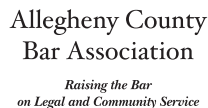


Policy Highlights

Lawyers Professional Liability Program

- **Continuous Coverage** - No affirmative duty in the policy to report potential claims during any particular policy period during the coverage relationship.
- **Limits of Liability** range from a minimum of \$100,000 per claim/\$300,000 aggregate up to a maximum of \$10M/\$10M for qualifying Insureds. Claim expenses outside limits coverage is available, subject to underwriting.
- **Deductibles** range from \$1,000 to \$100,000 on either an aggregate or a per claim basis. Optional first dollar defense coverage is available, subject to underwriting.
- **Broad definition of Legal Services** includes: services performed by an Insured as a Lawyer, Arbitrator, Mediator, Title Agent, Notary Public, and also includes customary Fiduciary Capacities such as Administrator, Conservator, Executor, Guardian, Trustee or other Fiduciary Capacity, together with investment advice given in connection with such fiduciary capacities; services as an author or publisher of legal research papers, materials or as a presenter; and definitively includes pro bono work.
- **Broad definition of Insured** includes: the Firm, Predecessor Firm and Lawyers within the Firm, who are, were, or become Partners, Associates, Directors, Officers and Employees; Of Counsel and Independent Contractors for work performed on behalf of the Firm; also includes those lawyers within the Firm who are government affairs advisors or lobbyists.
- **Supplementary payments of up to \$500** per day for loss of earnings for an Insured's attendance, at the company's request, at a trial, hearing, arbitration proceeding or mediation for a covered claim against the Insured. Maximum limit is \$50,000 per Insured regardless of the number of days the Insured is in attendance or the number of trials, hearings or proceedings.
- **Supplementary payments of up to \$50,000** for each Insured and all Insureds in the aggregate for attorney fees and other reasonable costs, expenses or fees resulting from any one Disciplinary Proceeding received by the Insured and reported to the Company during the policy period involving covered legal services. Maximum limit is \$100,000 despite the number of proceedings. In the event of a determination of no liability, the Company will reimburse the Insured up to a maximum of \$100,000, regardless of the number of Insureds or the number of proceedings.
- **50% reduction of the deductible**, up to a maximum of \$12,500, if a claim is settled within 364 days of reporting of such claim and in the amount recommended by the Company.
- **Assistance in responding to a subpoena** arising out of legal services rendered by an Insured, including production of documents and preparation of sworn testimony, provided the subpoena arises out of a lawsuit to which the Insured is not a party and the Insured has not been engaged to provide advice or testimony in connection with such lawsuit.
- **Coverage is provided** for claims arising out of legal services by an Insured rendered to another Insured as a client.
- **Optional Extended Reporting Period** is available for a one year, two year, three year, six year or for an unlimited period with no applicable deductible.
- **Non-Practicing Extended Reporting Period** is provided at no extra charge if an Insured ceased, permanently and totally, the private practice of law during the policy period due to death or disability, or any other reason, provided the Insured has been continuously Insured by the Pennsylvania Bar Program for at least three consecutive years.
- **Full Prior Acts Coverage** is available for qualifying Insureds.
- **Cancellation by Named Insured:** The Company can cancel this policy only for non-payment of premium.
- **Broad Settlement Clause:** The policy requires the Named Insured's written consent to settle a claim. No "hammer clause."
- **Pro Bono Deductible Waiver** waives the deductible obligation for a claim arising from pro bono legal services provided such services were approved by the appropriate committee within the Named Insured.
- **Public Relations Event Coverage** reimburses up to \$25,000 each public relations event and \$50,000 in the aggregate for expenses in response to specified Public Relations Events provided such event occurs during the policy period and is reported to the Company within three days of such event and amounts are incurred within one year of such event.



Lawyers Professional Liability Program

- **Discrimination Complaint:** The Company will pay the Insured up to \$25,000 per policy period for attorney fees and other reasonable costs paid to third parties as a result of a discrimination complaint, with the Pennsylvania Human Rights Commission or the U.S. Equal Employment Opportunity Commission, both first made against the Insured during the policy period and reported to the Company.
- **Supplemental Claim Expense Benefit:** In the event the aggregate limit of liability is exhausted and any unresolved claims remain, the Company agrees to reimburse the Insured up to 10% of the limit of liability, up to a maximum of \$100,000, for claim expenses incurred by the Insured in handling the defense of such unresolved claims.
- **Privacy Event Response:** The Company agrees to pay the Named Insured up to \$10,000 per Privacy Event, and up to a maximum of \$20,000 in the aggregate for Privacy Event Expenses related to unauthorized disclosure of non-public personal information. Such Privacy Event must occur during the policy period and be reported to the Company within three days.
- **Regulatory Inquiry:** The Company agrees to pay the Insured up to a maximum of \$25,000 for attorney's fees in response to an investigation by any licensing or oversight board or governmental agency of the Insured involving the violation of a security breach notice law.

CNA's Commitment to the Profession

- Largest underwriter of Lawyers Professional Liability insurance in the United States
- More than 50 years of experience insuring attorneys in the private practice of law
- More than 150,000 attorneys insured with the Program
- Endorsed by the Pennsylvania Bar Association, the Allegheny County Bar Association and the Philadelphia Bar Association
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- Legal Aid and Public Defender Program providing coverage to legal aid and public defender organizations
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- Provider of risk management seminars (CLE approved) with premium discounts
- Risk management hotline, practice aids and e-newsletters available to insureds on a complimentary basis
- Underwriting, Claim and Risk Management led by former private practitioners
- Claim counsel and claim professionals with extensive lawyers professional liability insurance experience
- Panel defense counsel comprised of state and regional law firms with extensive experience and commitment to the profession
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