CHUBB®

The ForeFront Portfolio® Employed Lawyers Liability Your Business. Insured.



In-house attorneys guide their organizations through a wide range of legal matters and often provide personal legal counsel to executives, pro-bono clients and family and friends. All of this makes them vulnerable to substantial professional liability claims – claims that are often not covered by their organization's Directors & Officers (D&O) Liability policy.

***The ForeFront Portfolio®* Employed Lawyers Liability** policy is purpose-built to fill these gaps and deliver robust insurance protection expressly for in-house counsel and their legal staff.

The Risk Is Real

Negligence, Misrepresentation, and Conflict of Interest	After a private company's general counsel drafted an operating agreement between their employer and a joint venture, the joint venture claimed that the general counsel failed to secure a conflict waiver and included provisions that were detrimental to them and favored the employer. They sought $650,000 in monetary relief.	**Loss:** $150,000, plus an additional $200,000 in defense costs.
Negligence, Misrepresentation	The general counsel of a nonprofit provided legal guidance to the human resources team regarding a sexual harassment investigation involving a supervisor. Following the attorney's advice, the supervisor was terminated. The supervisor then sued the general counsel, alleging negligence and misrepresentation.	**Loss:** $595,000 in defense costs.

Coverage highlights

- The definition of **Insured Person** encompasses employed lawyers, legal assistants, notaries, and temporary and independent contractor attorneys.
- Covered **Professional Services** go beyond legal advice to the Organization. They also include notary services, moonlighting and pro bono legal work, even when performed without prior written consent.

Association of Corporate Counsel

In recognition of our expertise in underwriting coverage for in-house counsel, Chubb has been an Association of Corporate Counsel (ACC) Alliance Partner since 1996. Employed Lawyers Liability policyholders who are not current members receive a complimentary six-month membership to the Association of Corporate Counsel (ACC). This membership provides access to a variety of practical resources, including educational events, peer-to-peer networking, and research on emerging risks and trends. Learn more.

Online Ease

The ForeFront Portfolio® is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind and issue policies for organizations with less than 500 employees and up to $100 million in revenues.

Where permitted by law, credit up to 10% of the policy premium may be available for costs of training per policy period. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This material contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. The material presented herein is advisory in nature and is offered as a resource to be used together with your professional insurance advisors in maintaining a loss prevention program. It is not intended as a substitute for legal, insurance, or other professional advice, but rather is presented for general information only. You should cnsult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.
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