

Lawyers Professional Liability Program

Admitted Program Protection

Highlights

- Expansive definition of professional services
- Full prior acts, career coverage and predecessor coverage (available to qualified firms)
- Mutual choice of counsel
- Named insured has the right to consent to settlement
- No deductible for claims arising from pro bono services
- Primary coverage available in most states (excluding Alaska and Oregon)
- Punitive damages coverage (if insurable under applicable law)
- Reduced deductible for claims settled using mediation
- Softened hammer clause
- U.S. law firms with 1-100 attorneys
- Various tail options available, such as 1, 2, 3, 5 years and unlimited; included retirement tails for qualifying individuals; and included death / disability tails
- Worldwide territory

Limits

- \$5,000,000 per claim / \$5,000,000 aggregate

Optional Coverages

- Crisis event coverage up to \$20,000 per event / \$40,000 aggregate
- Disciplinary proceeding defense up to \$30,000 per proceeding / \$100,000 aggregate
- Loss of earnings up to \$500 per day / \$15,000 per claim / \$50,000 aggregate
- Subpoena coverage up to \$25,000 (uncapped for defense firms)

Included Claims and Risk Management Services

- Access to an exclusive risk management website
- Claim specialists are licensed attorneys
- Access to online CLE courses included
- Risk management hotline administered by prominent law firm

Send submissions to:
LPL.Submissions@ryanfinlines.com

Contact

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