

# Vision. Strength. Experience.

## Insurance Solutions for Law Firms

CHUBB®



### **When it comes to risk, top law firms have something in common.**

---

They trust Chubb to help them manage risk— in fact, 95% of the top 200 U.S. law firms are insured with Chubb. The reason? We believe it's because they appreciate the value of an experienced, committed, responsive insurance provider, especially in today's complex legal environment. And because they recognize the importance of our global reach, financial strength, loss prevention expertise, and claims service.

Chubb offers a tailored suite of insurance products designed to meet a law firm's unique needs.

### **Risk Solutions from Chubb**

---

#### ***ChubbPro Lawyers Professional Liability<sup>SM</sup>***

If sued over an alleged error or omission, could the law firm afford defense expenses that can reach six-figure amounts, not to mention a settlement or jury verdict that could be millions?

Our ***ChubbPro Lawyers Professional Liability*** policy:

- Includes a **broad definition of professional services.**
- **Insures innocent partners and the firm**, even if an individual partner is found to be guilty.
- Allows the firm to **retain counsel of its own choosing.**

#### ***Customarq for Law Firms – Property and Liability***

Could a fire wreak havoc with the firm's facilities and operations? Could a cocktail reception for clients expose a law firm to unexpected liability? Chubb's *Customarq* policy offers customized first- and third-party insurance solutions:

- **Property insurance**, including a \$500,000 automatic blanket limit for 13 property coverages.
- **Flexible business income definition** that reflects the way a firm may generate revenue, such as billable hours, fees for services, and other sources of income.
- **General liability insurance**, including host liquor liability protection and non-employment discrimination.

## Law Firms

### ***ABA Employers Edge*<sup>SM</sup> –**

#### **Employment Practices Liability**

Could the firm withstand a lawsuit from a current or former employee alleging harassment or discrimination? *ABA Employers Edge* provides:

- Insurance for **claims by partners and for claims for failure to make partner.**
- Third-party insurance for **claims of harassment or discrimination** brought by clients or other third parties.
- **Settlement discretion** to the insured for amounts up to 50% of the applicable retention without the prior consent of the insurer.
- **Access to *ChubbWorks*<sup>SM</sup>**, Chubb's free on-line loss-prevention resource, including "best practices" training, and model policies and forms.

#### **Management Liability**

Could the firm's management be exposed to a lawsuit for a decision made in managing the firm? Chubb's **Management Liability** insurance:

- Addresses **claims brought by partners not involved in the firm's management** – an internal exposure generally not addressed by traditional directors and officers (D&O) and errors and omissions (E&O) liability insurance.
- Provides **insurance for claims of mismanagement or negligence** in the day-to-day business decisions made by the firm's management committee or executive officers.
- Addresses **partnership agreement and compensation disputes.**

#### **Workers Compensation**

Is the firm at risk of losing money and employee workdays as a result of worker injuries? Chubb's **Workers Compensation** insurance provides access to:

- **Risk Engineering mitigation expertise**, including loss-prevention resources for ergonomics, lifting, and slips and falls.
- **Conveniently located managed-care resources**, enabling timely access to quality medical care at a reasonable cost that expedites return to work.

#### **Umbrella and Excess Liability**

Could a multimillion-dollar judgment or settlement exhaust the limits of the firm's primary liability policy? Chubb's **Umbrella and Excess Liability** insurance includes:

- **Dual insuring agreements** that provide a flexible insurance platform to help protect against catastrophic liability losses.
- **Excess follow-form insurance for fringe exposures** enabling a firm to schedule as underlying insurance aircraft, watercraft, and foreign liability.
- **Significant limits** that enable a firm to construct a liability program with fewer carriers and provide consistency in its insurance program.

#### **Multinational**

Could a key attorney become injured while overseas on business? Could a firm's overseas location suffer extensive water damage? Chubb's **Multinational** insurance features:

- **An innovative product portfolio** that allows law firms to select the insurance products that best reflect their level of international activity.
- **A global network** that provides insurance in compliance with local jurisdictional requirements, complemented by coordinated loss control and claims services.
- **Foreign voluntary workers compensation insurance**, available 24/7 for employees traveling overseas on business.

#### ***BTA 360*<sup>OSM</sup> – Business Travel Accident**

Does the firm have attorneys and associates who travel both domestically and internationally on company business? Chubb's ***BTA 360*<sup>O</sup>** policy features:

- **Innovative coverages** that are essential in building a firm's worldwide travel risk management program while enforcing the firm's commitment to the care of its employees and their families.
- An array of benefits such as **out of country medical, political / medical evacuation and repatriation, identity theft services, and lost and delayed baggage.**

### **Group Personal Excess Liability**

Could an associate or family member be sued as a result of a personal automobile accident or the wrongful termination of a domestic employee? Chubb's **Group Personal Excess Liability** insurance features:

- **Worldwide liability**, and optional uninsured / underinsured motorist protection.
- **Identity fraud, kidnap expense, and reputational injury coverages** that are automatically included.
- **Employment practices liability coverage**, available by endorsement for an additional premium.

### **Chubb: For All Your Law Firm Insurance Needs**

---

In addition to the solutions above, we offer automobile, crime, fiduciary liability, kidnap / ransom and extortion, machinery breakdown, and mail insurance. All of our offerings are backed by Chubb's financial stability and ability to pay claims – rated among the best in the insurance industry.

#### **Choose Chubb Today**

---

Every law firm deserves a strong, committed, experienced insurer. For more information about Chubb's specialized solutions for law firms, call your insurance agent or broker, or visit us at [www.chubb.com](http://www.chubb.com)

**Chubb. Insured.<sup>SM</sup>**