



HANOVER LAWYERS PROFESSIONAL LIABILITY PROGRAM

For more than 160 years, The Hanover has built one of the best-performing records in the industry. They are ranked among the top property and casualty insurance companies in the nation, are financially strong, and enjoy an "A" (Excellent) rating from key industry analysts.

Their Lawyers Professional Liability Program (913 1001 01/21) is designed for law firms and related entities, and is backed by over two decades of experience insuring and defending legal professionals.

Policy Highlights

The program endorsement (913 1906 01/21) includes the following additional coverages specific to the program:

- **Full consent to settle** (no "hammer" clause)
- **Cyber 1st party expenses** (\$50,000, \$0 deductible)
 - **Breach event expenses and cyber investigation expenses** (\$50,000, \$0 deductible)
- **Free unlimited Extended Reporting Period (ERP)** for retirement after three years as Pearl Insurance program customer, or three years with the same carrier immediately prior to joining the Risk Purchasing Group (RPG)
- **Reputation protection expense** (reimburse up to 50% of expense subject to \$25,000 per claim/\$50,000 per policy)
- **Withheld client fee assistance** (\$10,000 sublimit)
- **Risk management deductible reduction by 50%** (if certain conditions are met, up to a maximum of \$25,000)
- **Claim-free deductible reduction by 50%** (after three years as Pearl Insurance customer with a clean loss history)
- **Early claim resolution** (deductible reduced by 50% up to a maximum of \$12,500 if claim is resolved within 365 days of report, and prior to any litigation)
- **Subpoena assistance limits** (unlimited, \$0 deductible)
- **Disciplinary defense** (\$50,000/\$100,000, \$0 deductible)
- **Loss of earnings** (\$1,000/\$25,000/\$50,000)
- **Crisis event expenses** (\$25,000/\$50,000, \$0 deductible)

These program pricing deviations are available:

- **5% premium discount** for membership in South Carolina Bar Association
- **3% multi-policy discount** (specific to the RPG only)



Contact your representative today for more information at **855.844.8509** or **brokers@pearlinsurance.com**.

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