



Service Lloyds
Insurance Company

LAWYERS PROFESSIONAL LIABILITY INSURANCE

- × A.M. Best Rating "A - " VII Admitted Coverage
- × Service Lloyds Insurance Company is headquartered in Austin and has been servicing Texas insureds since 1982
- × Primary limits of liability from \$100,000 per claim/ \$100,000 aggregate to \$5,000,000 per claim/\$10,000,000 aggregate
- × Duty to defend policy
- × Pay on behalf of the Insured
- × Claims made and reported policy form
- × DTPA coverage within policy
- × Wide range of deductibles starting at 2.5K
- × Deductibles do not erode limits of liability
- × Aggregate deductibles available for additional premium and by written endorsement
- × Deductible can be reduced up to 50% with a maximum of \$7,500 if mediation is used (if other than court-ordered mediation)
- × Additional Limits for Claim Expenses available up to \$1M for additional premium and by written endorsement
- × Trial reimbursement up to \$500 per day limited to \$5,000 per claim – deductible does not apply and coverage is outside the limits of liability
- × Grievance proceedings – up to \$7,500 per policy period – deductible does not apply and coverage is outside the limits of liability
- × Broad definition of insured to include non-lawyer employees while acting within the scope of such duties and on behalf of the Named Insured
- × 12 month, 24 month, 36 month and Unlimited Extended Reporting Periods (ERP's) available (Additional Premium amounts detailed in policy)
- × Free death or disability ERP option
- × Non-practicing ERP Option
- × Prior law firm coverage or Career Coverage available for additional premium and by written endorsement
- × Innocent Insured coverage
- × Free, confidential malpractice hotline
- × Underwriters available Monday-Friday 8:30 a.m. to 5:30 p.m. CST for your convenience and questions

This document is issued as an aid to assist you in your overall understanding of Lawyers Professional Liability Insurance Policy. This is not part of your insurance contract and confers no rights upon you or your insured. This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance purchased, read the policy, declarations page and any endorsements, and discuss with your broker. Actual terms and conditions may be amended by endorsement or affected by state laws. Any coverage requested subject to underwriter approval prior to offering.

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