

Berkley DP Coverage Highlight

February, 2015

### Berkley DP Additional Coverages

When we drafted our policy, we wanted to provide enhanced coverage as well as peace of mind to our insureds. We understand that when issues arise, your clients need a partner standing beside them to help them through the process. To that end, we have included several Additional Coverages in our policy that are ***“in addition to the Limits of Liability and not subject to a deductible.”***

- **Free Claim Prevention Assistance\*** If our insured reports a covered Circumstance, we will pay all costs or expenses that we incur – or that they incur with our prior written consent - to investigate, mitigate or avoid a claim.
- **Disciplinary, Regulatory or Administrative Expense Reimbursement\*** If our insured becomes involved in one of these matters, we will reimburse them – up to \$30,000 - for reasonable legal fees and expenses incurred.
- **Defendants Reimbursement\*** If our insured has to appear in litigation, we will reimburse them \$400/day – up to \$15,000 – for actual loss of earnings for their attendance at Claim-related events.
- **Fee Dispute Mitigation Reimbursements\*** If our insured attempts to recover a Withheld Fee and such collection attempt brings a Claim for an amount greater than the Withheld Fee, we will pay 50% of the Withheld Fee – up to \$25,000 – if our insured can get their client to withdraw the Claim.
- **Peer Review Reimbursement\*** We will pay half the cost – up to \$5,000 – for a program conducted by a qualified national professional society.
- **Cyber Security Breach Response Reimbursement\*** If our insured has a breach – or thinks they have had a breach - this coverage will respond and provide up to \$50,000 to investigate the breach, notify affected parties, perform credit monitoring services and restore or recreate, if possible, any of their clients' lost Content caused by the breach. Most importantly, Berkley DP has engaged the services of Kroll Advisory Services – the world's leading security consulting firm – to work with our insureds.

*\*Please see the policy for the specific terms and conditions for each coverage listed above.*

If you have questions about the above, please contact your Berkley DP underwriter or Bob Connor.

Being a partner when your clients need us, just another way we strive to be ***Better By Design.***