

Summary of Coverage



AILA LAWYERS
MALPRACTICE
INSURANCE
PROGRAM

Exclusively for AILA Members

AILA Lawyers Professional Liability Insurance Program Malpractice Insurance for members of American Immigration Lawyers Association (AILA)

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This document neither amends nor alters the insurance contract. Specific questions on all policy terms and conditions should be referred to your Leavitt Group representative and the policy itself should be reviewed.



Professional Liability (*Malpractice Insurance*)

Coverage Summary

- AILA lawyers professional liability coverage applies to all law firm members for work done on behalf of the firm, including of counsel and independent contractor lawyers, and non-lawyer employees, independent contractors, and predecessor firms. Definition of named insured includes spouse or domestic partner if the insured is deceased or incapacitated.
- Policy includes a broad definition of "professional services," including services rendered as a mediator, arbitrator, or notary public; title insurance agent; speaker, author of legal treatises or lobbyist; and activities as a member of a professional board or committee.
- Coverage for "Personal Injury" includes damages/claims arising out of false arrest, detention, wrongful entry, eviction or invasion of privacy, malicious prosecution, abuse of service and publication or utterance of libel, slander, defamatory or disparaging material or publication in violation of a person's right of privacy arising out of a wrongful act in rendering or failure to render professional services.
- **Coverage is written on a CLAIMS-MADE AND REPORTED policy form.** Subject to the terms, conditions, exclusions and limitations of the policy, coverage is limited to liability for only those claims that are first made against you and reported to the company in writing after the retroactive date and during the policy period or any optional extended reporting period.

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Professional Liability (*Malpractice Insurance*)

Policy Features

- First Dollar defense: Deductibles apply to indemnity payments only
- Defense of insureds in proceedings before the attorney discipline board up to \$50,000 each claim and \$50,000 aggregate.
- Coverage applies to work done anywhere in the world if the claim is brought in the United States or Canada.
- Defense cost for subpoena assistance. “Pre-claim” assistance.
- Deductible is reduced by 50% (up to a maximum of \$10,000) if a claim is resolved by mediation within 60 days of suit/demand.
- Firm may recommend defense counsel.
- Coverage is included for claims by firm clients in which the firm or firm members have ownership up to a maximum of 5% ownership if the client is publicly traded or 15% if not publicly traded.
- Policy includes coverage for predecessor firms.
- “Of Counsel” and independent contractors are covered for work done on behalf of the firm.
- Optional claims expense outside limit offered.
- Punitive or exemplary damages subject to \$50,000 sublimit – where insurable by law.
- Coverage for \$50,000 supplemental limit per policy period for the **defense of employment practices** claims.
- Coverage for **reimbursement for income** lost for attendance at claim hearings at the insurance company’s request; up to \$500 per day, \$20,000 per claim and \$50,000 per policy period.
- Exclusion for dishonest criminal acts is amended to include defense coverage until final adjudication adverse to the Insured and the dishonest acts of one Insured are not imputed to another Insured.
- Extended reporting period –
 - The insured has 60 days after the policy expires to report claims or potential claims.
 - The firm may purchase an extended reporting period for one, two, three, five or eight years or an unlimited period.
 - Individual Insured are eligible for a free unlimited extended reporting period in the event of death, disability, or retirement (after age 65 and 3 years of uninterrupted coverage with the carrier)

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AILA Lawyers Malpractice Insurance Program

How to apply:

Simply go to www.AILA.org

- 1) Login at the top of the screen with your Username and Password
- 2) Click on [Obtain Malpractice Insurance](#) under Quick Links on the Homepage
- 3) Then **Complete an online application**

*If you have any questions, or should you need assistance completing your application, please contact our office. The toll-free number for AILA members is **(877) 600-2452**, or email getquoted@aila.org*

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