



ST. PAUL TRAVELERS 1ST CHOICE<sup>SM</sup>  
FOR LAW FIRMS



The right choice  
for law firms.



When it comes to your practice,  
you won't settle for anything  
less than the best.



That's why you need  
St. Paul Travelers 1st Choice<sup>SM</sup>  
for Law Firms.



## **PROFESSIONAL LIABILITY PROTECTION**

As a lawyer, you understand your clients' needs and work diligently to represent them. You also know that the work you do carries serious risks of its own – risks that could affect you personally and professionally.

That's where we come in. As the longest continuous provider of lawyers professional liability insurance in the nation – since 1946 – St. Paul Travelers has a unique understanding of the exposures you face. Our experienced professionals know how to design products to protect you and developed a special program just for law firms with 11 or more attorneys.

*St. Paul Travelers 1st Choice<sup>SM</sup> for Law Firms* combines the high-quality insurance protection you expect with a name you know and can trust. Simply put, it's solid, dependable protection from a company that has been insuring lawyers for more than half a century.

## DESIGNED WITH YOU IN MIND

*St. Paul Travelers 1st Choice* includes features that many other insurers generally don't offer, or offer only as enhancements. With *St. Paul Travelers 1st Choice*, you'll be able to take advantage of the following coverage features:

- Interest-free premium financing.
- Punitive damages coverage provided where insurable.
- Only three exclusions in the standard form:
  - Criminal, dishonest or fraudulent wrongful acts, or knowing violation of rights or laws, with exceptions for certain protected persons and losses caused by malicious prosecution or abuse of process.
  - Known wrongful acts (applies only to described individual protected persons).
  - Nonprofit services liability exclusion.
- Nonprofit directors and officers liability coverage – automatic up to \$500,000 sublimit.
- Additional limit for defense expenses option available to qualifying firms.
- Deductible applies to damage only – not defense expenses.
- Career coverage for prior work of lateral hires.
- Up to \$10 million in coverage limits.
- Extended reporting period coverage available for one to three years, or option for an unlimited time period.
- Non-practicing attorney reporting period available at no additional charge for eligible attorneys who retire from practicing law prior to the expiration of the policy.
- Coverage is available in most states.

## THE PREMIER CHOICE FOR LAWYERS

In the challenging realm of legal services, lawyers like you need protection against a wide range of risks. At the same time, you need coverage that places minimal administrative demands on your time and resources. *St. Paul Travelers 1st Choice* is specifically designed to address these needs.

## SUPERIOR SERVICE

### A hallmark of St. Paul Travelers

Our underwriting professionals understand the complexities of your practice and the exposures you face. With their expertise and personal attention, these professionals can design a plan that works for you.

Equally impressive is our approach to handling claims. All claims are handled exclusively by skilled claim specialists who focus on the defense of lawyers. These seasoned professionals rely on their in-depth experience and extensive knowledge to provide industry-leading claim services.

## OUR STRENGTH, YOUR SOLUTION

Our insistence on quality over the long term has made St. Paul Travelers one of the most respected companies in the United States. We are known for our superior products and services, and for developing effective insurance solutions to address specific industry risks.

At St. Paul Travelers, we are also known for our:

- **Stability:** We've been insuring people and businesses since 1853.
- **Expertise:** We were the first insurance company to offer professional liability coverage to lawyers, back in 1946.
- **Status:** We're the second-largest commercial property-casualty insurer in the United States.
- **Ranking:** St. Paul Travelers is on the Fortune 500 list of the largest U.S. companies.
- **Strong claims-paying reputation:** We consistently receive high ratings from independent rating services.

## THE FIRST CHOICE FOR YOUR LAW FIRM

Whether your firm has 11 attorneys or 100, St. Paul Travelers can provide a full range of coverages to help protect your practice. For more information about *St. Paul Travelers 1st Choice<sup>SM</sup> for Law Firms*, talk with your insurance agent, call St. Paul Travelers at 917.320.7913 or visit [stpaultravelers.com/1stchoice](http://stpaultravelers.com/1stchoice).



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