

## The Lawyers Professional Liability Program

Executive Liability offers a Lawyers Professional Liability Program expressly for firms of 1 to 100 attorneys. This admitted program couples broad legal liability insurance with special coverage features law firms need now—from reputation-protecting crisis management insurance to coverage for pro bono work. The program is provided exclusively through Administrators for the Professions of Delaware, Inc. (AFPD), a leading Program Manager and Managing General Agent specializing in professional liability insurance.

### Coverage Highlights

- Broad coverage for claims alleging negligent acts, errors or omissions in legal services rendered, including claims alleging personal injury
- Policy Deductible does not erode the limit of liability
- Pro bono coverage is not excluded
- A far-reaching definition of insured, including the firm's current and past attorneys, etc.
- Insured versus Insured coverage where an attorney-client relationship exists
- Defense costs coverage (\$25,000) for disciplinary hearings
- Crisis management insurance, providing up to \$50,000 toward the fees of a public relations firm to help mitigate the damage certain "crisis events" can cause to an attorney and a law firm's reputation while helping to prevent claims and mitigate damages
- Loss of earnings coverage (up to \$250 per half day/\$5,000 for the policy period)
- Coverage for fiduciary liability claims arising from legal services
- Flexible Bilateral Extended Reporting Period (ERP) options
- Up to \$5 million in limits<sup>1</sup>
- Definition of the term Damages includes punitive damages (to the extent permitted by law)
- Worldwide Coverage is provided (where permissible by law)
- Severability applies to certain exclusions

A toll-free loss control hotline is also available to all Insureds at no additional cost.

AFPD has over 18 years of professional liability program management and claims handling experience including over a decade of experience underwriting Lawyers Professional Liability insurance programs and managing these specialized claims. In addition to its experienced underwriting staff, all AFPD claims examiners are attorneys or paralegals. AFPD is a member of the National Association of Professional Surplus Lines Offices, Ltd (NAPSLO) and the Professional Liability Underwriting Society (PLUS).

### Learn More!

To learn more about the Lawyers Professional Liability Program, contact AFPD at (800) 870-7750, [underwriters@afpd.net](mailto:underwriters@afpd.net) or email Executive Liability at [executiveliability@chartisinsurance.com](mailto:executiveliability@chartisinsurance.com).

<sup>1</sup>Higher limits may be available upon request.