

*Hanover Lawyers Professional Advantage*

# Lawyers professional liability coverage guide

Law firms cannot afford to be without tailored protection. That’s why The Hanover offers specialized professional liability coverage and endorsements designed to address industry-specific exposures.

## Key coverage and policy features in the base policy form 913-1001

COVERAGE/POLICY FEATURE	THE HANOVER	NOTES
Claims-made and reported	✓	
Coverage for professional services provided on behalf of the insured entity, named insured, predecessor firm or nonprofit entity	✓	
Privacy and security liability coverage related to mishandling client’s personal information, including actions of a rogue employee and violations of customer notification laws	✓	
Pre-claim assistance supplemental coverage	✓	
Disciplinary proceedings supplemental coverage—\$25,000 per policy period, with higher limits available	✓	
Subpoena assistance supplemental coverage	✓	
Crisis event supplemental coverage—\$25,000 per policy period, with higher limits available	✓	
Nonprofit directors and officers expense supplemental coverage—\$25,000 per policy period	✓	
Loss of earnings—\$500/day up to \$20,000 each claim, \$50,000 aggregate	✓	
Duty to defend	✓	
First dollar defense available	✓	
Soft hammer clause	✓	
Defense in addition to the limits of liability available	✓	
50% deductible reduction for mediation claim settlement, up to \$10,000	✓	
Aggregate deductible (if eligible)	✓	
Broad definition of “insured individual” includes independent contractors, of counsel attorneys and paralegals	✓	
Fraud and intentional acts defended until final adjudication	✓	
Automatic extended reporting period—60-day discovery	✓	
Unlimited retirement extended reporting period included	✓	

COVERAGE/POLICY FEATURE	THE HANOVER	NOTES
Death or disability extended reporting period	✓	
Individual extended reporting period available	✓	
Professional services as a title agent included	✓	
Coverage for remote notarization services included when allowed by the state	✓	

## Professional liability enhancement endorsement 910-1140

SUPPLEMENTAL COVERAGE (PER POLICY PERIOD)	THE HANOVER	NOTES
Canceled conferences—\$25,000	✓	
Counseling support—\$500 per claim, up to \$5,000 aggregate	✓	
Emergency web hosting—\$500	✓	
Pet boarding—\$500 per claim, up to \$500 aggregate	✓	
Real estate emergency consulting—\$50,000	✓	
Replacement of key officers—\$50,000 or ten times the annual policy premium (whichever is less)	✓	
Temporary meeting space—\$25,000	✓	
Travel disruption due to terrorism—\$50,000	✓	
Workplace violence counseling—\$50,000	✓	

### Other key endorsements:

- **Specific client limit endorsement**—ability to increase the limit of insurance for a specific client
- **Career coverage endorsement**—definition of services broadened to include work performed by the named insured at prior firms

### Learn more

We understand the risks legal firms face every day.

Talk to your Hanover representative for more information.



The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

hanover.com  
The Agency Place (TAP)—<https://tap.hanover.com>

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