



**Travelers 1st Choice+ is
the right choice for you**

Travelers 1st Choice+ SM Legal Professionals

Travelers understands that, while you may be committed to your customers, they may not always return the favor. Your financial security can depend on how well protected you are from a lawsuit or claim.

Travelers 1st Choice+ is a new, state of the art errors and omissions policy that was designed with you, the legal professional, in mind. Designed for small and mid-size law firms, Travelers 1st Choice+ can be tailored to fit your unique needs so you only buy the coverage that's right for you.

Key policy benefits to meet your needs

Travelers 1st Choice+ has many features to protect your business and anticipate emerging exposure trends. You want coverage that can grow and evolve with you and your practice.

Network and information security offense coverage

Travelers 1st Choice+ is pleased to offer our legal professional customers with network and information security coverage. As your business continues to expand into the Internet, so does the threat of network and security exposure. For example, network and information security offense coverage will protect you in the event of a network or Internet security breach, so you won't be held personally liable for lost or stolen information.

Automatic acquisitions coverage

Travelers 1st Choice+ now provides coverage for mid-term acquisitions and mergers for up to 90 days or until the policy expires for wrongful acts committed after the date of the acquisition or new firm formation.

Expanded professional services coverage

As a legal professional, you or your firm may have many responsibilities outside your traditional legal practice. The expanded professional services coverage protects you from professional liability exposure arising from services as a title agent, lobbyist,

fiduciary, or arbitrator or mediator. The policy also provides coverage for predecessor firms, former firm members, independent contractors and Of Counsel attorneys.

Crisis event expense coverage

Travelers 1st Choice+ includes crisis event expense coverage that responds to just about any event that you believe will have a material adverse effect upon your firm's reputation. Crisis event expense coverage will reimburse you for up to \$10,000 of reasonable fees, costs and expenses incurred for consulting services provided by a public relations firm in response to a crisis event.

Additional policy benefits include

- Pure claims-made coverage
- Modified settlement clause
- Deductible mediation credit
- Coverage for non-profit directors and officers and publishing services
- Spousal and domestic partner liability coverage

Ask your agent to walk you through our coverage highlight checklist for further policy benefits.

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Risk management services

We go above and beyond providing superior coverage to our insureds, which is why we also offer risk management services to help you mitigate and prevent claims. Services include:

- Risk management newsletter – featuring relevant and news-related risk management articles written by outside lawyers and our specialized claim professionals that inform insureds on the latest industry issues and trends.
- Risk Management PLUS+ Online[®] - A risk management Web site with industry related articles and Web-based seminars to help educate insureds on how to reduce or prevent common industry risks /exposures and identify emerging trends.

Claim services and pre-claim assistance

Our specialized claim professionals have extensive experience handling professional liability claims. In addition, Travelers offers pre-claim assistance, so you can receive expert advice from our staff before a claim is even filed, potentially preventing a claim occurrence or reducing its exposure.

A history of innovation

Travelers has a long history of innovation serving professionals, being the first domestic carrier to offer errors and omissions liability insurance for professionals in 1946. From then to now, Travelers continues to be recognized as a financial leader and authority figure in professional liability insurance protection.

Make the right choice with Travelers 1st Choice+

We can help you make your first choice, the right choice! For more information about Travelers 1st Choice+ for Legal Professionals, contact your independent insurance agent or visit travelersbond.com/1stchoice.



Travelers Casualty and Surety Company of
America and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelersbond.com

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