



## What is it?

- Innocent Party coverage protects you against the dishonest, fraudulent, criminal or malicious acts or omissions of present or former partners, associates, and employed lawyers in your firm.

## Is this coverage mandatory?

- Minimum level Innocent Party coverage (sublimit coverage of \$250,000 per claim/aggregate) is required for all partners practising in association, partnership (including general, MDP and LLP partnerships) or in a law corporation (with more than one lawyer).

## Cost of mandatory Innocent Party coverage

- LAWPRO offers Innocent Party coverage sublimits of:  
\$250,000 per claim/in the aggregate for an annual premium of \$250; or  
\$500,000 per claim/in the aggregate for an annual premium of \$400; or  
\$1 million per claim/in the aggregate for an annual premium of \$499.

## Can sole practitioners purchase Innocent Party coverage?

- Sole practitioners are not required to carry Innocent Party coverage; however if you choose not to purchase this coverage, you should appreciate that your policy will NOT protect you or your clients against the dishonest, fraudulent, criminal or malicious acts or omissions of former partners, associates, and employed lawyers.
- Even as a sole practitioner, you can continue to have vicarious exposure for the acts and omissions of partners, associates, and employed lawyers with whom you once practised.
- Carrying Innocent Party coverage when you are a sole practitioner can provide comfort to opposing counsel and their

clients in circumstances in which it is expedient that you handle opposing clients' funds (for example, when funds are entrusted to you in escrow).

- Optional Innocent Party coverage is underwritten on an individual basis, based on a risk assessment of information provided in the Innocent Party Sublimit Buy-Up application.

## How to apply for optional Innocent Party coverage

- You can easily and quickly complete your application for Innocent Party coverage online at the secure section of the LAWPRO website ([www.lawpro.ca](http://www.lawpro.ca)). Go to MY LAWPRO to sign in using your Law Society number and confidential password. ■

## Still have questions?

Speak to a LAWPRO customer service representative at 416-598-5899 or 1-800-410-1013 or send an email to [service@lawpro.ca](mailto:service@lawpro.ca).