

# Lawyers

## PROFESSIONAL LIABILITY

Like other professionals who provide a service, lawyers are at risk for liability exposure. An unintended act, error, or omission while performing the job could impact the outcome of an important lawsuit, cause undue hardship for a client, or result in a malpractice claim against the firm. Due to perceived—or real—negligence (as a result of insured services), a dissatisfied customer's allegation can quickly turn to litigation, putting a business owner's finances and reputation in danger. Our **Lawyers Professional Liability** coverage can help by providing peace of mind about these uncertain circumstances, so . . . our legal clients can concentrate on winning their next case!



### Coverage Highlights

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Full Prior Acts coverage available
- Right and duty to defend policy
- Up to \$1,000 per day for loss of earnings due to required claim-related appearance
- Up to \$25,000 per policy period in claims expense for disciplinary proceedings
- Up to \$25,000 per policy period in claims expense for data breach
- Up to \$25,000 per policy period for subpoena assistance

### FIRMS WITH 1-35 ATTORNEYS

#### AREAS OF PRACTICE:

REAL ESTATE  
PLAINTIFF  
ESTATE/TRUST/PROBATE  
CRIMINAL  
INSURANCE DEFENSE  
FAMILY LAW


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<b>Competitive Pricing</b>	In addition to competitive basic rates, a variety of premium savings are featured, including discounts based on Continuing Legal Education (CLE), "claims-free" experience, new lawyer status, and continuous renewal.
<b>Short, Easy Application Process</b>	We know your time is valuable, so we use a short and simple application process that requires minimal information and results in a speedy turnaround! (Legal services involving more complex areas of practice may be required to complete a supplemental form.)
<b>Free Risk Management Resources</b>	<p><b>HINSHAW</b> &amp; CULBERTSON LLP</p> <p>All of our Lawyers Professional Liability policyholders have access to a risk-management help line and website made available in conjunction with Hinshaw &amp; Culbertson, LLP, a national full-service law firm devoted to attorney best-practices. At <a href="http://www.lawyeringlaw.com">www.lawyeringlaw.com</a>, subscribers can take advantage of tools such as:</p> <ul style="list-style-type: none"><li>—A law firm self-audit</li><li>—Articles and publications on professional liability and ethics</li><li>—Checklists which help with screening new clients and opening new files</li><li>—A library of ethics rules and opinions</li><li>—Model letters to clients and non-clients</li><li>—Recent case decisions</li><li>—Sample law firm policies on investments, records retention, and disaster planning</li><li>—A topical index linked to case law</li></ul> <p>Credentials for this resource are available from both our <i>Agency and Policyholder Service Centers</i> accessible at <a href="http://www.guard.com">www.guard.com</a>.</p> 

**Questions? Contact a Berkshire Hathaway GUARD insurance agent for more information.**