



Insure All the Lawyers



"First thing we do, let's insure all the lawyers." - Big "I" Markets

With apologies to William Shakespeare and his famous quote about lawyers from *Henry V*, we wanted to get your attention!

Law firms need insurance, more so than a regular office might require. Big "I" Markets partner Travelers offers a **Lawyers Endorsement** for the Office Pac coverage that recognizes the increased exposures a law firm may have. This increases the limits of many coverages as well as adding others not normally available such as **Valuable Papers & Records - Clients Files** primary coverage.

The Lawyers Endorsement - designed specifically for lawyers - [enhances more than 20 coverage features](#), including:

- Denial of Service Attack - Time Element - optional coverage enhancement available when Business Income and Extra Expense is covered.
 - Coverage for Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations due to a denial of service attack.
 - Up to a limit of \$10,000.
- Other Options Available:
 - Higher limits for most individual coverage extensions.
 - ERISA Welfare and Pension.
 - Building Owners Endorsement.
 - Water or Sewer Back up and Sump Overflow.
 - Hired and Non-owned Auto Liability.
- XTEND Endorsement® for liability coverage enhancement - It provides 15 extensions of coverage including:
 - Broadened Named Insured.
 - Blanket Additional Insured - Managers or Lessors of Premises or Leased Equipment.

[Office Pac Coverages](#)

Property Highlights

- Property Coverage
- Accounts Receivable
- Business Income and Extra Expense
- Included on an Actual Loss Sustained basis for up to 12 consecutive months.
- Business Personal Property Off Premises
- Crime Coverage
- Electronic Data Processing Equipment, Data and Media
- Equipment Breakdown
- Fine Arts
- Signs
- Valuable Papers and Records

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General Liability Highlights

- General Liability Coverage Limits of \$1 million per occurrence / \$2 million aggregate are with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available
- Advertising Injury and Personal Injury
- Medical Payments
- Damage to Premises Rented to You is included. Limit may be increased.
- Blanket Contractual for all insured contracts
- Host liquor liability
- Limited worldwide coverage
- Products/Completed Operations coverage is included. (May be excluded on Office Pac Plus.)
- Web XTEND® endorsement is automatically provided for most Office
- Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply)

Travelers also offers competitive coverages and rates for workers compensation, automobile, and umbrella.

Travelers Select is now submitted under the product name **Small Commercial Standard Markets** on [Big "I" Markets](#). ACORD Applications and three year loss runs will be required. Travelers is available in all states except AK, FL, HI, LA, RI & TX.