

UNITED STATES

Sompo Pro: Premier Lawyers' Professional Liability



Coverage Highlights

Our US Sompo Pro team offers admitted and non-admitted professional liability insurance to law firms with a minimum of 5 attorneys. Sompo delivers its lawyers' professional liability (LPL) coverage through a dedicated team of underwriting and claim professionals demonstrating that when you choose Sompo, you choose **The Ease of Expertise.**[™]

Dedicated Support for Law Firms

Our dedicated underwriting team focuses exclusively on providing professional liability insurance solutions tailored for law firms. Complementing this, we have a specialized claims team made up of former practicing attorneys and seasoned insurance professionals who are well-versed in the unique challenges lawyers encounter when handling claims or disciplinary matters.

Additionally, we offer a comprehensive risk management program, which includes online continuing legal education, at no extra cost to our insureds, reflecting our commitment to effective LPL risk management.

Who We Serve

Admitted coverage is available for firms with 5 to 25 attorneys.

Non-admitted coverage is available for mid-size to large firms with a minimum of 5 attorneys.

Policy Features and Benefits – Broad Coverage and Definitions

• Broad Definition of insured

Means services provided by an **Insured** to others solely on behalf of the **Firm**:

- as a lawyer
- as a mediator, arbitrator, or other neutral fact finder
- as a notary public
- as a paralegal, law clerk, or legal secretary in support of legal services
- as an administrator, conservator, receiver, executor, guardian, trustee, or other fiduciary capacity

And includes services provided with the prior written approval of the **Firm**:

- performed pro bono
- as an expert witness regarding the legal profession
- as a member of any licensing board or any formal accreditation, ethics, or peer review board or committee
- as an author, publisher, or presenter of legal papers or materials
- to a bar association as a lawyer

• Extensions of coverage

Includes vicarious liability for spouses, domestic partners, estates, heirs, assigns, and legal representatives

• Supplemental Coverages

Coverage for certain:

- Disciplinary Proceedings
- Subpoenas
- Crisis Events

beginning at \$25,000 in the aggregate per policy period.*

*Other aggregate limits may be considered



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- **Loss of earnings**
\$500 per person/per day up to an aggregate sublimit
- **Claim settlement**
Insured must provide written consent to settle.
Softened "hammer clause" at 50% post settlement recommendation.
- **Malicious Prosecution**
Included in the definition of Personal Injury Tort.
- **Pre-Judgment & Post Judgment Interest**
That the Insured is legally obligated to pay on covered Loss on account of a Claim.

Worldwide Territory & Valuation	Coverage applies anywhere in the world to extent legally permitted if the claim is made, subpoena is received, or disciplinary proceeding is brought against an Insured within the United States of America, its territories or possessions or Canada.
Prior Acts Coverage	Available, subject to underwriting
Extended Reporting Period (ERP) Options	<ul style="list-style-type: none"> • Automatic 60 day ERP – no additional premium Options available to purchase ERP for one, two, three, five or seven years • Non-practicing optional 6-year term available at no additional premium for natural person Insured lawyer who: <ul style="list-style-type: none"> – Permanently Retires – Ceases the practice of law due to Death or total and permanent Disability

Contact

[U.S. & Canada - Sompo Pro | Sompo \(sompo-intl.com\)](http://www.sompo-intl.com)

The statements herein have no effect on the provisions of any insurance policy that may be issued by Sompo. Availability of coverage may vary based on underwriting and applicable law and regulations. The coverage provided by any policy that may be issued by Sompo shall be determined only by the terms and conditions of that policy.

About Sompo

We are Sompo, a global provider of commercial and consumer property, casualty, and specialty insurance and reinsurance. Building on the 130 years of innovation of our parent company, Sompo Holdings, Inc., Sompo employs approximately 9,500 people around the world who use their in-depth knowledge and expertise to help simplify and resolve your complex challenges. Because when you choose Sompo, you choose **The Ease of Expertise™**

"Sompo" refers to the brand under which Sompo International Holdings Ltd., a Bermuda-based holding company, together with its consolidated subsidiaries, operates its global property and casualty (re)insurance businesses. Sompo International Holdings Ltd. is an indirect wholly-owned subsidiary of Sompo Holdings, Inc., one of the leading property and casualty groups in the world. Shares of Sompo Holdings, Inc. are listed on the Tokyo Stock Exchange.

A+

Financial Rating:
A.M. Best (Superior)
S&P (Strong)

To learn more please follow us on [LinkedIn](#) or visit [sompo-intl.com](http://www.sompo-intl.com).