

Travelers 1ST Choice^{+SM}
**Lawyers Professional Liability
Significant Coverage Changes**

The following chart provides an overview of the significant coverage differences between the existing St. Paul small firm lawyers policy and the new 1st Choice⁺ Lawyers product . The policy provisions described in this summary are generally stated for purposes of comparison. This summary is not intended to address all differences in the compared forms.

Coverage or Terms	Small Firm Lawyers LA003	1 st Choice ⁺ for Lawyers, PTC-1001 and LPL-1001
Acquired/formed Entity Coverage	No-written acceptance required	Yes
Automatic Extended Reporting Period	60 days-reporting only	60 days-claims-made and reported
Claims-Made/Claims-Made and Reported	Claims-Made and Reported	Claims-Made
Coverage Territory	Worldwide, but claim must be brought in defined territory	Worldwide
Crisis Event Expenses Coverage	No	Yes
Deductible Mediation Credit	No	Yes
Disciplinary/Regulatory Proceeding Expenses Limits	\$5,000	\$25,000/50,000
Extended Reporting Period Options-Standard	3 or 5	1, 2, 3, & 5
Known Wrongful Acts Limitation	No coverage for known wrongful acts prior to each policy period	No coverage for known wrongful acts prior to knowledge date
Network and Information Security Offense Coverage	No	Yes
Pre-Claim Assistance	No	Yes
Prejudgment Interest / Postjudgment Interest	Not Addressed	Inside Limit
Publishing and Non-profit Services	No	Yes
Punitive Damages	No	Yes
Settlement Clause	Insured's consent required; limits lowered to amount of rejected settlement	Insured's consent required; 50/50% sharing applies after rejected settlement
Spousal and Domestic Partner Professional Liability Coverage	No	Yes
Supplementary Payments - Loss of Earnings Limits	\$250 per day \$5,000 per insured \$10,000 per policy period	\$500 per insured per day \$15,000 per policy year for all insureds

Insureds	Small Firm Lawyers LA003	1 st Choice ⁺ for Lawyers, PTC-1001 and LPL-1001
Independent Contractors	No	Yes

Predecessor Firms	No	Yes
Professional Services	Small Firm Lawyers LA003	1st Choice⁺ for Lawyers, PTC-1001 and LPL-1001
Lobbyist	No	Yes
Exclusion	Small Firm Lawyers LA003	1st Choice⁺ for Lawyers, PTC-1001 and LPL-1001
BI/PD	Yes	No
Insured v. Insured	Yes	Yes-with carve back for defense expenses for estate, trust, probate, criminal defense, domestic relations and real estate closing work
Criminal Acts	Yes-with "innocent insured" carve back for any insured	Yes-with "innocent insured" carve back for insured individuals only
Discrimination	Yes	No
Expected or intended failure and internet service interruption	No	Yes-applies to Network and Information Security Offenses only
Government demands or proceedings	No	Yes-applies to Network and Information Security Offenses only
Management Capacity	No	Yes
Office Sharing	Yes	No
Personal Injury	Yes	No

ENDORSEMENTS

This document focuses solely on the features found in the standard insuring agreements. Coverage options not reflected in this Significant Coverage Changes document may be available by endorsement.