# 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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