



Intact Management Liability

Employed Lawyers Professional Liability

Professional Liability insurance for lawyers who are employed by companies, not law firms. In-house attorneys and their staff face unique malpractice risks as they are increasingly required to monitor and police their organization's activities and financial condition, and report any potential wrongdoing. Our team of specialists understands the complexities of this dynamic environment and offers solutions to help keep your organization protected.

Specialized Features and Coverages:

- Professional legal services rendered to the organization and subsidiaries
- Paralegals, temporary lawyers, legal assistants, law students, notaries public and independent contractor attorneys working under the supervision of employed lawyers included as Insureds
- Coverage for pro bono legal services, personal legal services, outside capacity legal services, moonlighting legal services, including notary services
- Moonlighting and personal legal services does not require the written consent of the organization
- Defense cost coverage sublimit for Intra-Organization Claims available

Eligible Risks including, but not limited to:

- Agriculture
- Construction
- Energy
- Financial Institutions

- Healthcare
- Manufacturing
- Non-Profit Organizations
- Property Management/Real Estate
- Publicly Traded Companies
- Technology
- Transportation
- Wholesale Trade/Distributors
- Quasi-governmental entities (water, sewer, transportation districts)

Products and Capabilities:

- Primary Policy
- Follow Form Excess Policy
- Capacity up to \$5 million limit
- Accounts of all sizes can be considered for primary and excess

Types of Exposures Employed Lawyers Face

Claims can be brought by various people and entities that interact with in-house counsel such as regulators, vendors and other third-party relationships, employees and executives within the organization or the organization itself. Claims can arise from the following services performed by in-house attorneys:

- Reviewing contracts and performing contract negotiations
- Human resource activities
- Opinion letters on the company's financials
- Giving legal advice to employees including executives
- Assisting with merger and acquisition activities and private placements
- Regulatory reviews
- Moonlighting or pro bono services

Why D&O Coverage is Not Enough

- A D&O policy only covers acts of the in-house attorney in their capacity as an officer, but not as an attorney providing legal advice to the company or its executives.
- Many D&O policies contain a Professional Services E&O exclusion.
- The Insured vs. Insured exclusion would limit claims by other employees or the organization against the in-house attorney.
- A D&O policy would not provide professional liability coverage for pro bono, personal legal, moonlighting contingent on company approval and outside capacity legal services.

Superior Claims Service

No matter how much you prepare, claims happen. When they do, our claims professionals have extensive management liability claims handling experience. And insureds can expect a high-level of customer services throughout the claims process.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

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