



Hard to Place Lawyers Professional Liability Insurance

Program Overview

ProAccess has brokerage agreements with A rated carriers willing to consider various sized law firms unable to purchase insurance in the standard marketplace, for reasons of claims activity, disciplinary history, practice specialty or other unusual risk characteristics.

Coverage

Lawyers Professional Liability coverage written on a claims- made form, with non-admitted carriers. Prior acts coverage not generally offered.

Eligibility

Solo practitioners to 100 attorney firms. All areas of practice can be considered.

Coverage Features

Wide Coverage is triggered by the reporting of a claim - the policy does not respond to incidents. Extended Reporting Period (tail) coverage for 12 to 36 months. Coverage limited to acts on behalf of the firm. Wide range of policy limits and deductibles available.

Limits

Up to \$1,000,000/\$1,000,000 (including defense costs) for smaller firms. Limits of \$5,000,000/\$5,000,000 available for larger firms, as well as excess limits.

Availability

All states and the District of Columbia

Requirements

Completed carrier application and supplements (available within this website). The carriers we use write on an excess and surplus lines basis. Therefore, we can only accept business from agents with surplus lines licenses.



Real Solutions. Expert Advice.