



PROGRAM UNDERWRITERS

FOR MORE INFORMATION, PLEASE CONTACT:

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For over 40 years, Amwins Program Underwriters' Lawyers Professional insurance program has offered professional liability coverage for law firms located in Maine, New Hampshire and Vermont with 1 to 34 attorneys.

Program highlights

- Limits of liability— starting at \$100,000 each claim/\$300,000 aggregate up to \$10,000,000 each claim/\$10,000,000 aggregate
 - VT: claims expense outside limits will apply up to the same amount as the policy aggregate limit
 - ME: claims expense outside limits will match the policy aggregate up to a limit of \$500,000 maximum
 - NH: claims expense outside limits will match the policy aggregate up to a limit of \$1,000,000 maximum
- Deductibles:
 - First dollar defense subject to underwriting approval
- Lobbyists—definition of insured broadened to include attorneys who are government affairs advisors or lobbyists
- Supplementary payments:
 - Loss of earnings
 - Disciplinary proceeding coverage
 - Regulatory inquiry
 - Crisis event coverage
- Subpoena assistance
- Full prior acts available subject to underwriting
- Broad definition of insured
- Broad definition of legal services

- Consent to settle with no "hammer" clause provision
- Privacy injury and identify theft
 - Client network damage claims included in the definition of "claim"
- Optional extended reporting period (tail) available
 - 1, 2, 3, 6 year and unlimited options
- Free retirement "tail" (if a CNA policyholder for at least 3 yrs.)
- Free death/disability tail (if a CNA policyholder for at least 3 yrs.)
- Risk management incentives:
 - Pre-claims assistance
 - Reduction of deductible when engagement letter used in connection legal services that are the subject of a claim
 - Risk management hotline, practice aids and e-newsletter available to insureds at no additional charge
 - Risk Control courses available online approved for policy credit
- Pro bono deductible waiver waives deductible obligation for a claim arising out of pro bono legal services