

**LAWYERS PROFESSIONAL LIABILITY (LPL)****ALLIED WORLD LPL ASSURE<sup>SM</sup> and ALLIED WORLD LPL ASSURE<sup>SM</sup> E&S****Two Products: Same Exceptional Coverage, Same Exceptional Service**

Allied World is a long-standing market with the expertise needed to understand and underwrite each law firm on its own merits. We offer both admitted and surplus lines products so we can service firms whether they fit the box of standard, admitted markets or not. Law firms can transition seamlessly between the two products without losing continuity. Both products feature identical policy wordings on our broad coverage form, value-added services and financial strength.

**BROAD APPETITE AND FLEXIBILITY FOR TODAY'S LAW FIRMS**

We insure law firms with 3–150 attorneys. Firms that don't fit our admitted **LPL Assure** product due to practice areas, claims history or excess placements are considered for our **LPL Assure E&S** surplus lines product. We understand and underwrite each firm on its own merits and have great flexibility to place business with the program that best fits client needs and risk exposure.

**POLICY FORM HIGHLIGHTS**

The following coverages are available for BOTH the admitted and surplus lines products:

- Extended Reporting Period (ERP) options, including Unlimited ERP for additional premium
- Free Retirement ERP after 3 years of continuous coverage
- Broad definition of Legal Services
- Provisions specifically addressing Network Security and Privacy Wrongful Acts with coverage up to the full limit for no additional premium
- \$25,000 Supplemental Privacy Coverage for Crisis Management, Notification & Credit Monitoring and Data Forensics Expenses
- 50/50 Consent to Settle Provision
- Disciplinary Proceedings, Lost Earnings and Subpoena Coverage

- Coverage for Predecessor Firms, Independent Contractors and Of Counsel
- Coverage for Punitive Damages where insurable by law
- Mutual Selection of Defense Available
- Executive Committee Language Available for qualifying firms (via endorsement)

**WORKING WITH ALLIED WORLD IS EASY**

Our process is streamlined with one in-house underwriting team responsible for both products. In most cases, we can work off of a competitor's application to quote and bind. We regularly perform underwriting conference calls with insureds and applicants so that we can best determine coverage needs and risk profile.

**RISK MANAGEMENT**

We partner with the law firm of Hinshaw & Culbertson to offer valuable loss control services to our policyholders. The following services are available to all LPL policyholders:

- Risk management helpline: up to two free hours of live risk management support
- Up to five hours of free CLE courses per insured attorney
- Risk management website includes email alerts and the *Lawyers' Lawyer* Newsletter

- Educational portal with access to monthly advisories on topical issues
- Customized risk management solutions are available for qualifying policyholders

**CLAIMS SERVICE THAT CONSISTENTLY HITS THE MARK**

Our claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

**ALA MEMBER BENEFITS**

We are proud to be the VIP Business Partner for Professional Liability for the Association of Legal Administrators (ALA). ALA members enjoy the following automatically included coverage enhancements:

- Punitive Damages: full limit coverage (where insurable)
- Disciplinary Proceedings: increased to \$20,000 per proceeding/\$100,000 aggregate (via endorsement)
- Lost Earnings: increased to \$500 each day/\$30,000 per claim/\$50,000 aggregate (via endorsement)
- Subpoena: increased to \$25,000 (via endorsement)
- Access to the *Allied World//FrameWRX<sup>SM</sup>* ePlace Solutions portal

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# LAWYERS PROFESSIONAL LIABILITY (LPL)

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## DISTRIBUTION

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- Access to our admitted product is exclusively available via our network of State and National Coordinators
- Access to our surplus lines product is available via our network of State Coordinators and approved Allied World producers
- Please visit [alliedworldinsurance.com](http://alliedworldinsurance.com) for a listing of State and National Coordinators

## CONTACT

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2021 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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