



Jorgensen & Company

Upgrade your professional liability insurance!

LawGold™ includes some unique coverage extensions and claim mitigation features. Here are some of the highlights:

This information is intended to provide a general overview of the coverage described. Only the insurance policy and any coverage quotation offered can give actual terms, coverage, conditions and exclusions.

| COVERAGE ENHANCEMENTS | |
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| <i>Disciplinary Proceedings</i> | <p>Subject to a limit of \$50,000, we will pay on your behalf defense costs you incur responding to a disciplinary proceeding first commenced against you and reported to us in writing during the policy period, or an extended reporting period, if applicable, as a result of a covered act committed by you on or after the retroactive date.</p> <p>The limit of liability applicable to this section is the maximum amount payable for the policy period, regardless of the number of disciplinary proceedings first commenced during the policy period or the number of you subject to disciplinary proceedings and is in addition to the AGGREGATE LIMIT OF LIABILITY as set forth in the Declarations. No DEDUCTIBLE shall apply to this insuring agreement.</p> |
| <i>Subpoena Expenses</i> | <p>We will pay on your behalf defense costs incurred in responding to a subpoena for documents or testimony first received by you during the policy period, or an extended reporting period, if applicable, resulting solely from your rendering or failure to render professional services performed by you on or after the Retroactive Date and which has not resulted in a claim against you. We will, at your request, and upon receipt of a copy of the subpoena, retain an attorney to advise you regarding the document production and represent you during the preparation and giving of testimony.</p> <p>Any notification you give to us of such subpoena shall be deemed to be notification of a covered act that may give rise to a claim pursuant to CONDITIONS 6.3.</p> <p>Defense costs paid pursuant to this insuring agreement are in addition to the AGGREGATE LIMIT OF LIABILITY as set forth in the Declarations. No DEDUCTIBLE shall apply to this section.</p> |
| <i>Expense Reimbursement</i> | <p>Subject to a limit of \$750 each day, \$10,000 each claim and an aggregate of \$25,000 for the policy period, we will reimburse each of you for actual loss of earnings and reasonable costs incurred when you attend a hearing, trial or arbitration proceeding at our request in the course of defending an otherwise covered claim.</p> <p>Expense Reimbursement paid pursuant to this insuring agreement is in addition to the AGGREGATE LIMIT OF LIABILITY as set forth in the Declarations. No DEDUCTIBLE shall apply to this section.</p> |

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COVERAGE EXTENSIONS

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| <i>First Party Cyber Liability Coverage</i> | We will reimburse you up to \$25,000 per policy period for the cost of hiring a third party consultant or adviser approved by us , including client notification costs, to mitigate the potential of legal liability claims arising from any security breach which results in the loss or theft of confidential client information. |
| <i>Discriminatory Complaint Regulatory Coverage</i> | We will reimburse you up to \$25,000 per policy period for attorney fees and other reasonable costs or fees paid to third parties approved by us as a result of a discrimination complaint both first made against you and reported to us during the Policy Period in accordance with 6.3 Notice of Claim. In no event shall the amount payable hereunder exceed \$25,000 despite the number of you hereunder or the number of such discrimination complaints . |
| <i>Supplemental Claims Expenses Coverage</i> | Subject to the deductible as set forth in the Declarations, in the event the aggregate limit of liability as stated in Item 3 of the Declarations is exhausted by payment of loss or defense costs under this policy and there remain any unresolved or outstanding claims, we agree to reimburse you for an amount equal to 10 percent of the limit of liability stated in Item 3 of the Declarations, up to a maximum amount of \$100,000 for defense costs incurred by you in handling defense of such unresolved or outstanding claims . |
| <i>Not For Profit Directorships Coverage</i> | Subject to the deductible as set forth in the Declarations, we will reimburse you up to \$15,000 per claim/\$30,000 per policy period for legal liability arising out of your activities as a Director or Officer of a Not-for-Profit Organization , provided that such activities have been previously disclosed to us in the application for coverage or in some other written form accepted by us . |
| <i>Reputation Protection Coverage</i> | We will reimburse you up to \$10,000 per claim/\$30,000 per Policy Period for reasonable fees, costs, and expenses incurred by you for consulting services provided by a public relations firm approved by us to you in response to a Reputation Claim which occurs and is reported to us during the Policy Period . Coverage paid pursuant to this insuring agreement are in addition to the AGGREGATE LIMIT OF LIABILITY as set forth in the Declarations. No DEDUCTIBLE shall apply to this section. |

CLAIM MITIGATION FEATURES

The maximum amount of the reduction in **your** DEDUCTIBLE obligation in respect to all of the following shall be \$25,000.

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| <i>Alternative Disputes Resolution</i> | In the event a claim is fully and finally resolved to the satisfaction of all parties, including us , as a result of alternative dispute resolution in a form acceptable to us , without resorting to litigation, we will waive your DEDUCTIBLE obligation for such claim up to a maximum waiver of \$25,000 each claim . |
| <i>Early Resolution</i> | If within one year of being reported, or being deemed to have been made, in accordance with CONDITIONS 6.3 of this policy, a claim is fully and finally resolved to the satisfaction of all parties, including us , and all loss and defense costs arising from such claim have been paid, your DEDUCTIBLE obligation for such claim shall be reduced by 25% up to a maximum reduction of \$25,000. |
| <i>Use of limitation of liability and mediation clauses</i> | If a claim arises from an assignment in which you used an engagement letter containing a limitation of liability clause and mediation clauses in a form approved by us that was signed prior to the covered act being committed, your DEDUCTIBLE obligation for such claim shall be reduced by 50% up to a maximum reduction of \$10,000 each claim , and \$25,000 in the aggregate for the policy period . |
| <i>Early consent to settle</i> | If we recommend a settlement within the applicable LIMIT OF LIABILITY which is acceptable to the claimant, and you or your designee consent to such settlement within 45 days of our recommendation or within the time permitted by the claimant to accept the claimant's demand, whichever is less, then your DEDUCTIBLE obligation for such claim shall be reduced by 25% up to a maximum reduction of \$25,000. We will reimburse you for the difference between the DEDUCTIBLE amount previously paid in connection with the claim and the amount of the reduced DEDUCTIBLE. |

