



Insurance Program with USI Affinity

USI Affinity has been serving the needs of New York Law Firms, attorneys and their families for more than 50 years as the New York State Bar Association's endorsed broker and partner. More than five decades working together has built a strong partnership between USI Affinity and the NYSBA, and we continue to work closely together to ensure that NYSBA members have access to superior products and the best possible service.

USI Affinity built its leadership position on personal service; representatives work closely with law firms to understand their practice, from the risks they face to their benefits and administrative needs, then design a plan tailored to fit the firm's individual needs. USI Affinity's extensive experience and strong relationships with the country's most respected insurance companies give us the ability to design customized coverage at competitive prices.

The New York State Bar Association Insurance Program offers complete insurance solutions tailored to the unique needs of attorneys – from optimal business insurance to outstanding employee benefits choices to personal coverages.

Cybersecurity and Lawyers' Professional Liability Coverage

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Cyber Liability

Not all data breaches are malicious cyber attacks. A breach can be an employee error or even an internal system error. However, the consequences are the same and a response is required.

Did you Know – "47% of privacy breaches are the result of criminal activity, 25% employee error, and 28% are from system errors" (source - 2015 "Cost of Data Breach Study: Global Analysis", Ponemon Institute LLC, May 2015.)

While LPL insurance affords some coverage for cyber liability risks, there are limitations to the coverage provided by a law firm's LPL policy. However, to trigger coverage under the law firm's LPL policy, there must be an alleged "wrongful act" in the conduct of legal services (usually a negligence trigger). Law firms could, however, be liable for data or network security breaches even in the absence of a wrongful act, and the incident will not always be in connection with the provision of legal services for others (a breach of employee information, for instance).

Shifting your coverage to a dedicated Cyber Liability insurance policy offers several distinct advantages. Additionally, a dedicated Cyber Liability Insurance Policy helps, not only in response to a breach, but in prevention of one as well.

Lawyer's Professional Liability Coverage

The New York State Bar Association endorses this Lawyers' Professional Liability plan administered through USI Affinity because it offers you broad, affordable coverage tailored to suit the specific needs of your practice, with NEW credits for Bar Association Members.

Highlights of the Professional Liability Program:

- NEW 5% Bar Association member credit. This 5% credit will be applied to your Lawyers' Professional Liability Policy premium for membership in the New York State Bar Association, on a per attorney basis.
- NEW 7.5% risk control credit per attorney for two years after completing a qualifying CAN risk management seminar.
- Limits of Liability range from a minimum of \$100,000 per claim/\$300,000 aggregate up to a maximum of \$10M/\$10M. Claims expensed outside limits coverage is available, subject to underwriting.
- The carrier, CAN, is A Rated and the largest underwriter of Lawyer's Professional Liability insurance in the United States, covering more than 44,000 law firms nationwide. With more than 50 years of experience, CAN delivers world-class underwriting, dedicated claims and state-of-the-art risk management tools and resources.
- Broad coverage and policy features tailored to meet the unique requirements of law firms in New York. From solo attorneys to large firms, USI Affinity and CNA can design coverage to protect law practices of all sizes.

Business Insurance

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Workers Compensation Dividend Program

USI Affinity has partnered with The Hartford to offer Bar Association members the "Workers' Compensation Coverage & Dividend Program." This Group Dividend Plan, available exclusively to Bar Association members who purchase their Workers' Comp through USI Affinity, provides comprehensive coverage and a potential dividend based on the performance of the program. You may also qualify for a 5% discount on your Business Owners Policy if you purchase your Workers' Compensation from The Hartford.

Business Insurance Package

The Hartford's small business insurance package, Spectrum[®], offers top-tier core business coverage, including optional packages like "Super Stretch for Law Offices," which bundles numerous important coverages – including Computers and Media, Accounts Receivable and Valuable Papers and Records – at a savings compared to buying them individually.

EPLI, D&O and Cyber Liability

To further protect your firm, USI Affinity also offers Employment Practices Liability Insurance (EPLI), Directors & Officers coverage, Cyber Liability and Crime & Fiduciary Liability.

Medical

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With our size, resources and expertise, USI Affinity gives our association partners and their members the Access, Advices and Advocacy they need to save money, prepare for Health Care Reform and get the most out of their benefits.

- Access to unique products and services.
- Advice on benefits design, compliance and funding options;
- Advocacy to help resolve issues, from administration and claims to complex clinical questions.

Learn how USI Affinity can deliver world-class benefits solutions for your firm, regardless of size. Plan highlights:

- Wide array of Medical Benefit Plans – Exclusively through your NYSBA membership, you have access to three comprehensive PPO medical plans and one EPO plan option, all including prescription drug coverage. This flexibility allows you to design a benefits package that works for you, your family and your employees.
- Dental Benefits – An optional dental program is available through United Concordia. This comprehensive coverage offers several plan options to meet your dental needs.
- Wellness Programs – Earn up to \$300 a year for designated health & wellness activities. Or take advantage of MVP Health Care's award winning disease management programs and discounts on gym memberships, LASIK eye surgery and countless wellness products and services.
- Extensive Provider Network – Access to CIGNA Health Care's extensive network of nearly 500,000 doctors and specialists and 5,000 hospitals and healthcare facilities; and MVP Health Care's strong regional network of more than 19,000 providers and 150 hospitals and facilities.

Life & Disability

Representative: India Williamson | Phone: 610.537.1325 | Email: India.Williamson@usi.com

Help protect your family with our Life and Disability group plan options. The New York State Bar Association endorses these plans because they provide a significant amount of protection, and bar members can request coverage at very attractive rates.

Group Term Life Insurance – The New York State Bar Association sponsors a variety of exclusive life insurance plans for which members, their spouses, children and even employees of a member can apply. You can choose the amount of coverage that is right for you, up to \$2 million.

Group Long-Term Disability Income Insurance – As an attorney, a disability could cost you a significant loss of income. Disabilities are more common than people think – from injuries such as broken legs to more serious conditions such as heart disease and cancer. That is why it's important to have this valuable insurance. This affordable plan helps to protect you and your family from your income loss due to a covered total disability.

The Group Term Life Insurance and Group Long-Term Disability Insurance programs are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR. For more information on this plan, including features, costs, eligibility, renewability, limitations and exclusions, call 800-327-1550. AR Lic # is 325944 and CA Lic # 0G11911.

Personal & Financial

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There are a number of ways in which your Bar membership can help you protect your financial assets. As a result of our partnerships, bar association members can get discounts on:

- Auto, home & Renters – USI Affinity offers an auto, home and renters insurance program for Bar members through Liberty Mutual.
- Accidental Death & Dismemberment – Up to \$500,000 of coverage available for your

unmarried dependent children age 15 days to 19 years (or 25, if a full-time student).

Long Term Care

Long Term Care Resources | Phone 800-616-8759

The NYSBA Long Term Care program offers a portfolio of comprehensive plans from multiple highly rated insurance carriers.