



LawyerGuard[®]

An Insurance Program for Lawyers

Coverage Features

Availability / Limits

Mutual Choice of Counsel	Yes, available to all firms
Crisis Event Coverage	\$20,000 / \$40,000
Subpoena Assistance	\$25,000 (uncapped for firms with 51% or more defense)
Hammer Clause	“Soft” hammer
Liberalization Clause	Yes
Prior Knowledge	Knowledge as of first policy issued by insurer
Pre-Judgment / Post-Judgment Interest	Yes, where allowable by law
Punitive Damages	Yes, under “most favorable law”
Pro Bono Services	Deductible does not apply
Malicious Prosecution	Included within Personal Injury
Reduced Deductible for Mediation	50% reduction, subject to \$25,000 maximum
Loss of Earnings	\$500 / \$15,000 / \$50,000; deductible does not apply
Disciplinary Proceedings	\$30,000 / \$100,000; deductible does not apply
Loss Only and Aggregate Deductibles, as well as Additional Expense Limit Options	Available to qualified firms
Limits	Up to \$5 million available
Broad Definition of Professional Services	Yes, including all Legal Staff, Arbitrator, Mediator, Lobbyist, Notary Public, Title Agent, Administrator, Executor, Trustee, Publisher, Bar Board Member, Expert Witness, etc.
Independent Contractors / Of Counsel	Yes
Tail Options	1, 2, 3, 5 years and unlimited (including a 60-day automatic extended reporting period)
Free Retirement Tail	Yes, after 3 years with no minimum age
Free Individual Death / Disability Tail	Yes
Ownership Interest	20%
Territory	Worldwide
Spouse / Domestic Partner Coverage	Yes

* This is intended as a brief overview of the coverage features. Please refer to the Lawyers Professional Liability Insurance Policy (LG-LPL-100001 (08-18)) for specific details.

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