b> – Automatically covers of counsels and independent contractors acting on behalf of the named insured.	✓	
<b>Spousal and domestic partner coverage</b> – Coverage is extended to spouses or domestic partners of insureds for claims arising from a wrongful act committed by an insured.	✓	
<b>Equity interest coverage</b> – Increased coverage for services provided to clients where the firm has up to 15 percent equity in the client.	✓	
<b>Limited intra-firm professional services coverage</b> – Covers defense costs for some insured vs. insured claims arising out of intra-firm legal services in estates, trusts, probate, criminal defense, domestic relations or real estate closing areas of practice.	✓	
<b>Disciplinary and regulatory proceeding expense reimbursement</b> – Reimburses insured for expenses incurred that result from a disciplinary or regulatory proceeding. All payments are outside of the limit and no deductible applies.	✓	

<sup>1</sup> No coverage is provided for any loss or exposure located in a country or territory which, now or in the future, is subject to United States trade or economic sanctions or embargo, or for which coverage is prohibited under other laws of the United States.

## Travelers knows Lawyers Professional Liability.

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