

# KEYS TO GREAT COVERAGE



## HAMMER CLAUSE

This is a provision commonly found in a malpractice policy that penalizes the insured for refusing to consent to a settlement offer from the insurer. USI Affinity understands that your reputation is a valuable asset, and we want to help you to protect it. Should you choose to fight a claim that you believe has no merit, under our policy through the BBA Insurance Program, you will not be responsible to cover the difference between the carriers proposed settlement amount versus the actual payout, should the claim be settled against you.

## SUBPOENA ASSISTANCE

Responding properly, adequately, and timely to a subpoena is critical – but not always easy to do. USI Affinity has negotiated with the carrier to provide Professional Subpoena Assistance and reimbursement up to the policy limit for all reasonable attorney's fees and other costs related to a subpoena response.



## DISCIPLINARY PROCEEDINGS COVERAGE

You worked hard to earn your license to practice law – what would you do without it? Should a disciplinary proceeding be brought against you, USI Affinity negotiated to have the carrier cover up to \$50,000 per disciplinary proceeding and \$100,000 in aggregate, per policy period. Reimbursement not subject to deductible.

## ADDITIONAL DEFENSE COSTS

Claims can sometimes exceed the full limit of liability listed on a firm's policy. We have added an additional \$100,000 in defense costs to cover expenses that arise after the current limit of liability is exhausted.



## DEDUCTIBLE REDUCTION

With proof of proper risk management tools, such as use of Engagement Letters, you can reduce your policy deductible up to 50%, not to exceed \$25,000.