

Lawyers Professional Liability Program Surplus Lines Program Protection

Highlights

- 50 / 50 softened hammer clause
- Expansive definition of professional services
- Financial strength of capital rated "A+" XV (Superior) by A.M. Best
- Full prior acts and predecessor coverage available subject to the underwriter's approval
- Named insured has the right to consent to settlement
- No deductible for claims arising from pro bono services
- Primary and Quota share coverage available in all states (excluding Alaska and Oregon)
- Punitive damages coverage (if insurable under applicable law)
- Reduced deductible for claims settled using mediation
- U.S. law firms with 6-100 attorneys
- Various tail options available, such as 1, 2, 3, and 5 years; included retirement tails; 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
- Disciplinary proceeding defense up to \$30,000 per proceeding
- Loss of earnings up to \$500 per day / \$15,000 per claim
- Subpoena coverage up to \$25,000

Included Claims and Risk Management Services

- Access to an exclusive risk management website
- Claims managed by Lancer Claims Services
- Access to online CLE courses included
- Risk management hotline administered by prominent law firm

Send submissions to:
LPL.Submissions@ryanfinlines.com



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Contact

KEVIN SULLIVAN

860-756-7417

kevinj.sullivan@ryanfinlines.com

MARC FAVATA

973-800-7520

marc.favata@ryanfinlines.com

ryanfinlines.com

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