

# Lawyers Professional Liability Coverage Enhancements - New York

As the practice of law continues to transform, your insurance coverage should evolve, too. CNA's Lawyers Professional Liability (LPL) policy already sets the standard with robust risk control incentives and the most comprehensive coverage available. Now we're introducing enhancements that will bring even broader protections, new innovations and increase flexibility - all designed to meet the demands of today's and tomorrow's legal professionals.

## Enhancements include:

- **Cyber Insurance Credit:** 2.5% premium credit on your CNA LPL policy for firms with standalone Cyber Liability coverage
- **Wire Fraud Transfer Deductible:** 50% deductible waived, up to \$25,000, if proper procedures were utilized and a wire fraud claim is presented
- **Closing Practice Fund – Death/Disability:** \$10,000 expense reimbursement to hire a law firm to assist in closing down a practice due to unexpected death or disability
- **Claim Expenses Reinstatement:** 10% reinstatement of claim expenses limit, up to \$250,000, for outstanding, open and unresolved claims if the damages limit is exhausted due to settlement
- **Engagement Letter Deductible Waiver:** 100% deductible waiver, up to \$25,000, if a claim is presented and an appropriate engagement letter was used
- **Loss of Earnings Coverage (Trial or Hearing Attendance):** \$1,000/day per insured, \$25,000 per insured max, \$100,000 aggregate
- **Non-Practicing Extended Reporting Period (Retirement Tail):** Allows retired insureds to provide limited professional services, including fee collection and court-appointed roles such as mediation, guardianship and arbitration, without jeopardizing their Extended Reporting Period
- **ERP Deductible Waiver:** Deductible waived, up to \$25,000, for claims reported under any Extended Reporting Period (Tail)

- Leading U.S. provider of LPL coverage
- 70+ years of experience insuring attorneys
- Insures more than 50,000 law firms and 155,000 lawyers nationwide
- Endorsed by some of the largest state bar programs in the U.S.



Ready to learn more about these enhancements?

Visit [cna.com/lawyers](https://cna.com/lawyers)

\*subject to state approval

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