

## Hanover Lawyers Professional Advantage

# Lawyers Professional Liability coverage scenarios

In today's highly litigious world, law firms can't afford to be without professional liability insurance. The Hanover offers tailored protection to law firms to help create solutions that protect against the unexpected. These scenarios can help to show you how.

## Coverage

RISK EXPOSURE	KEY QUESTION	THE HANOVER COVERAGE SOLUTION
Client complaints	What would happen if a client brought a complaint against the firm that required legal assistance?	Our <b>disciplinary proceedings supplemental coverage</b> provides coverage for the expenses of hiring defense counsel or legal assistance to respond to the complaint.
Closure of a firm	If a firm is dissolving and the owner does not want to buy an extended reporting period (ERP), what coverage options are available to employees?	Firm employees have the option to purchase an individual ERP to cover their past work.
Virtual notarizing	What would happen if a crisis forced all employees to work remote, requiring notary services to be completed electronically?	Our policy provides coverage for remote notarization services when allowed by the state and all state requirements are followed.
Limit requirements in client contracts	What would happen if a potential client requires a firm to have a higher limit than it currently carries?	Instead of increasing the firm's policy limits to accommodate the potential client, our <b>specific client limit endorsement</b> gives the firm the ability to increase the limit of insurance on an individual client basis.
Unanticipated crisis events	What would happen if a crisis event occurred, leading to adverse media exposure?	Most firms do not have experience managing reputation in the face of crisis. Our <b>crisis event expense</b> covers reasonable fees, costs and expenses incurred by the firm for consulting services performed by a crisis management firm because of a crisis event.
Unhappy clients	How would a firm evaluate and manage potential claims scenarios?	Most policies only cover expenses for actual claims. Our <b>pre-claim assistance coverage</b> helps the firm prevent difficult situations from becoming claims by covering the cost or defense expenses incurred in investigating or monitoring a potential claim when reported to us in writing.
Exposure of confidential client records	How would a firm be affected if a network was violated by a hacker and clients' personally identifiable information was accessed?	Our <b>privacy and security liability</b> covers the firm for liability related to mishandling a client's personal information, including a cyberattack on a firm's system, actions of a rogue employee, violations of customer notification laws and more.
Replacing a critical member of a firm	What would happen if a firm's president passes away, resulting in a costly search for a replacement?	<b>Replacement of key officers</b> supplemental coverage covers expenses such as advertising and travel costs related to the replacement of a chief executive officer, president, managing partner or managing director who dies during the policy period.

## Service

RISK EXPOSURE	KEY QUESTION	THE HANOVER SOLUTION
Uncertainty in the claims process	Is there a resource to discuss potential claims issues with?	Our <b>professional liability risk management hotline</b> , staffed by lawyers and claim professionals, is a resource for discussing problems and questions that can arise about best practices and potential claims. The goal is to provide help to best manage the issue at hand, minimize any potential damage and hopefully avoid a claim or suit.
New and emerging risks	What assistance is available to help a firm understand existing and emerging hazards and prevent losses?	We are dedicated to helping our professional clients create a safer work environment, prevent risk and cut costs. To make it easier than ever to access risk management tips, we have created an online portal— <b>www.hanoverprorisk.com</b> . The online portal features risk management articles, sample contracts, risk bulletins on emerging exposures and more—all free to our policyholders.

## Claims

RISK EXPOSURE	KEY QUESTION	THE HANOVER SOLUTION
Mishandled claims	How confident can a firm be that their carrier understands the complexities of professional liability claims for legal professionals?	Our <b>dedicated professional liability claims professionals</b> are highly skilled at mitigating and litigating traditional and emerging risks, specializing in in specific practices within the professional liability space. All team members are attorneys by training and have, on average, more than 20 years of litigation and claims experience.

### 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>

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com)

©2021 The Hanover Insurance Group. All Rights Reserved.