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Dear Attorney:

Attorneys must be increasingly diligent and thorough in managing their law businesses. An important area often overlooked is professional liability insurance. Research shows that five to six percent of all private U.S. attorneys are faced with a malpractice claim each year.¹ Attorneys need to educate themselves on professional liability insurance to ensure that the coverage they are purchasing will help if they are faced with a malpractice claim.

Zurich’s Guide to Understanding Lawyers’ Professional Liability Insurance provides an overview of the scope of the insurance contract offered by insurance carriers and the ways that attorneys can choose the proper protection for their unique circumstances. Because even the best attorneys can make a mistake, and all attorneys are subject to unjustified or frivolous claims made against them, lawyers’ professional malpractice insurance may be one of the best investments a law firm can make to provide:

- Financial coverage
- Specialized handling of a claim and the potential to minimize its duration and severity
- Risk management services and advice

Armed with the knowledge provided in this guide, you will obtain a better understanding of the wide-ranging benefits of having insurance coverage through an experienced carrier such as Zurich. You will learn how you can help reduce the risks of claims, and you will learn about risk management procedures that can help provide the firm with a defense against unwarranted claims.

Because each policyholder has different goals, Zurich works with a handful of professional Program Administrators who are fluent in lawyers’ professional liability issues and can provide you with advice to help you build a policy that will fit your specific needs.

I hope this guide is a useful resource for you in understanding Zurich’s Lawyers’ Professional Liability insurance program and benefits. We’re committed to providing excellent service to our clients.

Sharon Burns
Vice President, Alternative Markets

¹. American Bar Association, 2012-2015; Profile of Legal Malpractice Claims.
Overview of Lawyers’ Professional Liability coverage

This guide is designed to provide a solid starting point for discussions with your insurance broker or agent about your professional liability insurance needs. Armed with a general understanding, you can ask questions that will help ensure your decisions will be based upon sound considerations.

Understanding Lawyers’ Professional Liability coverage

1. The Lawyer’s Professional Liability policy is a contract
The Lawyer’s Professional Liability policy is a contract entered into between the insurance company (carrier) and the law firm or the solo attorney (insured). The application contains the representations made by the law firm or the solo attorney upon which the carrier relies in order to provide coverage. The premium is the cost of insurance coverage for one year. Annual coverage is renewable based on the representations made on the renewal application.

2. What the policy covers
In its most basic form, the Lawyers’ Professional Liability policy/contract provides coverage for claims made against a lawyer in the rendering of legal services. The policy is based on this broad and general goal, but it is important to understand the coverage and limitations that are standard in most Lawyers’ Professional Liability policies, as well as the endorsements and exclusions that can be added to the policy to afford a customized policy for a particular law firm. Thus, the Insured should know what is covered and what is not covered.

3. How price is determined
The price of the policy (the premium) is determined by such factors as the number of attorneys, the Area of Practice (“AOP”), the geographic territory, the requested limits and deductible, claims history and risk management practices. The Department of Insurance in each state requires that insurance carriers submit rates and rating rules for their approval. Accordingly, the Department of Insurance approves or modifies each carrier’s rating plan.

4. Responsibilities of the policyholder
Insureds are responsible for providing timely notice to the insurance carrier of all claims and potential claims. Insureds are also responsible for cooperating with the carrier in the defense and settlement of a claim.
5. Responsibilities of the insurance carrier
The primary responsibility of the carrier is to fulfill the commitment outlined in the insurance contract. At Zurich, we use these processes to meet that responsibility:

- Claims professionals evaluate information pertaining to a potential claim and work with the Insured to satisfactorily resolve it without litigation. If the claim is in litigation, Claims professionals work with defense counsel to obtain the most effective resolution of the claim.

- The carrier will pay the legal expenses and judgment or settlement amount pursuant to the terms of the policy. It is very important to understand the concept of Claim Expenses Inside/Outside Limits, and what the policy provides for judgments or awards.

6. How the defense counsel is chosen
Zurich Lawyers’ Professional Liability Claims professionals are experienced attorneys, and we have long-standing relationships with law firms and attorneys that handle malpractice actions against attorneys. Barring a conflict of interest, Zurich’s claims counsel has the right and duty to select competent and experienced defense counsel to defend claims brought against the Insured. Nearly all of our Insureds are pleased to use counsel selected by Zurich. There is an optional endorsement available which provides the Insured the right to consent to the selection of defense counsel.
The need for Lawyers’ Professional Liability insurance

- Statistics show that most attorneys could have a claim made against them at some point in their legal career. Industry statistics indicate that more than half of all attorneys are either solo or small-firm (2 - 25) practitioners. The American Bar Association (ABA) Profile provides anecdotal evidence that 66% of all claims made against attorneys are made against attorneys in small firms.

- Zurich’s claims experience shows that potential disputes can often be handled to avoid a claim, and some claims which are filed can be disposed of summarily by motion. Zurich Insureds have the security of knowing they have a team of experienced claims specialists who can help handle a difficult situation with a client.

- Given the need for Lawyers’ Professional Liability insurance, it is critical to understand the coverage options that are available so you can tailor the policy to your specific needs. Zurich writes Lawyers’ Professional Liability through Program Administrators who have the ability to provide guidance in helping you to obtain the appropriate coverage. Our Program Administrators are highly experienced and are available to discuss the issues that law firms and solo attorneys face in choosing a Lawyers’ Professional Liability policy.

- A Lawyers’ Professional Liability policy can offer you the coverage you need to continue running your business.


Understanding the terms of a Lawyers' Professional Liability policy will allow you to have a better grasp of coverage, including the limitations, of the policy.

1. Term of the policy: Claims made and reported – Prior Acts coverage – Extended Reporting Periods

Most Lawyers' Professional Liability policies are in effect for one year ("policy period"), resulting in the need to renew the policy every year.

- **Claims made and reported**
  Most Lawyers' Professional Liability policies are written on a "claims made and reported" basis which means the policy covers the insured for claims that are both made and reported to the carrier during the policy period. The act, error or omission may have occurred months or years before the claim is made and reported.
  
  Because malpractice claims can be made (i.e., brought against the lawyer) a year or many years after the Insured performed the legal services, it is important to understand that the policy coverage can be extended to cover all acts going back for a period of years by attaching endorsements for Prior Acts coverage.

- **Prior Acts coverage**
  Prior Acts coverage expands the insured's coverage to include prior acts of the firm and/or individual members. Prior Acts coverage is available at:
  
  - Firm level and/or
  - Individual level

  Depending on the particular facts, the Insured may obtain Full Prior Acts, Limited Prior Acts, or No Prior Acts coverage.
  
  While a newly admitted attorney will not need this coverage in the first year, it is important to understand the advantage of keeping your insurance current. If an attorney does not have Prior Acts coverage, the policy will be Retro-Inception, meaning that the coverage starts with the inception date of the first policy. In order to be eligible for Prior Acts coverage, the Insured must have no gap in insurance coverage.

  The importance of continuous coverage for Prior Acts is that the applicant attorney/firm will have coverage for claims being made and reported in a policy period following the policy period during which the alleged error, act, or omission occurred. This option is more expensive when compared to Retro-Inception coverage, because it offers more coverage.

- **Extended Reporting Period endorsements (“Tail Coverage” also called ERP)**
  Extended Reporting Period Endorsements extend the time to report a claim past the termination date of the Policy. In order for a claim to be covered by an Extended Reporting Period, the act, error or omission that gives rise to the claim must have occurred in the period of time between the Prior Acts Exclusion Date and the termination/expiration date of the policy. It is important to note that the Extended Reporting Period does not provide coverage for acts, errors or omissions that arose after the termination/expiration of the policy, even though the time to report claims that did arise during the policy period (and going back to the Prior Acts Exclusion date) is extended. It should also be noted that the an Extended Reporting Period is typically not available when a policy is canceled for non-payment. The cost of an ERP varies and is outlined in detail in the policy. Zurich offers tail coverage (ERPs) at no cost in certain circumstances, such as retirement, death or disability.
When a lawyer leaves a law firm, he/she must review the partnership agreement, recent claims at the firm, and the Lawyers Professional Liability policy to ensure he/she will continue to be covered for claims that may be made against the firm. A claims-made and reported policy covers any claims made against the Insured and reported to the carrier during the policy period, and it does not matter if the events giving rise to the claim occurred before the policy went into effect, so long as it occurred after the Prior Acts date. However, a gap in claims-made coverage – such as the dissolution of the firm or a change in coverage – could adversely affect the departing lawyer. Careful consideration should be given to purchasing an Extended Reporting Period (ERP).

2. Who does the policy cover?

Lawyers’ Professional Liability affords coverage for all Insureds, which is a defined term in the policy. It includes the named insured, which is listed on the dec page and all attorneys, professional corporations and other entities listed on the application. Generally, anyone who renders legal services to or on behalf of the named insured is also covered (e.g., paralegals, secretaries, etc.). In addition, former partners, former employees, and the estate of any insured in the event of death or incapacity may be included as insureds. However, it is important to read the particular policy to understand who is covered. The Definitions section of the policy is very informative.

3. What monetary value does the Policy Provide?

Choosing Policy Limits or Limits of Liability and the Deductible

- **Policy limits**
  
  “Policy limits” indicates the amount that the insurance carrier will pay for defense and settlement of claims. Generally, Policy Limits are available from as low as $100,000 to as high as $10,000,000. In addition, the limits are usually provided per claim and aggregate, which means that for each claim, a certain limit of liability is available, and if there is more than one claim, the limits of liability for all of the claims together may be a different amount. Further, most policies provide for claim expenses inside the limits. This means that if a claim is brought, the amount of money available to pay damages is reduced by the amount of money paid to defend the claim. As legal fees increase, the limits of liability available for indemnification decrease.

- **Endorsement for Claim Expenses Outside the Limits**
  
  An insured may be eligible for an endorsement for Claim Expenses Outside the Limits. In the event of a claim, the policy limits of liability are unaffected by legal fees and expenses in defending the claim. The insurance company will pay the legal expenses, and the insured’s limits of liability will be available for judgment or settlement. This endorsement does increase the cost of the premium.

- **What is the Deductible?**
  
  As with policy limits, carriers may provide different terms for deductibles, including a Per Claim Deductible. A per claim deductible requires the Insured to pay a separate deductible amount for each claim if there are multiple claims in the same policy period. An aggregate deductible requires the insured to pay the deductible only one time per policy period regardless of the number of claims brought in that policy period.

  In addition to the aggregate deductible option, many carriers, including Zurich, may offer “Loss Only” deductible options. This means that if a claim is made, the insured is only required to pay the deductible when an indemnity payment is made.
4. What does a Lawyers’ Professional Liability policy not cover?

The policy’s “Exclusions” section is an important area to review, as it defines the types of claims which are not covered.

The following list is a sample – but is not exhaustive:

• Dishonest, intentional, criminal, fraudulent, malicious acts or omissions
• Punitive damages
• Bodily injury/property damage
• RICO claims
• Controlling interest(s)

Again, the policy provides important details as to what is and is not covered.

5. How does the carrier determine your premium?

Your premium is determined by a variety of factors including:

• Number of lawyers in the firm
• Area of practice
• Geographic territory
• Requested limits and deductible
• Claims history of each attorney in the firm
• Other endorsements added to the policy, e.g., Claims Expenses Outside the Limits, Prior Acts coverage

6. Defense and settlement issues

There are conditions to coverage that an insured should be aware of. One of these conditions is that the insured is required to cooperate with the carrier in the defense and settlement of claims. Insureds should be aware of clauses in their policies which are known as hammer clauses. These clauses require the insured to give consent to settlement. These clauses hold, in the event that the Insured refuses to provide consent to settle, the insured can be liable for any judgment amount over which the matter could have been settled.

7. Material Changes

An insured has an obligation to report to the insurance carrier any Material Changes. Material Changes are typically a merger or acquisition, or significant increase or decrease in the number of lawyers.

4. Zurich offers coverage to Innocent Insureds where the insured was not involved or did not personally acquiesce after having personal knowledge of the conduct.
Risk management: malpractice claims

Risk management procedures help reduce the risk of malpractice claims.

Zurich is able to provide up-to-date information on risk management issues for day-to-day law firm operations, as well as recent caselaw concerning a lawyer’s duties to clients and non-clients.

1. The number one cause of malpractice allegations is missed deadlines

   Every attorney is subject to this risk, but proper advice and procedures can help attorneys to minimize this risk.

   **TIP:** It is crucial to a well-functioning law firm that they have calendars in place and effective procedures for calendaring important deadlines. It is also important that the deadlines are reviewed regularly to ensure that the deadlines are not missed.

2. Poor communication can contribute to the risk of claims

   Malpractice claims often arise out of confusion as to the scope of the attorney’s work. The client may expect the attorney to handle all aspects of a particular matter, when, in fact, the attorney is of the understanding that another individual or professional will be retained to do that aspect of the work. An example is where an estate attorney expects the client’s CPA to file an estate tax return. When the tax return is not filed, fingers are pointed and claims are made. Good communication regarding the role that the attorney will take, the expected results, and the cost the client can expect will go far in avoiding claims. A good attorney also ensures that a client’s expectations are reasonable.

3. Conflicts of Interest (COI)

   Busy lawyers can often become involved in conflict of interest situations without being aware of the conflict or potential conflict.

   **TIP:** Having a Conflict of Interest system in place avoids potential claims that could arise as a result of representation of opposing parties. In addition, knowing the rules for handling conflict of interest issues in your state is critical to avoid claims arising out of conflicts of interest.

4. Suits for fees

   Experience reflects that initiating collection efforts or suing a client for fees increases the odds of a counterclaim alleging legal malpractice.

   **TIP:** Have a concise, written engagement letter setting forth the scope of employment and the fees to be charged, and other regular communication, including a forthright assessment of the likelihood or success and a realistic total cost of engagement.
TIP: Having a Conflict of Interest system in place avoids potential claims that could arise as a result of representation of opposing parties. In addition, knowing the rules for handling conflict of interest issues in your state is critical to avoid claims arising out of conflicts of interest.
The Zurich advantage

Zurich’s Lawyers’ Professional Liability insurance program is managed by professionals with experience handling liability risks for attorneys and law practices. The long-term experience of Zurich helps provide the security an attorney needs against both frivolous and meritorious claims.

Zurich’s Lawyers’ Professional Liability insurance program offers Malpractice insurance and a complimentary risk management service to help you mitigate your professional liability risk. In addition, Zurich’s value-added services include a 24/7 hotline, with access to legal counsel when potential malpractice issues arise.

Coverage highlights

• Broad definition of legal services
• Coverage for current attorneys and current staff
• Coverage for “of counsel” and past attorneys and staff for work done on behalf of the firm
• Coverage for an Insured’s estate, heirs, executors, administrators, assigns and legal representatives
• Full Prior Acts for qualifying attorneys
• Lateral Hire coverage
• Innocent Partner coverage5
• Reimbursement up to $500 a day for loss of pay incurred because they are required to attend as a witness at a trial or participate at a hearing, arbitration or mediation
• Reduced pricing for part-time attorneys and “moonlighting” attorneys
• Conditional coverage for Extended Reporting Periods due to death or disability, at no additional cost
• Unconditional coverage for extended reporting periods for any attorney leaving the private practice of law to become either a state or federal judge, at no additional cost
• Optional coverage for other extended reporting periods
• Optional benefits for an additional premium for qualifying firms
• Broad range of limits and deductibles
• Zurich provides an independent loss prevention hotline and website

Attorneys and law firms have immediate “hotline” access to the loss prevention specialists at Hinshaw & Culbertson, an experienced loss prevention firm. Advisors at Hinshaw & Culbertson stand ready to help lawyers navigate sensitive issues and avoid professional liability claims. They can counsel attorneys on everything from strategies for addressing an emerging problem to tactics for managing public perception of an event.

5. Zurich offers coverage to Innocent Insureds where the Insured was not involved or did not personally acquiesce after having personal knowledge of the conduct.
Zurich 24/7 claims reporting hotline

Zurich eliminates the time-consuming, frustrating claim process. We offer prompt 24 hours a day, seven days a week, claim reporting that puts claims in the hands of Zurich’s experienced lawyers’ Professional Liability Claims team. Our team is staffed exclusively with attorneys, so the person responding to claims understands the needs of lawyers and has the experience to minimize and control loss. Most importantly, in contrast to many insurance carriers, Zurich provides for its Insureds the opportunity to call in any claim or potential claim. This allows for prompt, easy reporting of claims.

Faster insurance quotes

Zurich makes it as easy as possible for even the smallest firms to secure essential malpractice coverage. A simple, straightforward application is available, as well as a simplified renewal application. Fast, 48-hour turnaround is available in most instances.

Strong, reliable coverage

Zurich’s attorneys and law firms obtain high-quality malpractice insurance from a proven and financially stable* carrier. Lawyers’ Professional Liability Policies are underwritten by a member company of Zurich in North America, an A.M. Best “A+” rated company.* Zurich puts vital services designed to help law firms reduce malpractice exposure – and boost law firm productivity – readily within reach.

*Rating as of October 12, 2018. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best’s Ratings and Best’s Company Reports (which include Best’s Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
1. What is Lawyers’ Professional Liability insurance?

Lawyers’ Professional Liability insurance provides attorneys with coverage for malpractice claims. A Lawyers’ Professional Liability policy provides Errors and Omissions (E&O) coverage for claims arising from the rendering of legal services such as:

- Missed statutes of limitations
- Clerical errors
- Real estate transaction errors
- Drafting errors
- Improper advice
- Failure to advise
- Inadequate investigation
- Failure to timely file or respond

Lawyers’ Professional Liability coverage is not one-size-fits-all. Often attorneys may need to be insured to be on a referral list. If a Title Insurance Company requires proof of coverage before they’ll work with an attorney, the attorney must be able to provide proof that coverage is in effect.

2. At the time of a claim, what does a Lawyers’ Professional Liability policy pay?

A typical policy will pay losses and expenses within policy limits, and Zurich provides experienced counsel to defend the claim. In addition, if the Insured has a grievance filed against him/her, disciplinary proceedings coverage is available.

3. How is the price determined for a Lawyers’ Professional Liability policy?

The price of the coverage is dependent upon the type of risk which is a function of many variables:

- Number of attorneys in the practice
- Types of areas of practice
- Geographic territory
- Discounts offered for Continuing Legal Education (CLE) Courses
- “Claims-free” history
- Education
- Risk management procedures

Policy limits, deductibles and defense costs inside or outside policy limits are also factors in the price of the policy.
4. Who is the underwriter for the Zurich Lawyers’ Professional Liability insurance program?

Lawyers’ Professional Liability policies are underwritten by a member company of Zurich in North America, an A.M. Best “A+” rated company.*

5. Who is Zurich?

Zurich Insurance Group (Zurich), headquartered and founded in Switzerland, is a leading multi-line insurance group with more than 140 years experience serving businesses worldwide, including over 100 years in North America. Through member companies in North America, Zurich is a leading commercial property-casualty insurance provider service small businesses, and mid-sized and large companies.

*Rating as of October 12, 2018. A.M. Best is under continuous review and subject to change and/or affirmation. For the latest Best’s Ratings and Best’s Company Reports (which include Best’s Ratings), visit the A.M. Best website at www.ambest.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
6. What are the benefits of doing business with Zurich?

Included with Zurich’s coverage are value-added services that can help attorneys and law firms operate efficiently and manage malpractice risk more effectively:

- **24/7 Claims Reporting Hotline**
  Zurich improves the time-consuming, frustrating claim process. We offer prompt claim reporting, 24 hours a day, 7 days a week, that puts claims in the hands of Zurich’s experienced Lawyers’ Professional Liability claims team. A simple telephone call to our claims professionals will take care of it. Our team is staffed exclusively with attorneys, so we understand the needs of lawyers and have the experience to minimize and control loss.

- **Access to Hinshaw & Culbertson (risk management law firm)**
  Attorneys and law firms have immediate “hotline” access to the loss prevention specialists at Hinshaw & Culbertson. Advisors at Hinshaw & Culbertson stand ready to help lawyers navigate sensitive issues and avoid professional liability claims. They counsel attorneys on everything from strategies for addressing an emerging problem to tactics for managing public perception of an event.

7. What types of attorneys are eligible for Zurich’s Lawyers’ Professional Liability insurance program?

- **Standard lawyers** – Includes full-time solo practitioners as well as law firms
- **Part-time attorneys** – This category is comprised of solo practitioners who work fewer than 26 hours or less per week in private practice (such as attorneys approaching retirement or parents with young children.)
- **Moonlighting attorneys** – Includes solo practitioners who work full-time for an employer that is not a law firm, or who are self-employed in a business that does not involve the practice of law, and they moonlight as an attorney 25% or less in private practice.

8. How quickly can I receive a quote for Lawyers’ Professional Liability insurance

Zurich makes it as easy as possible for a single attorney to secure essential malpractice coverage. A fast, 48-hour turnaround is available in most instances. A simple, straightforward application is available, as is a simplified renewal application.

9. What if I’m interested but need more information?

Contact the Zurich Programs – Lawyers’ Professional Liability Team at ZProgramsMatch.com.
Contact us

Zurich works with professional Program Administrators who are experienced in lawyers’ professional liability issues and can provide you with advice to help you build a policy that will fit your specific needs. Contact the Zurich Programs’ Lawyers’ Professional Liability team at ZProgramsMatch.com.
Attorney talking points: Lawyers’ Professional Liability insurance

Zurich understands that your policy should be tailored to your needs. To help you achieve that goal, we have created this list of talking points for you to bring with you when discussing your insurance needs with a licensed professional. The price of the policy is a factor only when you have a full understanding of the coverage you need. It is very important to discuss each issue raised in the Zurich Guide with a licensed professional who is knowledgeable about the insurance carrier and the insurance carrier’s policy.

Preliminary words of advice: Understand the insurance carrier: Know its financial stability, its history in your geographic area (does it come into the market and then leave, or is it a stable presence?); and how long the insurance carrier has been writing Lawyers’ Professional Liability coverage. Finally, discuss the talking points below with your broker to determine whether there are any additional endorsements available for your particular needs.
I. Term of the policy – Claims Made and Reported – Prior Acts Coverage – ERPs

1. Policy period is usually one year running from the start of the policy (“Effective Date”) to the end date (“Expiration Date”).
2. Is the policy Claims Made or Claims Made and Reported?
3. Be sure to understand what claims are covered.
4. Is Prior Acts coverage necessary for my firm?
   a. Am I eligible or are other lawyers in my firm eligible for Prior Acts coverage?
5. If I am leaving a firm, do I need an ERP (Extended Reporting Period endorsement) to protect me from claims arising: (1) after the last policy has expired, or (2) under a policy which does not provide coverage for that claim?

II. Who is covered under the policy?

1. Is every lawyer in my firm covered? Are past partners and employees covered? Are paralegals covered?
2. Does the policy cover Innocent Parties?

III. How much is covered?

Most policies cover errors and omissions in rendering legal services on behalf of the Insured. But it is important to understand exactly what the insurance carrier means by legal services, and it is also important to understand exactly what happens when a claim is made against you.

1. Does the policy cover all claims against the firm?
2. What Limits of Liability do I need?
3. Does the policy cover defense costs and settlement costs?
4. Do I need claim expenses outside the limits?
5. What deductible do I need?
   a. Which deductible option would be right for me – Aggregate, 50 / 50 or loss only?

IV. What does the policy not cover?

The policy’s “Exclusions” section is an important area to review, as this is a list of the types of claims which are not covered.

V. Defense and settlement

1. Who selects counsel in the event a claim is made?
   a. Does the Insured need to agree with the Carrier to settle a claim?
   b. What happens if I do not want to settle?
   c. What happens if I have a dispute with my carrier?

VI. Material Changes to the law firm

1. What is a Material Change?
2. When do I have to report a Material Change?
3. Does a Material Change affect the premium?
Notice of Claim:

Give the carrier notice of a claim: This is an area of great importance, as generally the policy requires prompt notice to the carrier.

1. What do I have to report? Do I need to report a claim that has been made or an error that could become a claim or both?
2. When do I have to report it?
3. Whom do I report it to?
4. Does the notice have to be in writing?

We hope our guide and appendix have helped you to understand the important area of Lawyers’ Professional Liability insurance. Zurich is here for you.

Contact us

Zurich works with professional Program Administrators who are experienced in lawyers’ professional liability issues and can provide you with advice to help you build a policy that will fit your specific needs. Contact the Zurich Programs’ Lawyers’ Professional Liability team at ZProgramsMatch.com.

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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