



PRODUCT HIGHLIGHTS

EMPLOYED LAWYERS PROTECTION PLUS

Benefits of this Program

Employed Lawyers Protection Plus is designed to protect attorneys working as in-house counsel, their support staff, and independent contractors from claims arising from their legal professional services. The coverage provides reassurance against concerns that the entity's Directors & Officers Liability policy may not cover claims against in-house counsel for their professional services.

Key Benefits

- Broad definition of a Claim
- Admitted policy form in most states
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter
- Available for privately held, non-profit, and publicly traded companies - separate forms utilize to reflect the unique nature of these accounts
- Full severability of the conduct exclusions
- Policy non-cancelable except for non-payment of premium
- Moonlighting and pro bono services covered without requiring prior company approval (for full time counsel)
- Full Defense coverage for Sarbanes-Oxley §307 actions (for publicly held companies)
- Coverage provided for part-time and contracted attorneys
- Coverage provided to the entire support staff including paralegals, secretaries, legal assistants, and notaries
- Full Limit of Liability available for defense even when the Insured's company or its shareholders sue the attorney
- Large Excess Limits available
- Choice of counsel (without a higher retention)
- No Defense Cost sub-limit for securities claims
- No retention for non-indemnifiable (Side A) claims
- Most favorable venue wording for punitive, multiple, and exemplary damages

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated Employed Lawyers Protection Plus application
- 3 years of loss history
- Audited financial statement for limits over \$1M
- Supplemental claim form, if applicable

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services, please visit us at PHLY.com

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The PHLI *Difference*

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