

Lawyers Professional Liability

COVERAGE HIGHLIGHTS

Every day, you face exposures to costly liability claims just by doing business.

Why you need protection

As a legal professional while you may be committed to your clients, they may not always return the favor. Whether a small or mid-sized law firm your business has potential exposures as client expectations are increasing and lawsuits are becoming more common. Your business and financial security depend on how well protected you are from a lawsuit or claim.

Coverage highlights

Travelers 1st Choice+[®] is specifically designed to offer protection to legal professionals for the array of emerging exposures you face and can help protect your firm against losses resulting from negligence, errors, and omissions in the performance of professional services. This errors and omissions policy can be tailored to fit your business needs.

Key policy benefits:

- Network and information security offense coverage
- Automatic acquisitions coverage
- Expanded professional services coverage
- Crisis event expense coverage
- Claim services and pre-claim assistance

Risk management resources

As part of your coverage, Travelers provides risk management services to assist you in proactively mitigating liability exposures. These resources include a risk management helpline which provides up to a one-hour consultation with Litchfield Cavo*, a premier professional liability defense firm. This helpline provides confidential, knowledgeable, expert resources on a wide range of risk management topics, including:

- Ethics and professionalism
- Malpractice avoidance
- Client relationship and conflicts
- Firm management, policies and procedures

Also included is membership to *Risk Management Plus+ Online*[®], an online resource that provides a useful set of tools to help protect your organization from costly litigation. To learn more visit rmplusonline.com.



Claim scenarios

Cyber liability

Your computer network is “hacked” by an unauthorized user who steals your client’s confidential information and sells it to the local tabloid newspaper. The newspaper publishes the information and, as a result, your client files a lawsuit against you and your firm. Your *Travelers 1st Choice+* Lawyers Professional Liability policy will provide defense and indemnity coverage, up to the policy’s limits of liability, for such network and information security offenses.

Independent contractor coverage

Your firm hires a contract attorney to assist with the defense of a complex case. The contract attorney fails to answer the complaint in a timely manner and a default is entered against your client. As a result, a lawsuit is filed against the contract attorney and your firm. With a Travelers policy, our broad definition of “insured” will automatically provide coverage to the contract attorney and your firm, up to the selected limits of liability.

Why Travelers?

- We've provided effective insurance solutions for more than 150 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.



Travelers knows Lawyers Professional Liability.

To learn more, talk to your independent agent or broker or visit travelers.com/lawyers.

* Assistance from Litchfield Cavo attorneys is not intended to replace your firm's need to hire counsel to assist in making risk management decisions.



Available through the *Travelers 1st Choice+*® suite of products.

travelers.com/1stchoice

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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