

Hanover Lawyers Professional Advantage

Lawyers professional liability capabilities overview

Successful law firms understand that clear communication and careful planning are critical to a successful client interaction. Unfortunately, despite the best-laid plans, allegations of errors and omissions can happen. Clients may choose to file suits that, even if frivolous or dismissed, can wreak financial havoc on the firm's financial security, its reputation and even the livelihood of its partners.

As part of our robust professional liability portfolio, we offer Hanover Lawyers Professional Advantage. This specialized errors and omissions solution for lawyers helps protect against the financial damage of a claim or lawsuit resulting from allegations of errors or professional negligence.

Policy highlights

Hanover Lawyers Professional Advantage provides coverage designed to meet the evolving needs of law firms of all sizes, including growing practices. This enhanced product offering includes a variety of insuring agreements, supplemental coverage and coverage enhancements such as:

- Professional services coverage
- Privacy and security liability coverage
- Pre-claim assistance
- Disciplinary proceedings
- Subpoena assistance
- Crisis event
- Loss of earnings
- Nonprofit directors and officers expense
- Emergency web hosting
- Replacement of key officers
- Workplace violence counseling
- Coverage for remote notary services

Additional product features include:

- Claims made and reported
- Fraud and intentional acts defended until final adjudication
- Limits of liability ranging from \$100,000 to \$5,000,000
- Multiple extended reporting period options, including individual extended reporting period

Coverage enhancements for NACBA members include:

- Withheld client fee assistance
- Reputation protection
- Discrimination defense
- Full consent to settle
- Deductible reduction for mediation
- Deductible reduction if claim free
- Free retirement ERP after three years



Experienced risk management

Our team of experienced, in-house risk management experts provide firsthand knowledge of specific risks facing professionals for relevant and actionable risk management strategies. Our program includes:

- **Risk management portal**—our informative portal, HanoverProRisk.com, is populated with industry related articles, sample engagement letters and contracts and more.
- **Risk management hotline**—staffed by lawyers and claim professionals with years of experience who can help answer questions about best practices, manage the issues that arise, minimize any potential damage and help reduce the risk of a claim or lawsuit.

Expert claims services

Our dedicated professional liability claims team has an average of 20+ years of industry expertise and experience within the areas of professional negligence, injury-related cases and property damage. You can count on us to handle even the most complex of claims, ensuring proactive communication throughout the claim and fair resolution.

Here's what you can expect:

- Convenient 24/7 claims reporting through fax, phone or e-filing
- Coordinated efforts of our in-house litigators, defense counsel and extended network of law firms with the goal of resolving claims quickly and equitably
- Quick turnaround on payments

The Hanover difference

Drawing on decades of industry knowledge and expertise, we offer flexible targeted insurance solutions that add value. Our dedicated underwriters apply their knowledge, skills and experience to create customized solutions for each individual client.

- **Product innovation**—we continue to invest in building leading products that address professionals' evolving needs
- **Competitive insurance solutions**—we have a proven history of delivering differentiated products and services
- **Trusted partner**—"A" ratings from A.M. Best, S&P and Moody's

Learn more

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