

Temporary leave of absence

Back in 5 months

- LAWPRO understands that there may be circumstances in which a lawyer may have to take some time away from the private practice of law due to illness, family issues or other circumstances.
- Lawyers who temporarily leave the practice of law and do not take any alternate employment may be eligible to apply for exemption from paying insurance premiums.
- The appropriate exemption category is Exemption (c): *temporary leave of absence*.
- Lawyers may qualify for Exemption (c) for any reason for up to two years.
- If the temporary leave is for family or medical reasons, a lawyer can remain on Exemption (c) for up to five years.
- Lawyers currently claiming exemption under another category are not eligible to amend their exemption category to Exemption (c).
- Please review the “Rules for Exemption Eligibility” for detailed exemption criteria.

Coverage while on a temporary leave of absence

- Lawyers who apply for Exemption (c) commencing January 1 do not pay any premium but are nevertheless provided with the standard practice policy coverage limits of \$1 million per claim/\$2 million in the aggregate, subject to a \$5,000 per claim deductible. The policy limit and deductible are applicable to claim expenses, indemnity payments, and/or cost of repairs together.
- For lawyers who apply for Exemption (c) commencing during the course of a policy year, their current (non-exempt) policy coverage continues in place for the remainder of that policy year.

- Exemption (c) is a type of run-off coverage, meaning that it does NOT provide coverage for claims arising out of professional services that you provide while claiming an exemption (some exceptions apply).
- This coverage applies only to claims arising out of services provided while in private practice.

How to apply

- You can easily and quickly complete your exemption filing online at the secure section of the LAWPRO website (www.lawpro.ca). Go to MY LAWPRO to sign in using your Law Society number and confidential password. ■

Still have questions?

Visit our website at lawpro.ca, which includes an FAQ page (www.lawpro.ca/Insurance/faqs/faqs.asp) that may provide some answers. You can also speak to a LAWPRO customer service representative at 416-598-5899 or 1-800-410-1013 or send an email to service@lawpro.ca.