

LAWYERS PROFESSIONAL LIABILITY INSURANCE - CLAIMS SCENARIOS

Give your law firm the extensive coverage needed to protect against data theft and damage.



KNOW YOUR SOLUTIONS AS WELL AS YOUR RISKS

The Hartford's data breach and theft of data coverage endorsement helps protect your business from the following risks:

- Hackers
- Malicious software
- Rogue employees
- Hardware loss
- Theft

Law firms are increasingly reliant on technology to do business. Even the most traditional “brick and mortar” enterprises rely on information technology to conduct day-to-day operations.

Technology has positively affected organizations in a number of ways, including decreased operational costs, increased speed to market and improved customer service.

This increased reliance on technology, however, comes with risks. The claims scenarios in this flyer illustrate problematic situations that law firms may find themselves in as a result.

SCENARIO 1: DENIAL OF SERVICE

Situation A disgruntled employee or client is frustrated with the manner in which his lawsuit has been handled. Looking to do harm, he brings down the lawyer’s website. Employees cannot send emails or files.

Result Other clients of the law firm sue the lawyer for damages incurred as a result of their inability to access the website and submit information via email.

SCENARIO 2: INADVERTENT TRANSMISSION OF MALICIOUS CODE

Situation An employee of a law firm sends confidential information via email to a client. Unknowingly, the law firm’s computer was infected with a virus that was sent along with the email. When the client opens the email, the virus is activated and infects the client’s server which damages their computer system.

Result The client sues the law firm for damages incurred from the inadvertent transmission of a malicious code into their network.



SCENARIO 3: IDENTITY THEFT

Situation A lawyer makes an office visit to one of his clients. On his way to the office, the lawyer leaves his laptop unattended and it is stolen. The thief not only sells the laptop but downloads all of the files and steals the identity of all of the clients.

Result Clients of the law firm sue the lawyer for damages incurred from the identity theft.

SCENARIO 4: UNAUTHORIZED ACCESS

Situation A hacker uses a security deficiency to enter a lawyer's server and steals data from emails and files. The hacker then sells the data to third parties who use the data to steal identities.

Result An irate client sues the law firm for damages derived from having their identity stolen.



ADMINISTERED BY TARGET INSURANCE SERVICES

The Hartford's Lawyers Professional Liability coverage is administered by Target Insurance Services, a countrywide program administrator-managing general underwriter. Target Insurance Services has years of experience handling professional liability coverage.

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Business Insurance
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The scenarios summarized herein are offered only as examples. Coverage discussed herein is summary only. Coverage depends on the actual facts of each case and the terms, conditions, and exclusions of the issued policy. Please refer to the issued policy to determine all terms, conditions, exclusions and limitations of coverage. Coverage is provided by the property and casualty companies of The Hartford Financial Services Group, Inc. and may not be available to all businesses in all states. All information and representations herein are as of June 2015.

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