

# Hard To Place Lawyers



## Program Overview

Synergy's Hard to Place Lawyers Program caters specifically to small to medium-sized law firms that are non-renewed or struggle to find coverage in the standard market. This program, non-admitted in all states except Kentucky where we are admitted, offers amend limits up to \$5,000,000/\$5,000,000 and deductibles ranging from \$2,500 to \$5,000. It is designed to address claims frequency and severity, difficult practice profiles such as entertainment law, personal injury including class action and medical malpractice, SEC (public/private transactions), intellectual property, and various other challenging areas.

Additionally, Synergy's program tackles issues like sanctions and penalties, gaps in coverage including retro date repair, and unique, one-of-a-kind coverage requests. By providing tailored solutions for these complexities, the program ensures comprehensive protection for law firms facing diverse and high-risk exposures. This makes it an invaluable resource for firms needing specialized coverage that is often unattainable through conventional insurance markets.

## Policy Features

- Best's A VX-rated carrier
- Two-way extended reporting period options at 12, 24, and 36 months
- Duty to defend wording
- Broad definition of claim and legal services, includes consulting
- Special coverage available on request (disciplinary action/loss of earnings/independent contractor coverage, true worldwide coverage)
- Deductible credits for early resolution
- Soften hammer available
- Free risk management hotline
- Mutual choice of counsel available