

- **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.
 - **Deductibles** range from \$1,000 to \$100,000 on either aggregate or per-claim basis. Optional first dollar defense 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 fiduciary activities.
 - **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 \$15,000 per Insured. Maximum aggregate limit is \$30,000 despite the number of Insureds or the number of such proceedings.
 - **Supplementary payments up to \$20,000** 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 up to a maximum of \$100,000 regardless of the number of Insureds or the number of proceedings.
- **50% reduction of the deductible**, up to a maximum of \$25,000, if the Named Insured provides its written consent to settle within 60 days of the date the claim was first made against the Insured; and the claim is finally resolved for an amount acceptable to the Insured and the Company by the process of mediation.
 - **Assistance in responding to a subpoena** arising out of legal services rendered by an Insured including 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, two 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 the Company for at least three consecutive years.
 - **Death or Disability Extended Reporting Period** at no extra charge.
 - **Full Prior Acts Coverage** available.
 - **Policy requires Insured's consent** in order to settle claims.

Parsons & Associates, Inc.

New York State Administrator

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