

# The State Bar of California

## Approved Lawyers Professional Liability Insurance

### Arch Insurance Company

### Coverage Highlights

#### Coverage Features include:

- Easy Short Form Applications. On-Line applications are available through [mybarbenefits.com](http://mybarbenefits.com)
- Data Incident Response Expense – if your computer data is compromised so that it exposes protected information the policy will provide up to \$25,000 in expense reimbursement for the cost of mitigation and remediation. **Cyber Liability Coverage can be added for a small additional premium.**
- An additional Claims Expense Sublimit of \$50,000 is included at *no charge*. Optional defense limit coverage equal to one-half the each claim limit is available up to a maximum of \$1,000,000.
- A free unlimited Extended Reporting Endorsement for Named Insured's who retire and have been continuously insured in the AMBA State Bar Program for 3 consecutive years and is 55 years of age or older.
- A 50% reduction in deductible – not to exceed \$25,000 – in the event an Insured participates in Alternative Dispute Resolution resulting in a claim settlement prior to the claim proceeding to litigation.
- Broad definition of Persons insured that includes career coverage.
- The policy is written on a "claims made and reported" basis with a 60 day "mini-tail" provided for no additional premium.
- Broad definition of Professional Services including notary public, fiduciary activities, peer review and the publication or presentation of research papers if compensation is less than \$3,000.
- Local Claim Reporting – San Francisco Claims Office. All of Arch's claims professionals are licensed attorneys with a minimum of 20 years of experience defending lawyer's professional liability claims.
- Worldwide coverage – with no requirement that the claim be made in the United States.
- Loss of earnings reimbursement up to \$500 per day per insured, up to \$10,000 for any one or series of related trials, depositions, hearings or arbitration proceedings when at the request of the Company.
- The Company will **pay up to \$25,000** per Policy Period for each lawyer for costs resulting from the investigation or defense of a proceeding before a state licensing board, peer review committee or governmental regulatory body.
- A 90 day cancellation provision applies; 30 days for non-payment of premium.

- The policy requires the Insured's consent to any settlement. The amount of coverage may be limited if consent is withheld.
- If more than one policy or Extended Reporting Period issued by the Company applies to the same Claim, the maximum limit payable under all coverages will not exceed the highest remaining Each Claim under any one policy.
- The definition of predecessor firm requires that in excess of 50% of the billings or at least 50% of the principals have transferred to the successor entity or at least 50% of the assets/liabilities have been assumed by the Named Insured.

## Value Added Benefits

Each Arch Insured at no additional premium gains access to:

- Up to 25 free hours of On-Line Minimum Continuing Legal Education per Compliance Period. You may select from the California Lawyers Association's library of 650 hours of quality on-line courses – this has a retail value of \$1,125. (Note: Prices in the catalog vary and require selecting different price points to achieve 25 hours.)
- A one-time free section membership in the California Lawyers Association – Valued at \$110 (Not valid on membership renewals.)
- A Loss Prevention Hotline – linking attorneys to expert counsel that can help prevent professional liability claims.
- Lawyers Professional Liability Risk Management Website – online tools and information that help enhance a firm's risk management and mitigation efforts.
- Free access to Fastcase – a free benefit offered for all activities insured with Arch Insurance. Contact: [support@fastcase.com](mailto:support@fastcase.com) with proof of insurance to get started today. Policyholders will need to supply Fastcase proof of insurance annually to continue utilizing the benefit. – valued at \$995.

**This information presented constitutes summaries of selected coverage features and is intended as general information only; it does not contain all of the terms, conditions and exclusions applicable under the Arch Insurance Company policy. Refer to the actual policy form for a complete description of the insurance provided. The precise coverage afforded in individual cases is subject to the terms and conditions of the actual policy as issued and may vary from the general descriptions given above.**

**For information and applications, contact the program administrator:**

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