

APPLICATION INSTRUCTIONS

All information on your application is confidential. If you have any questions, concerning this Application or the Excess Program, please contact us at excess@osbplf.org.

APPLICATION CONTACT

The Excess Program communicates primary via email. Please list a contact person for the firm who will be available to respond promptly to email inquiries during the underwriting process.

PRIOR ACTS COVERAGE

The Claims Made Excess Plan provides coverage for your present firm and firm attorneys, but only with respect to claims arising out of covered activities which are rendered on behalf of the present firm or a predecessor firm that is specifically listed on the application. If other names have ever been used for the firm, a predecessor firm, or any other former firm that you are seeking to add as a predecessor firm by special endorsement, please list the names and active dates by separate attachment. If appropriate, we may include the additional names for coverage.

If any firm attorney wishes to have excess coverage for his or her activities at a prior firm that does not meet the definition of a predecessor firm explained in Application Question B.1, and that cannot be added by special endorsement, the attorney should obtain tail coverage from the previous excess carrier for that firm or confirm that the prior firm continues to maintain excess coverage that protects the attorney's work at that prior firm.

CURRENT & FORMER ATTORNEYS

List all attorneys presently working for or associated with the firm, including partners, shareholders, P.C.s, associates, of counsel, and out-of-state firm members. Please indicate the year in which each attorney first started working for the firm or a listed predecessor firm. If an attorney is not listed in this section, there will be no excess coverage for claims made against the firm or the omitted attorney arising from the omitted attorney's activities. Note that only former attorneys from the past five years will be noted on the application or declarations.

NON-OREGON ATTORNEYS & OUT-OF-STATE OFFICES

If your firm now has or previously had any non-Oregon attorneys or out-of-state branch offices, please complete the grid at Question C.5, including the exact date each non-Oregon or out-of-state attorney began working for the firm and (if appropriate) the date each non-Oregon or out-of-state attorney stopped working for the firm.

In limited cases, the PLF Excess Program can provide "drop-down" coverage to your firm for non-Oregon attorneys whose principal office is in Oregon and for out-of-state attorneys in branch offices, so long as the total number of out-of-state attorneys in the firm is not greater than approximately 30 percent of the total number of attorneys in the firm. The "drop-down" coverage provides the firm with a single additional aggregate coverage limit for claims arising from the activities of the out-of-state attorneys of \$300,000 (inclusive of defense costs), subject to a \$5,000 deductible per claim. Unlike the PLF Primary Plan, "drop-down" coverage does not include an additional \$50,000 expense allowance.

REPORTING POTENTIAL CLAIMS

The questions in Section D of the Application relate to claims and potential claims that have not yet been reported to the PLF, as well as past paid claims that exceeded PLF primary limits.

In answering these questions, we ask you to consider all claims, potential claims, suspense matters, and incidents (including acts, errors, or omissions, which may result in a claim) involving any current attorney with the firm or involving work performed by a former attorney while they were with the firm or a predecessor firm. For help in answering this question accurately, you should check with all current attorneys with the firm, either by circulating the Application or by sending a Firm Attorney Questionnaire. It is not necessary to contact former attorneys who worked for the firm or a predecessor firm to obtain this information. Simply answer the questions in Section D to the best of your present knowledge and the knowledge of the other attorneys currently with the firm.

Under the terms of the Claims Made Excess Plan, "innocent partner" coverage will be extended to a firm attorney who was unaware of a potential claim at the time this Application was completed, even though another firm attorney knew of the potential claim and failed to reveal it to us in the Application. However, this "innocent partner" coverage is available only if this Application or a Firm Attorney Questionnaire was circulated for verification among all firm attorneys. For this reason, you should circulate this Application or a Firm Attorney Questionnaire for verification among all firm attorneys (particularly as to potential claims), and retain a written record in your files that you have done so. If any firm attorney is presently on leave or on an extended vacation, you can wait until the attorney returns to seek the attorney's verification of the Application or Firm Attorney Questionnaire if necessary.

CONTRACT ATTORNEYS (QUESTION F.10)

Some firms use temporary or contract legal services, or retain attorneys as independent contractors, on behalf of clients of the firm. As a general matter, a temporary attorney must be listed as a Firm Attorney at Section C.1 of the Application in order for the firm to have excess coverage for any claim arising from errors by the temporary attorney. The opposite is true if the temporary attorney works only as a paralegal or law clerk, if client work is referred to an independent law firm in a specialty area, or if two firms associate as co-counsel on a particular matter.

BUSINESS OWNERSHIP INTEREST (QUESTION F.11)

Under the terms of the Claims Made Excess Plan, claims arising from circumstances where a Firm, Firm Attorney, or Firm Attorney's spouse or immediate family member has an ownership interest in a Firm business entity are excluded from coverage unless the cumulative ownership interest is 10% or less of the business entity. Please note that the PLF's Excess and Primary Claims Made Plans require certain disclosures when engaging in business transactions with clients in order to maintain coverage.

APPLICATION SUPPLEMENTS

FIRM ATTORNEY QUESTIONNAIRE

Firms should use the Firm Attorney Questionnaire to seek verification from firm attorneys that all claims, potential claims, suspense matters, and incidents (including acts, errors, and omissions, which may result in a claim) have been reported to the PLF. Additionally, this Questionnaire will aid in determining the answers to Question E.2-7 on the Application. Firms are no longer required to circulate the entire Application among all current firm attorneys for verification, but instead may simply provide each attorney with a copy of the attached Questionnaire. Note: The firm should retain the completed Questionnaires in its files for future reference. Do not send the Firm Attorney Questionnaire with your application.

SECURITIES LAW SUPPLEMENT

If you checked any box in Application Question E.2, you have must complete a single Securities Law Supplement for your firm. The Securities Law Activity Report (page 5 of the Supplement) should be completed only for work done during the past year.

BUSINESS LAW SUPPLEMENT

If you answered “yes” to Application Questions E.4, E.5, or E.6, a Business Law Supplement must be completed for your firm.

NON-OREGON ATTORNEY SUPPLEMENT

If you answered “yes” to Application Question C.5, please complete a Non-Oregon Attorney Supplement for each firm attorney who is not a member of the Oregon State Bar or any attorney who maintains his or her principal office outside of Oregon. For renewing firms, this Supplement is only required for new attorneys to your firm who meet the criterial described above.

HIGHER COVERAGE LIMITS SUPPLEMENT

If your firm is applying for \$9.7M in limits, this Supplement is required.

CYBER LIABILITY SUPPLEMENT

PLF Excess Coverage automatically includes a Cyber Liability & Breach Response Endorsement. Limits for that Endorsement depend on the size of the firm. Firms sized 1-10 attorneys receive \$100,000 in cyber limits; firms with 11+ attorneys receive \$200,000 in cyber limits. If your firm would like limits above those automatically provided, this Supplement is required.