

## Travelers 1st Choice<sup>+</sup>SM for Legal Professionals Coverage Highlight Checklist

Does Your E&O Policy:	1st Choice <sup>+</sup> Features	1st Choice <sup>+</sup>	Their Policy
Provide pre-claims assistance for potential claims at no cost?	<b>Pre-Claim Assistance*</b> - Covers expenses associated with the evaluation and mitigation of a potential claim. The limit of liability or the deductible do not apply to pre-claim expenses.	✓	
Cover network and information security offenses?	<b>Network and Information Security Offense Coverage*</b> - Covers claims for the transmission of a computer virus; claims for the failure to control access to the insured's computer or network; and the failure to prevent unauthorized access to, or use of, data containing confidential information of others.	✓	
Provide expense reimbursement in case of a crisis event?	<b>Crisis Event Expense Reimbursement*</b> - Reimburses costs of consulting services of a public relations firm incurred in response to a crisis event that has had a material adverse impact on the named insured's reputation. A crisis event includes the death or departure of principal, potential dissolution of the named insured, workplace violence, or other event that has a material adverse effect on the named insured's reputation. Limits are \$10,000/\$30,000. All payments are outside of the limit and no deductible applies.	✓	
Allow a 50 percent deductible credit if a claim is resolved by mediation?	<b>Mediation Deductible Credit*</b> - Reduces the deductible by 50 percent if the insured agrees to a final settlement of a claim during or within 30 days following voluntary mediation (subject to a maximum reduction of \$25,000).	✓	
Include an enhanced 50 percent settlement provision?	<b>Enhanced Settlement Clause*</b> - Softened "settlement clause" provides for 50 percent sharing of amounts incurred after a rejected settlement opportunity.	✓	
Provide directors and officers liability coverage where insured serves as director, officer, or committee member for a non profit entity or bar association?	<b>D&amp;O Coverage for Non-Profits</b> - Covers exposures incidental or related to serving as a director, officer or committee member for a non-profit entity or bar association up to \$500,000.	✓	
Provide coverage for publishing liability?	<b>Publishing Liability Coverage</b> - Covers publication, sale or distribution of material directly related to the practice of law up to \$500,000.	✓	
Allow coverage for claims made and reported up to 60 days after termination?	<b>Automatic ERP*</b> - If coverage is terminated and not replaced, an automatic extension of coverage will apply for claims made during the 60 day period after termination if the claim arises from a wrongful act committed prior to the termination date. Claim must be reported during the 60 day period.	✓	
Provide coverage for pro bono services?	<b>Pro Bono Coverage</b> - Covers low or no cost legal services provided to others with knowledge and consent of the named insured.	✓	
Provide worldwide coverage no matter where the work is done or the claim is made?	<b>Worldwide Coverage<sup>1</sup></b> - Applies to wrongful acts committed, and claims made, anywhere in the world.	✓	

Does Your E&O Policy:	1st Choice <sup>+</sup> Features	1st Choice <sup>+</sup>	Their Policy
Exclude coverage for bodily injury or property damage losses?	<b>Bodily Injury and Property Damage*</b> - Policy includes “personal injury” in definition of Wrongful Act. Policy does not have a BI or PD exclusion.	✓	
Allow claims made during the policy term to be reported after the termination date?	<b>Pure Claims-Made Policy*</b> - Coverage is on a pure claims-made basis versus the traditional claims-made and reported approach.	✓	
Reimburse your reasonable costs or loss of earnings when your carrier asks you to attend a trial or deposition?	<b>Loss of Earning Reimbursement*</b> - Reimburses insureds loss of earnings up to \$500 per insured person per day or \$15,000 per policy year for all insured persons while resolving a claim. All payments are outside of the limit and no deductible applies.	✓	
Automatically include coverage for “predecessor” entities?	<b>Predecessor Firms*</b> - Coverage extends to entities who were predecessors to the insured.	✓	
Provide punitive or exemplary damages coverages allowed by law?	<b>Punitive or Exemplary Damages</b> - Where allowed by law, punitive or exemplary damages are covered by the policy.	✓	
Provide coverage for a newly formed or acquired entity?	<b>Automatic Acquisitions Coverage*</b> - Coverage is automatically provided for an entity acquired or formed during the policy period for 90 days or until the expiration date, whichever is earlier, for wrongful acts committed on or after the acquisition or formation date.	✓	
Include an “innocent persons” provision to protect you if you did not participate or have knowledge of criminal or dishonest conduct?	<b>Innocent Insured Provision</b> - The Criminal, Dishonest, Fraudulent or Malicious Conduct exclusion does not apply to any insured person who did not participate in or have knowledge of such conduct or violation.	✓	
Include coverage Of Counsels and independent contractors?	<b>Of Counsel and Independent Contractor Coverage*</b> - Automatically covers Of Counsels and Independent Contractors acting on behalf of the named insured.	✓	
Provide coverage to your spouses or domestic partner for your wrongful acts?	<b>Spousal and Domestic Partner Coverage*</b> - Coverage is extended to spouses or domestic partners of insureds for claims arising from a wrongful act committed by an insured.	✓	
Equity interest coverage for insured ownership positions up to 15 percent?	<b>Equity Interest Coverage*</b> - Increased coverage for services provided to clients where the firm has up to 15 percent equity in the client.	✓	
Remove the “insured vs insured” exclusion from defense costs for intra-firm legal services for estates, trusts, probate, criminal defense, domestic relations, or real estate closings?	<b>Limited Intra-Firm Professional Services Coverage*</b> - Covers defense costs for some insured vs insured claims arising out of intra-firm legal services in estates, trusts, probate, criminal defense, domestic relations, or real estate closing areas of practice.	✓	
Reimburse your legal expenses for disciplinary or regulatory proceedings?	<b>Disciplinary and Regulatory Proceeding Expense Reimbursement</b> - Reimburses insured for expenses incurred that result from a disciplinary or regulatory proceeding. Limits are \$25,000/\$50,000. All payments are outside of the limit and no deductible applies.	✓	

\* New or enhanced 1st Choice+ coverage features

<sup>1</sup> No coverage is provided for any loss or exposure located in a country or territory which, now or in the future, is subject to United States trade or economic sanctions or embargo, or for which coverage is prohibited under other laws of the United States.



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