



# Product Profile

## Solicitors (England and Wales)

We are a leading provider of Solicitors professional indemnity insurance and were one of the first insurers to enter the open market. Our target market is medium to large practices who can demonstrate an exceptional approach to risk management. Our success is based on our desire to develop long term relationships with our clients, our claims handling expertise and the additional benefits we offer our policyholders including our annual risk management seminar.

### Covers

Fully compliant with Law Society minimum terms and conditions

Our civil liability coverage means that if a claim is made by a third party because of our insureds' business activities for a client, and we have not excluded it within the policy wording, it is covered.

Civil Liability cover includes, but is not limited to:

- Wrongful Act, error or omission
- Misstatement, misleading statement
- Breach of confidentiality
- Unintentional breach of contract

Fraud and Dishonesty

Unintentional infringement of intellectual property rights

Defamation

Defence Costs in addition to Policy Limits

Retention not applicable to Defence Costs

Worldwide Territorial Limits

### Extensions

Crisis consultancy cover

Group Personal Accident

### Limits

Primary cover only

£2 million for partnerships, £3 million for LLPs or limited companies

### Target Market

UK based Practices with a minimum of 10 partners and above

### Underwriting Information

AIG Solicitors Proposal Form or suitable alternative

AIG Solicitors Risk Management Questionnaire (if not a AIG proposal form)

Claims experience, including full details of all paid and outstanding matters

This product profile is intended as a guide only. Scope and terms are subject to the terms and conditions of the policy.

## Product Profile

# Solicitors (England and Wales)

London  
58 Fenchurch Street  
London EC3M 4AB  
Tel: 020 7954 7000

Belfast  
Forsyth House, Cromac Sq  
Belfast BT2 8LA  
Tel: 02890 726002

Birmingham  
Embassy House,  
60 Church Street  
Birmingham B3 2DJ  
Tel: 0121 236 9471

Bristol  
Ten Victoria Street  
Bristol BS1 6BN  
Tel: 0117 329 1065

Chelmsford  
Victoria House  
4th Floor, Victoria Road  
Chelmsford, Essex CM1 1JR  
Tel: 01245 707 400

Croydon  
2-8 Altyre Road, Croydon  
Surrey CR9 2LG  
Tel: 020 8681 2556

Glasgow  
Centenary House  
69 Wellington St  
Glasgow G2 6HJ  
Tel: 0141 303 4400

Leeds  
5th Floor Gallery House  
123-131 The Headrow  
Leeds LS1 5RD  
Tel: 0113 242 1177

Manchester  
4th Floor, 201 Deansgate  
Manchester M3 3NW  
Tel: 0161 832 8521

Newcastle  
Suite 442, 4th Floor,  
Collingwood House  
38 Collingwood Street  
Newcastle upon Tyne NE1 1JF  
Tel: 0191 206 4091

Reading  
Soane Point, 6-8 Market Pl  
Reading RG1 2EF  
Tel: 0118 964 2600

## Features, benefits and sales pointers

### Claims expertise

Claims made against solicitors tend to be extremely complex involving intricate contractual relationships and multiple parties. Our specialist PI claims teams based in London and Manchester are vastly experienced to ensure your clients' interests are best protected.

### Regulatory authority awards

Our policy will provide cover for losses arising from any recommendation of any regulatory authority arising from the performance or failure to perform legal services (as defined in the policy wording).

### Defence costs in addition to the policy limit

Through no fault of their own, companies could be at the wrong end of unfounded allegations that can still be time consuming, stressful and expensive to defend. Our policy provides defence costs in addition to the limit of indemnity giving added peace of mind to our clients.

### Sensitive to ongoing relationships

We understand the importance of settling disputes rapidly and sensitively which is particularly important in the current economic climate. Our claims teams work closely with our Insureds' to minimise any potential disruption and to help ensure, where possible that we protect our client's financial interests and professional reputation.

### Defamation

Our policy provides cover for unintentional libel or slander committed by the insured and our experience has shown that clients are more likely to sue now than ever before. Any comments made about competitors or clients are generally open to more scrutiny and if they are incorrect, a claim may follow as financial loss and reputational damage may be suffered as a result.

### Breach of confidence

Solicitors have access to sensitive information for their clients. We understand that whilst discretion is paramount, there is a possibility that information can end up in the wrong hands which is why our policy provides cover for unintentional breach of confidence or misuse of information.

### Crisis consultancy

Crisis consultancy after a crisis event including (but not limited to) losing a major client or departure of a managing partner or computer hacking that has serious impact on the practice's revenue. These expert services help our clients achieve rapid, professional and consistent internal and external communications, effective responses to staff, external bodies and the media helping protect and maintain the client's reputation after a crisis.

### Group PA

Personal Accident benefits for all partners or members for accidental injury causing permanent total disability (£250,000) or death (£25,000).



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