

GIG Professional Programs is Florida's authority on legal malpractice insurance. A best-in-class program from NSM Insurance Group, the nation's leading provider of specialty insurance, we focus exclusively on protecting attorneys in the Sunshine State from complex professional liability exposures in an exceedingly efficient and cost-effective manner.

## **ELIGIBLE RISKS**

 1-50 attorney firms in Florida only

## WHY US?

- Exclusive A- (Excellent) XV rated carrier (AM Best)
- Competitive pricing and commissions
- Robust risk management services
- Quality service and support
- Superior claims management with the highest quality legal representation

## **COVERAGE HIGHLIGHTS**

- Broad definition of legal services, including arbiter, mediator, expert witness, title agent, a notary public, governmental affairs advisor or lobbyist, or member of a bar association, ethics, peer review or similar professional board or committee
- Claims Expenses Outside the Limit (CEOL) automatically included
- First dollar defense and mutual selection of counsel available to qualified firms
- Privacy breach investigation coverage up to \$20K to respond to regulatory inquires
- Up to 50% deductible reduction with use of formal mediation is available (subject to \$12,500 maximum)

- Disciplinary proceedings coverage defense with \$50K per proceeding and a \$100K aggregate
- \$25K for defense of network breach and privacy claims
- Loss of earnings coverage up to \$1K per day (maximum \$10K per claim)
- Subpoena assistance up to \$25K
- Automatic 30 day extending reporting period (ERP) with longer ERP options available
- ERP options for individual attorneys are only available upon retirement, death or disability

## **LIMITS & DEDUCTIBLES**

• Up to \$3M limits with various deductible options

Higher limits may be available to qualifying firms



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