



Commercial E&O

## Professional liability for small law firms

With a unique understanding of the exposures attorneys face, our experienced underwriters provide tailored coverage to protect your clients.

### Client profile

Law firms - solo to 24 lawyers

### Coverage features

- Mutual choice of counsel
- Crisis event coverage - \$10,000/30,000
- Pre-claim assistance
- "Soft" hammer clause - 50%
- \$25,000 subpoena coverage
- Punitive damages under "most favorable law"
- Pro bono services – deductible does not apply
- Malicious prosecution included within personal injury
- Reduced deductible for mediation – 50% reduction, \$25,000 maximum
- Loss of earnings - \$500/10,000/50,000
- Disciplinary proceedings – \$30,000/100,000
- Broad definition of professional services – lawyer, arbitrator, mediator, lobbyist, notary public, title agent, administrator, executor, trustee, publisher, bar board member, etc.
- Independent contractors/of counsel defined as insureds
- 1,2,3,5 years and unlimited tail options
- \$1,500 per attorney individual tail option
- Free retirement tail after 3 years and no minimum age
- Free death/disability tail
- Up to 15% ownership interest not excluded from coverage
- Spouse/domestic partner coverage
- Aggregate deductibles available
- Worldwide coverage for suits brought within the US, its territories, and Canada

### Capacity

Up to \$5 million

### Minimum deductible

\$2,500

### Financial strength

AXA and its principal insurance subsidiaries have the following insurer financial strength ratings as of March 2018: AA- Standard & Poor's, AA- Fitch, Aa3 Moody's

### Why AXA XL

- #1 global commercial P&C insurer with GWP of USD 17.6B in 2017
- #1 ranking among the world's most innovative insurers on Advisen's 2017 Top 10 New Product Pacesetters list
- #1 global insurance brand for 10 consecutive years
- Dedicated in-house claims service
- Experienced and flexible underwriting team
- Market expertise
- Tailored solutions

### Contact

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### Send submissions to:

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