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

RLI DIFFERENT WORKS | oblic Ohio Bar Liability Insurance Co.

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

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.

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.

RLI DIFFERENT WORKS | oblic Ohio Bar Liability Insurance Co.

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® 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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