# **PROFESSIONAL INSURANCE CONCEPTS** A Division of CRC Insurance Services

# Lawyers Professional Liability Monitor Liability Managers

Professional Insurance Concepts, a sister company of Target Professional Programs, is a Monitor Liability Managers Program Partner for their Lawyers Professional Liability Insurance Program. For over two decades, Monitor has provided comprehensive professional liability coverage for law firms — at competitive prices. As a Monitor Partner, Professional Insurance Concepts offers **Standard and Non-standard** Lawyers Professional Liability Insurance – for both **Primary and Excess Coverage. Employment Practices Liability Insurance (EPLI)** is also available for Primary and Excess Coverage.

#### **Program Contact**

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### **Program Highlights**

#### Professional Liability - Standard Markets

- · Coverage extends to the firm and its professional staff
- Broad definition of claim
- Automatic 60 Day Extended Reporting Period
- Broad Innocent Insured Provision
- Automatic coverage for attorneys joining the firm during policy period
- Professional Liability Non-standard Markets
- Extended Reporting Period options
- Full Prior Acts Coverage
- **Employment Practices Liability**
- Protection for claims made by current, former and potential employees
- Covers full-time, part-time, leased, seasonal & temp employees
- Full Prior Acts Coverage
- Covered losses include damages & defense costs

#### **Program Parameters**

#### Professional Liability – Standard Markets

- Coverage Limits: Up to \$5 million (Excess Coverage may be available)
- Minimum Deductible: \$1,000 for individuals and the firm
- Professional Liability Non-standard Markets
- Coverage Limits: Up to \$2 million (Excess Coverage may be available)
- Minimum Deductible: \$5,000 for individuals and the firm
- **Employment Practices Liability**
- Coverage Limits: \$250,000 to \$1 million (Excess Coverage may be available)
- Minimum Deductible: As low as \$5,000

#### **Eligible Firms**

- Professional Liability Standard Markets
- Firms with up to 50 Attorneys
- Professional Liability Non-standard Markets
- All size firms are eligible. Monitor's non-standard markets are available to firms with almost any issue precluding coverage in the standard market.
- Employment Practices LiabilityFirms with up to 100 Employees

# State Availability

All states

# **Submission Requirements**

- Signed and dated application (available at www.ProInsConcepts.com)
- Email submissions to: EPLI@TargetProIns.com, or Fax to: 866-720-5003

