



Jorgensen & Company

## Upgrade your professional liability insurance!

LawGold™ has introduced and incorporated the best Legal malpractice coverage and features under one policy. Here are some of the highlights:

<b>Broad Professional Services Definition</b>	<p><b>Professional services</b> means legal and consulting services and activities <u>performed by you</u> for others provided that the remuneration for such services or advice, or a portion thereof, inures to <b>your</b> benefit:</p> <ul style="list-style-type: none"> <li>o performed as a lawyer, notary public, arbitrator, mediator, title insurance agent, designated issuing lawyer to a title insurance company, <b>fiduciary</b>, or speaker or author of legal treatises;</li> <li>o provided by a lawyer in connection with any bar association, its governing board, or any of its committees;</li> <li>o the publication or presentation of research papers or similar materials by <b>you</b>;</li> <li>o provided in connection with pro bono representation; or</li> <li>o provided by <b>your</b> employee in connection with assisting a lawyer to perform the activities described in the above for others on the behalf of you.</li> </ul>
<b>Alternative Dispute Resolution (ADR)</b>	<p>LawGold™ will waive 100% of the deductible (up to \$25,000 each claim) if ADR is used to settle a claim.</p>
<b>Additional Loss Mitigation Provisions</b>	<p>Reductions in your deductible for use of limitation of liability and mediation clauses in engagement letters, early resolution and consent to settlement of claims.</p>
<b>Supplementary Payments Coverage</b>	<ul style="list-style-type: none"> <li>o \$750 per insured per day for loss of earnings in relation to a covered claim up to \$10,000 per claim/\$25,000 per policy period.</li> <li>o \$50,000 per policy period for defense expenses you incur in responding to a disciplinary proceeding.</li> <li>o Coverage for expenses incurred in responding to subpoenas for documents or testimony.</li> </ul> <p>payments are in addition to the limits of liability and are not subject to the deductible.</p>
<b>Coverage Extensions</b>	<ul style="list-style-type: none"> <li>o First Party Cyber Liability - \$25,000</li> <li>o Discrimination Complaint Regulatory Coverage - \$50,000</li> <li>o Supplementary claims Expenses Coverage - \$100,000</li> <li>o Not For Profit Directorships Coverage - \$10,000 per claim/\$30,000 per period</li> <li>o Reputation Protection Coverage- \$10,000 per claim/\$30,000 per period</li> </ul>
<b>Electronic Media Coverage</b>	<p>Defined as</p> <ul style="list-style-type: none"> <li>o Misdirection of electronic mail or other electronic media, including but not limited to, an intranet, extranet or internet connection;</li> <li>o loss of client information transmitted via electronic media;</li> <li>o Unintentional introduction of a computer virus to a third party computer, computer system, or network causing harm or damage to a computer, computer system or network;</li> <li>o Unintentional unauthorized access by a third party to a computer, computer system or network, without authorization or exceeding authorization; or</li> <li>o <b>personal injury</b> arising from the use of electronic media, including but not limited to, possession of an Internet web site or social media;</li> </ul> <p>arising from <b>professional services</b> performed by <b>you</b></p>
<b>Covered Territory</b>	<p>LawGold™ covers services performed anywhere in the world for suits brought in the United States its' territories and possessions and Canada.</p>
<b>Predecessor Coverage</b>	<p>LawGold™ covers lawyers or law firms identified in the <b>application</b> as a <b>predecessor practice</b> and to whose financial assets and liabilities the <b>Named Insured</b> is the majority successor in interest (50% or more of the former firm's assets and liabilities).</p>

## OPTIONAL PROGRAM FEATURES

<b>Separate Limit for Claims Expenses</b>	A separate and equal limit of liability is available for claim expenses (subject to State mandatory requirements).
<b>Deductibles</b>	<ul style="list-style-type: none"> <li>• Per Claim and Aggregate deductibles available.</li> <li>• Loss Only deductibles available that apply to damages only; legal expenses up to the policy limits are covered in full (subject to State mandatory requirements).</li> </ul>
<b>Additional Optional Coverage that can be offered</b>	<ul style="list-style-type: none"> <li>• Client Identity Theft Coverage</li> <li>• Broadcasters Liability</li> <li>• Career Coverage</li> <li>• Trustees Liability Coverage</li> <li>• Gramm-Leach Billey Act Coverage</li> <li>• Lateral Hire Coverage</li> </ul>

**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.**

## THE UNDERWRITING COMPANY

**LawGold™** was designed to provide insureds with the broadest coverage possible for the changing face of the legal profession. **LawGold™** program is underwritten by Protective Insurance Company, rated A+ [“Superior”] by A.M. Best & Company and A by Weiss Rating.

## SERVICE

<b>Risk Purchasing Group</b>	<b>LawGold™</b> is underwritten via the Legal Professionals’ Purchasing Group, Inc., which is located and domiciled in the State of New Jersey, pursuant to legislation enacted by Congress known as the Federal Liability Risk Retention Act of 1986.
<b>Free Interactive Loss Control Program</b>	Internet-based loss prevention course available free of charge to <b>LawGold™</b> insureds. Completion of the course earns the insured firm premium discounts on their next renewal policy.
<b>Claims Service</b>	Protective Insurance Company utilizes experienced claims representatives trained in handling professional liability claims and has a network of legal defense firms across the USA.
<b>Free Legal Consultation Services</b>	Consultation services via the Legal Assist Line. This service, provided by a specialist attorney, is free of charge and strictly confidential.
<b>Jorgensen &amp; Company</b>	Specialists in professional liability with over 25 years experience in attorneys and other claims-made coverages. Jorgensen & Company has insurance agency licenses in all 50 states.