



# JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M



## LEGAL

### WHO IS THIS PRODUCT FOR?

MISCELLANEOUS LEGAL PROFESSIONS... THOSE PROVIDING SERVICES  
RELATED TO THE LEGAL PROFESSION TO THIRD PARTIES FOR A FEE

18+ Sub Classes  
Including But Not Limited To ...

Notaries

Paralegals

Court Clerks

Consumer Advocates

Law Clerks

Arbitrators

Mediators

Court Reporters

Judge Review Services

Maximum Revenue ..... \$2M  
Minimum Premium (\$1M/\$1M PL Limit) ..... \$1,000  
Products Available & Limits Up To ..... Monoline Professional Liability  
- Up to \$1M / \$2M Limits

General Liability  
- Up to \$1M / \$2M Limits  
- Separate head of cover  
- Occurrence ISO form

Hired & Non-Owned Auto\*  
- \$250 K / \$25K Limits  
- Sublimit of the GL

Cyber  
- \$250K 3rd Party, \$25K 1st Party  
- Separate head of cover  
\* Sub-class dependent

Deductible ..... \$0 As Standard  
Worldwide Coverage ..... As Standard  
Defense Outside the Limit ..... Available  
Full Prior Acts ..... Available  
2-Way Extended Reporting Period ..... As Standard  
Auto Additional Insureds(PL) ..... As Standard Where Required  
Independent Contractors Coverage ..... As Standard  
Hammer Clause ..... 50 / 50  
Contingent BI/PD ..... \$250,000  
Unintentional Copyright/Trademark Infringement ..... \$250,000  
Social Engineering Fraud ..... \$25,000  
Disciplinary Proceedings ..... \$25,000  
Subpoena Expenses ..... \$5,000  
Defendant's Reimbursement ..... \$5,000  
Joint Venture Proceedings ..... Included at Full Limit  
Punitive Damages (Where Insurable) ..... Included at Full Limit  
Criminal Acts Until Final Adjudication ..... Included at Full Limit  
Personal & Advertising Injury ..... Included at Full Limit Within GL Policy  
Business Personal Property ..... \$5,000