

PROPERTY & CASUALTY HIGHLIGHTS FOR LAW FIRMS



ISBA Mutual has partnered with RLI Insurance Company to offer our members a premier package of coverages tailored specifically to insure your practice for Property, General Liability, Auto, Workers Compensation, and Excess Liability risks. RLI is awarded an A+ rating from A.M. Best. They have a proven track record of niche program stability and excellent claims service since 1961. They will be here for legal professionals today and into the future.



RLIPACK BUSINESS OWNERS POLICY PROPERTY COVERAGE

Automatic Coverage Provided With Law Firms Property Enhancement

Full Replacement Cost

No Coinsurance

Business Income and Extra Expense

- Actual loss sustained up to 12 months
- No waiting period
- Billable hours option up to \$50,000
- Dependent properties—\$50K limit included; can be increased

Computers and Electronic Data

- Up to BPP limit for on premises and \$50,000 for off premises. \$10,000 for electronic vandalism (up-to-date virus software and 72-hour data backup required)
- Head crash, flood, earthquake, utility services, mechanical breakdown and artificial electricity are covered perils

Interruption of Computer Operations (\$100,000 aggregate limit)

Electronic Equipment Breakdown

Utility Services (\$25,000 limit)

- Direct damage and business income extra expense

Valuable Papers

(\$100,000 blanket limit)

- Flood and earthquake perils covered

Accounts Receivable (\$250,000 blanket limit)

- Flood and earthquake perils covered

Fine Arts (\$100,000 limit)

Identity Fraud (\$25,000 limit)

Water Backup and Sump Pump Overflow (\$25,000 limit)

Employee Dishonesty (\$50,000 limit)

ERISA (\$100,000 limit)



RLIPACK BUSINESS OWNERS POLICY LIABILITY COVERAGE

Automatic Coverage Provided With Law Firms

Liability Enhancement

Defense Outside Liability Limits

Medical Payments (\$10,000 limit)

Damage to Premises Rented to You (\$1,000,000 limit)

- Perils expanded to include fire, water, smoke, lightning and explosion

Automatic Blanket Additional Insureds

- Lessors/Landlords of premises
- Lessors of leased equipment

Waiver of Subrogation

- Blanket based on contract

Optional Liability Coverage Endorsements Available

Employment-related Practices Liability

Hired and Non-owned Auto Liability

Hired Car Physical Damage

Employee Benefits Liability



RLIPACK EXCESS LIABILITY COVERAGE

Follow Form With Underlying up to \$5 Million for the Following Coverages:

General Liability

Auto Liability

Employers Liability

Employee Benefits Liability



RLICOMP COVERAGE

Workers Compensation Policy Highlights for Law Firms

Competitive Rates for your Firm's Employees

Employers Liability Increased Limits (Up to \$1 million available)

Simple On-line Premium Audit process

The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.

FOR MORE INFORMATION, CONTACT:

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ISBAMUTUAL.COM

RLI[®]

DIFFERENT WORKS

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