







## Unlocking The Solutions To Your Defense

### Program Highlights For Lawyers E&O:

-  Up to \$5 million of limits are available to qualified firms
-  Defense costs outside the limit are available
-  All policies and rates have been reviewed and filed with your state's insurance department
-  A variety of deductible options are available
-  Specific coverage for Personal Injury
-  Loss of Earnings Reimbursement

For more information or an Application Package, please call one of our qualified producers today:

**770.956.0125**

Toll-Free: 1.800.956.7047

Fax: 770.956.9779

[www.CSRisks.com](http://www.CSRisks.com)



Capitol Special Risks, Inc.  
1899 Powers Ferry Road  
Suite 100  
Atlanta, GA 30339

**Key Solutions  
For Law Firms**



# Lawyers Liability



# Capitol Special Risks Has The Key To Protecting

We are a specialty lines insurance brokerage firm with a focused, proactive approach to insurance products and services. We will guide you and your insured through the intricacies of Lawyers Professional Liability coverage to obtain the best solution for your specific needs.

### Specialized Knowledge

Capitol Special Risks caters to the specialized E&O needs of the legal profession. Our extensive experience will be used to provide the optimum coverage.

### Preferred Terms & Rates

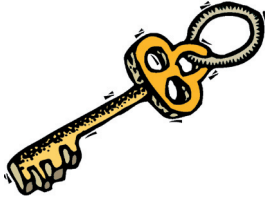
CSRisks will add the proper endorsements as needed, and negotiate the most favorable rates and terms on your behalf via our key relationships.

## You Want An Underwriter That Specializes In The Needs Of Law Firms

Capitol Special Risks' professional liability insurance coverage for law firms is underwritten by quality carriers rated "A-" (Excellent) or better by A.M. Best. Our carriers pride themselves on their solid reputations for quality service, comprehensive coverage and standard-setting claims management performance.

Capitol Special Risks is supported by a group of people that understands the unique professional liability needs of attorneys and law firms.

## Lawyers Who Are Also The Defendants



### Customized Recommendations

Each law firm has different requirements, depending on size, practice specialties, and number of locations. You will get a customized risk recommendation and quote.

### Dependable Service

You will receive responsive, professional service, with emphasis on:

- Comprehensive Coverage
- Competitive Rates
- Responsive Claims Handling

### Policy Features:

- Pay on Behalf Policy Form
- Claims Made and Reported Form
- Policy Territory is Worldwide, but only for suits brought in the U.S. and Canada
- Defense Coverage for representation before specified administrative agencies
- Broad definition of "professional services"
- Optional Extended Reporting Period

### Additional Coverage Enhancements For Selected Risks:

- Aggregated Deductibles - You only pay a single deductible, regardless of the number of claims your firm may have in a policy period
- Consent to Settle Provision is designed to include you in all aspects of claims negotiations (delayed hammer clause with binding arbitration)
- Partial deductible reimbursement if mediation is utilized
- Non-practicing "tail" is available with deductibles waived
- Free "tail" in the event of death or disability
- First Dollar Coverage for claims alleging wrongful termination, employee discrimination, or employee benefits (outside the limit of liability)
- Amended Hammer Clause



Call Capitol Special Risks to receive an Application Package:

770.956.0125