



Dear Applicant,

Enclosed in the application package is a supplement titled, "**Individual Lawyer Supplement.**" This supplement must list each attorney in your law firm. Please note that your responses to the specific items detailed below may generate an endorsement limiting coverage under your policy.

Please review the following clarifying information while you are completing this supplement. As always, please review your policy terms and conditions for specific coverage wording, and consult with your broker if you have questions.

Each attorney must select an answer for "Retro Coverage". There are 4 options:

- A** On behalf of applicant firm
- B** On behalf of firm, and work done by this lawyer prior to joining firm
- C** After individual retroactive date of ___/___/___
- D** No coverage desired for this lawyer.

If A Is Selected: Coverage will be provided for the specific attorney for work on behalf of the firm only, subject to the policy terms and conditions. By selecting this option, you are indicating your desire that we remove the prior law firm coverage built into the policy wording. An endorsement will be added to the policy restricting coverage for this specific attorney to work done on behalf of the applicant firm only, as of the attorney's date of hire to the applicant firm;

If B Is Selected: The applicant firm is requesting coverage for the specific attorney for work on behalf of the firm, as well as for any prior law firm for which this specific attorney had worked. This option is included within our policy language, and by selecting this option, no endorsement will be added to the policy, nor will the specific attorney be added to any LPA endorsement currently on the policy;

If C Is Selected: The applicant firm is indicating its desire to provide prior law firm coverage for a specific lawyer, but limit the lawyer's prior acts coverage back to a specified retroactive date. Selection of this option will trigger the addition of the Limiting Prior Acts endorsement, and the specific lawyer's name and designated prior acts date will appear on this endorsement;

If D Is Selected: The applicant firm is indicating its desire to ***NOT*** provide coverage for the specific lawyer named (for example, an Independent Contractor, who has coverage elsewhere, etc.). When terms are offered, the attorney(s) will not be included on the listing of covered attorneys that will be provided for your review.

