

Connecticut Lawyers' Professional Liability Coverage Highlights. . .



Westport Insurance Company, a member of the Swiss RE family of Companies, underwrites our professional liability product. They have insured lawyers since 1972 with over 15,000 insureds across the country and are A rated by AM Best.

Limits:

- Limits of Liability – begin at \$100,000 per claim, \$300,000 aggregate and can be quoted up to a maximum of \$15M per claim, \$15M aggregate to qualifying firms.
- Additional Claims Expense and Claims Expense Outside the limit of liability are available, subject to underwriting.
- Full Prior Acts Coverage available subject to underwriting.

Deductible:

- Deductible Options – begin at \$1,000 and run to \$100,000 on either an aggregate or per claim basis. Optional first dollar defense coverage is available, subject to underwriting.

Supplementary Payments:

- Reimbursements of up to \$500 per day for loss of earnings while in attendance at a trial, hearing or arbitration proceeding for a covered claim against the Insured. Maximum limit is \$10,000 per claim.
- Reimbursements of up to \$10,000 for any Insured per policy period for fees and other reasonable costs or expenses resulting from a Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services.

Extended Reporting Periods:

- Individual Retirement Extended Reporting Period Policy is available for Attorneys ceasing the private practice of law.
- Non-Practicing Extended Reporting Period provided for attorneys leaving the private practice of law to become either a state or federal judge or a workers compensation commissioner at no extra charge.
- Death or Disability Extended Reporting Period provided at no extra charge.

Definitions:

- Broad definition of Insured: Includes the Firm, Predecessor Firm, any lawyers who is past and present Partner, Officer, director, stockholder, employee or “of counsel.” for work performed on behalf of the Firm.
- Broad definition of Legal Services includes Arbitrator, Mediator, Notary Public and customary fiduciary capacities such as Administrator, Conservator, Executor, Guardian, Trustee, escrow agent, receiver, together with investment advice given in connection with fiduciary activities.
- Title Insurance Agents coverage is provided by endorsement and is equal to the Professional Liability Limit.

Swiss RE / Westport Program Extras:

- Online risk control service for insureds: lawyeringlaw.com
- Access to a free, confidential claim prevention “Hot-Line” for Insureds
- A dedicated in-house claims team
- Dedicated, in-house Loss Control Leader to assist in law firm risk management services
- Expert & local panel defense counsel
- **A** rated by AM Best
- Credit applicable to firms who employ a full time legal administrator. Additionally, recognition provided if Administrator is certified and/or a member of a national association of legal administrators.

For more information or questions, please contact either Rose Mullaly, Lawyers' Liability Program Administrator or Tracy Huff at the Independent Agent Services, Inc. (IAS) at 860-563-6510 / 800-255-9787, by fax at 860-563-6730 or by email at rmullaly@iiac.org or thuff@iiac.org
