

# RLI Pack and RLI Comp

## PROPERTY & CASUALTY HIGHLIGHTS FOR LAW FIRMS

### RLIPack BUSINESS OWNERS POLICY PROPERTY COVERAGE

#### Automatic Coverage Provided With Professionals Property Enhancement

##### Full Replacement Cost

##### No Coinsurance

##### Business Income And Extra Expense

Actual loss sustained up to 12 months  
No waiting period  
Billable hours option up to \$50,000  
Dependent properties—\$50K limit included, can be increased

##### Ordinance Or Law—\$250,000 Limit

Increased cost of construction  
Demolition  
Loss of value to undamaged building

##### Interruption Of Computer Operations

\$100,000 aggregate limit included, can be increased

##### Claim Data Expense

\$10,000 limit

##### Equipment Breakdown

##### Newly Acquired Property

Up to 180 days  
Building—\$1,000,000  
Business personal property—\$500,000  
Business income and extra expense—\$500,000

##### Property Off Premises

Up to BPP limit and 180 consecutive days

##### Valuable Papers

\$100,000 blanket limit included, can be increased  
Flood and earthquake perils covered

##### Accounts Receivable

\$250,000 blanket limit Included, can be increased  
Flood and earthquake perils covered

##### Fine Arts

\$100,000 blanket limit included, can be increased  
Includes architectural models at full replacement cost  
Limited exclusions

##### Computers And Electronic Data

Worldwide coverage territory  
Up to BPP limit on premises and \$50,000 for off premises and electronic vandalism (up-to-date virus software and 72-hour data backup required)  
Head crash, flood, earthquake, utility services, mechanical breakdown, and artificial electricity are covered perils

##### Contract Penalty Coverage

\$25,000 limit

##### Identity Fraud

\$25,000 limit

##### Utility Services

\$25,000 limit, can be increased  
Direct damage and business income extra expense  
Includes overhead power lines

##### Outdoor Property

\$10,000 limit

##### Water Backup And Sump Pump Overflow

\$25,000 limit included, can be increased

##### Money And Securities

\$25,000 limit, can be increased

##### Employee Dishonesty

\$50,000 limit Included, can be increased

##### ERISA

\$100,000 limit Included, can be increased

##### Green Building And BPP Upgrade Endorsement

For increased cost of loss and related expenses associated with green alternatives and certification—additional 10% of the loss up to \$25,000

#### Optional Property Coverage Endorsements Available

##### Tools, Equipment And Watercraft Optional Endorsement

Scheduled or blanket basis  
Full replacement cost  
Electronic data is covered  
\$5,000 limit for rental and expediting expenses  
\$25,000 for business income—\$50,000 aggregate  
Scheduled watercraft up to 26 feet  
\$50,000 limit for newly acquired up to 60 days

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## RLIPack BUSINESS OWNERS POLICY LIABILITY COVERAGE

### Automatic Coverage Provided With Professionals Liability Enhancement

#### Medical Payments

\$10,000 limit included

#### First Aid And Good Samaritan Services

#### Damage To Premises Rented To You

\$1,000,000 limit—perils expanded to include fire, water, smoke, lightning and explosion

#### Non-Owned Watercraft Liability

For watercraft up to 75 feet

#### Aircraft Chartered With Crew

#### Electronic Data Liability

Removes exclusion for damage to electronic data if resulting from property damage

#### Newly Acquired Or Formed Organizations

Automatic coverage for 180 days

#### Blanket Additional Insureds

Lessors of premises and leased equipment  
State or political subdivisions permits for premises or operations  
Clients and any other organization based on contract

- Primary and non-contributory wording
- Waiver of subrogation

#### Waiver Of Subrogation

Blanket based on contract

#### Amended Personal And Advertising Injury

Expanded to include electronic material

#### Amended Bodily Injury

Definition expanded to include mental anguish

## Optional Liability Coverage Endorsements Available

#### Hired And Non-Owned Auto Liability

Separate limit of liability-excess basis

#### Hired Car Physical Damage

Up to 14,000 lbs GVR, ACV up to \$60,000 limit, \$1,500 for loss of use and temporary transportation expenses, \$250 deductible

#### Scheduled Additional Insured Endorsement

Primary and non-contributory wording  
Waiver of subrogation

#### Foreign Liability Endorsement

Expands coverage for suits brought outside of coverage territory

#### Watercraft Liability Endorsement

Owned watercraft up to 26 feet

#### Employee Benefits Liability

#### Stop Gap Liability For Monopolistic WC States

#### Notice Of Cancellation To Designated Entity

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## RLIPack EXCESS LIABILITY COVERAGE

### Follow Form With Underlying For The Following Coverages:

#### General Liability

Who is an insured  
Watercraft—owned and non-owned  
Coverage territory  
Expenses outside the limit  
Contractual liability

#### Auto Liability

Owned and non-owned  
Uninsured/underinsured—when not rejected  
(Only in Florida, Indiana, New Hampshire, Louisiana, Vermont, West Virginia, Wisconsin)

#### Employers Liability

#### Employee Benefits Liability

## Optional Excess Liability Coverage Endorsement Available

#### RLIPack For Professionals Excess Liability Enhancement

Primary and non-contributory for additional insureds  
Blanket waiver of subrogation as required by contract

#### Notice Of Cancellation To Designated Entity

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## RLIPack AUTO COVERAGE

### Coverage Provided With Optional RLIPack® Business Auto Enhancement

#### Broad Form Named Insured

Newly acquired entities—up to 180 days

#### Employees As Insureds

Covers your employees as insureds while driving their own cars on company business

#### Blanket Additional Insured

As required by contract—primary and non-contributory basis

#### Blanket Waiver Of Subrogation

As required by contract

#### Employee Hired Autos

Covers your employees when they rent autos in their own name while on company business

#### Fellow Employee Coverage

Removes exclusion for bodily injury to a fellow employee when all employees are covered by workers compensation

#### Auto Loan/Lease Gap Coverage

For a total loss pays the outstanding balance of a lease or loan

#### Glass Repair—Waiver Of Deductible

Deductible is waived when glass is repaired vs. replaced

#### Hired Auto Physical Damage—Loss Of Use

Up to \$1,500 for amounts you are obligated to pay the lessor or rentor for their loss of use

#### Hired Car—Worldwide Coverage

Expands coverage territory for liability to anywhere in the world when cars are rented for 30 days or less—excess basis

#### Temporary Transportation/Rental Car Expenses

Up to \$1,500 for rental expenses incurred due to physical damage to a covered auto

#### Amended Bodily Injury Definition—Mental Anguish

Redefines bodily injury to include resulting mental anguish

#### Airbag Coverage

Covers accidental airbag discharge due to mechanical or electrical breakdown.

#### Amended Insured Contract Definition—Railroad Easement

Removes exclusion for work done within 50 feet of a railroad

#### Coverage Extensions—Audio, Visual And Data Electronic Equipment

Coverage for equipment when it is permanently installed

#### Notice Of And Knowledge Of Occurrence

Amended to clarify that prompt notice is to be given when the loss is known by you as owner, a partner, executive officer or insurance manager

#### Personal Effects Coverage

Up to \$400 for personal items lost due to a total theft

#### Unintentional Errors And Omissions

Clarifies that your rights for coverage are not prejudiced when you unintentionally omit or make an error in providing us information

#### Hired Auto Physical Damage Coverage

Up to \$60,000 for damage to hired/rented vehicles if owned vehicles are covered for physical damage

#### Towing Coverage

Up to \$750 for towing and labor for all autos caused by a covered cause of loss. A \$250 deductible applies to trucks.

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## RLIComp COVERAGE

### Workers Compensation Policy Highlights For Law Firms

#### Waiver Of Subrogation

Blanket and scheduled versions are available

#### Notice Of Cancellation To Designated Entity

Available as an option to fulfill client contract requirements

#### Employers Liability Increased Limits

Up to \$1 million available

#### USL&H

Available on an “if any” basis and up to 10% of payroll

#### Premium Audit

Streamlined process designed for professionals

*The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.*


# Depend on RLI

## COVERAGE FOR LAW FIRMS



### WHAT YOU CAN EXPECT WITH RLI AS YOUR PARTNER:

- **Flexible underwriting design** – As your nimble partner, we rapidly adapt our coverage offerings to keep pace with your changing needs. As you look for new opportunities in a challenging marketplace, RLI can quickly revise your insurance program to meet your contractual demands.
- **Expert claims handling with choice of counsel** – Our claims specialists and litigation managers are among the most experienced in your industry. Because of our specialization, we quickly benchmark your case against similar cases. We understand trends and expected claim developments, allowing us to more accurately project costs and influence positive outcomes. In cases that involve litigation, we allow broad policyholder discretion in choosing the right legal expert.

- **Reliable strength and stability** – RLI has been awarded an A+ rating by  A.M. Best and Standard and Poor's. We've also been named to Ward's 50<sup>®</sup> Top P&C Performers list for financial strength and stability every year since the list's inception. Unlike some insurers with fickle appetites, we have a proven track record of niche program stability since 1961. We'll be here for law firms today and tomorrow – just as we've demonstrated unwavering dedication and stability for the construction, surety, and professional liability markets for several decades.

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