

MDO

LAWYERS PROFESSIONAL LIABILITY



MDO and Darwin are committed to being the total market solution and go to leader in the Lawyers Professional Liability (LPL) segment. Together we offer competitive rates and streamlined processing, as well as a state of the art, value added risk management program. We are able to entertain a broad range of firms in virtually all areas of practice, with 1-25 attorneys and annual revenues of \$50,000 and above. For the majority of AOPs, we can work off of a competitor's application to quote and bind a new policy with little to no supplemental information required!

Limits: Primary up to \$5M

AM Best Rating: A (Excellent) XV



McGowan, Donnelly & Oberheu, LLC
Littlefield Building
106 E. 6th Street, Suite 520 • Austin, TX 78701
512.600.2280 • mdoinsurance.com

Features & Highlights:

- Multiple retention options including \$0 and aggregate retentions
- Claims Expenses Outside the Limit (CEOL) available
- Broad definition of Legal Services
- Broad definition of Claim
- Broad definition of Damages
- Coverage for Predecessor Firms, Independent Contractors and Of Counsel
- Outside Directors Liability coverage built in to the insuring agreement
- Disciplinary Proceedings coverage
- Lost Earnings reimbursement coverage
- Subpoena Coverage up to a maximum of \$2,500
- Consent to Settle provision "hammer clause" softened to 50/50
- Innocent Insured coverage
- Automatic 60 day extended reporting period
- Extended reporting period (ERP) options available, including disability, death and cessation of practice
- No pollution, mold or asbestos exclusions
- Worldwide coverage
- Career coverage available

Risk Management:

Darwin offers valuable loss control services and risk management information to our policyholders. They partner with the law firm of Hinshaw and Culbertson, LLP to support each organization's risk management efforts by developing strategies that meet everyday professional challenges. The following services are available:

- Risk management web site and CLE programs
- Email alerts and The Lawyers' Lawyer Newsletter
- Risk management hotline
- Risk management/loss control audits

