



Press Release

Cyber Liability for Lawyers

Customized Options Now Available Through JLT Facilities

August 1, 2014 – JLT Facilities is now offering customized network security and privacy breach coverage for law firms of all sizes. As insurance protection has evolved to respond to this growing exposure, many Lawyers programs have responded with endorsements that offer minimal extended limits to respond to notification and identity monitoring laws that have been enacted in recent years in 46 states. For some law practices with smaller client counts, \$25,000 or \$100,000 limit extensions to a professional liability policy may be enough. However, even small law practices can have larger client counts over the many years records need to be held and therefore have larger exposures that could leave them inadequately covered from this growing threat.

JLT Facilities is pleased to offer an endorsement to extend Privacy Breach Notification expense coverage for an unintentional breach of a computer system or loss of Non-Public Personal Information or Confidential Corporate Information. This endorsement provides an option for a separate Privacy Breach limit of \$25,000 or \$100,000 at minimal expense to its core Lawyers Professional Liability policy.

Recognizing that even a \$100,000 limit extension may still be inadequate, a stand-alone policy option is now also available for a very affordable premium. This policy is written on an admitted basis in most states. Most importantly, this separate policy does not erode professional liability limits for third party claims, offers important first party coverage including loss of business income and extra expense that simple E&O policy extensions do not, and comes with a full risk management program and "Team of Experts" to guide policy holders through a data breach claim event.

"We insure thousands of law firms through our programs and this means we can now offer varying levels of cyber and data breach protection in most states at some of the lowest premiums available in the marketplace today", according to Bill Gordon, Chief Underwriting Officer for JLT Facilities. "Recent studies have shown computer hackers are more frequently targeting smaller businesses these days as their computer security

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systems are less sophisticated and their vulnerability is greater. However, loss does not have to be through a computer hacker ... a lost laptop in the wrong hands can open up a law practice to a lawsuit and privacy breach notification and monitoring expense in most states. Network Security and Privacy Breach Coverage has never been more relevant than it is today and JLT Facilities is responding with comprehensive affordable solutions."

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Notes to Editors

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About JLT Facilities

JLT Facilities works on an open brokerage basis with properly licensed retail agents and brokers nationally, paying competitive commissions, no fees & no volume commitments.

JLT Facilities is 100% owned by Jardine Lloyd Thompson Group plc, a major insurance broker listed on the London Stock Exchange and employing more than 9,000 staff across the world.

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JLT is quoted on the London Stock Exchange and owns offices in 39 territories with some 9,000 employees. Supported by the JLT International Network, it offers risk management and employee benefit solutions in 135 countries.

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