

# Lawyers Professional Liability



## A nationwide program exclusive to RPS Plus Companies

### Coverage Features

- Limits of liability up to \$5M available
- Defense expenses are in addition to the limit
- Annual aggregate deductible
- "First Dollar" defense option
- Innocent party coverage for concealed claims and/or fraudulent acts
- Express vicarious liability coverage
- Supplementary Payments – in addition to limit at zero deductible:
  - Disciplinary: Up to \$20,000 per policy period
  - Loss of Earnings: Up to \$30,000 per policy period
  - Rule 11 Awards: Up to \$5,000 per policy period
- Automatic coverage for independent contractors
- Broad "predecessor firm" definition
- "Successor firm" coverage
- Automatic 30 day extension period for reporting claims
- Unlimited extended reporting period option available
- Liberalization clause
- Non-practicing ERP offered for individuals
- Punitive or exemplary damages covered (to extent insurable by law)
- Relaxed Hammer Clause – insurer pays 50%
- Loyalty Discount – 50% discount on extended reporting periods after 4 years
- Breach mitigation expense, ransomware attack and wire fraud coverage

### Program Features

- Insurer rated A by A.M. Best
- Program management established in 1985
- Pre-claim hotline
- Available admitted nationwide except AK, CA, HI, LA, NY, OR, and TX



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