

- **Limits of Liability** range from a minimum of \$100,000 per claim/\$300,000 aggregate up to a maximum of \$10M/\$10M. Claims expense outside limits coverage is available, subject to underwriting.
- **Broad definition of Legal Services** includes Arbitrator, Mediator, Title Agent, Notary Public and customary Fiduciary Capacities such as Administrator, Conservator, Executor, Trustee and Guardian together with investment advice given in connection with such fiduciary services.
- **Broad definition of Insured** includes the Firm, Predecessor Firm and Lawyers within the Firm (Partners, Associates, Directors, Officers and Employees). Also covers Of Counsel and/or Independent Contractors for work performed on behalf of the Firm.
- **Supplementary payments up to \$500** per day for loss of earnings while in attendance at a trial, hearing, arbitration proceeding or mediation for a covered claim against the Insured. Maximum limit is \$50,000 per Insured. Maximum aggregate limit is \$50,000 despite the number of Insureds or the number of such proceedings.
- **Supplementary payments up to \$50,000** for each Insured and all Insureds in the aggregate for attorney fees and other reasonable costs, expenses or fees resulting from any one Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services. Maximum limit is \$100,000 despite the number of proceedings.  
In the event of a determination of No Liability, the Company will reimburse the Insured for Disciplinary Fees up to a maximum of \$100,000 regardless of the number of Insureds or the number of proceedings.
- **Assistance in responding to a subpoena** arising out of legal services rendered by an Insured including advice regarding production of documents and preparation of sworn testimony, provided the subpoena arises out of a lawsuit to which the Insured is not a party.
- **Coverage is provided** for claims arising out of legal services by an Insured rendered to another Insured as a client.
- **Optional Extended Reporting Period** is available for a one year, three year, six year or for an unlimited period.
- **Non-Practicing Extended Reporting Period** at no extra charge for retiring or non-practicing lawyers who have been continuously insured by any Company for at least three consecutive years.
- **Deductible waived if mediation of a claim takes place** either without institution of arbitration proceeding or service of suit or within 180 days of such proceedings or service of suit, and such claim is ultimately resolved for an amount acceptable to the Insured and the Company by the process of mediation.
- **Full Prior Acts Coverage** available.
- **Policy requires Insured's consent** in order to settle claims.
- **If the aggregate limit of liability is exhausted** by payment of damages or claim expenses under the policy and there remain any unresolved or outstanding claims, the policy provides to reimburse the Insured for an amount equal to 10 percent of the limit of liability up to a maximum amount of \$100,000 for claim expenses incurred by the Insured in handling the defense of such unresolved or outstanding claims.
- **Coverage for capacity as director of non-profit** entity is provided.
- **Coverage as an author/presenter is included in the definition of legal services** where such services are performed without compensation or compensation attributable per publication, presentation or seminar is less than \$25,000.



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