

Lawyers in private practice

sole practitioners and
lawyers in association
or partnership¹

Standard insurance coverage

The base program

Eligibility:

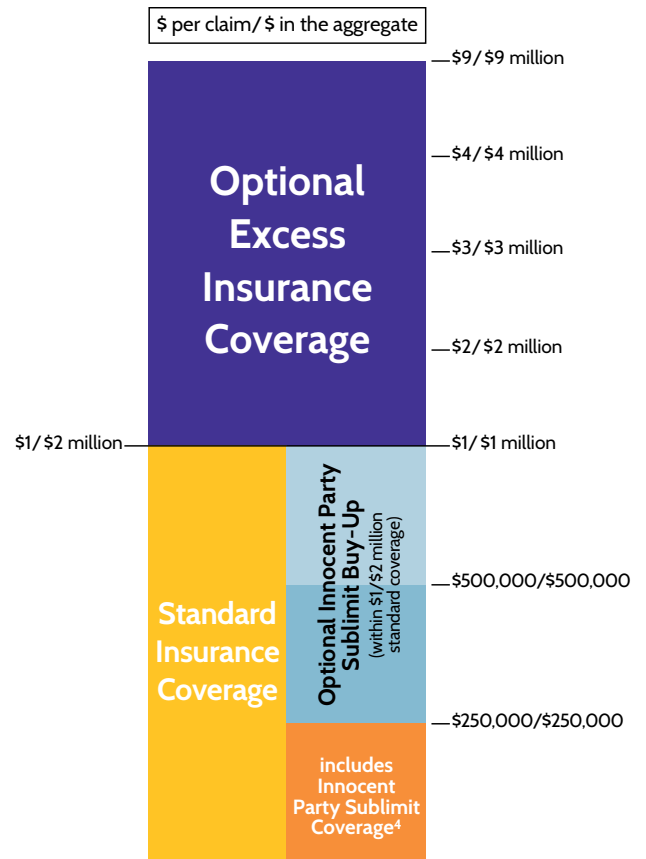
Required of all lawyers¹ providing services in private practice.²

Premium reductions for new lawyers

LAWPRO provides premium discounts for new lawyers with less than 4 years of practice:

- 50% discount – less than one year of practice
- 40% – 2 years of practice
- 30% – 3 years of practice
- 20% – 4 years of practice

A “full year” of experience is deemed to be at least 200 days in practice, and years of experience as a licensed lawyer in practice in any jurisdiction will be considered when considering discount eligibility.



Coverage limit:

\$1 million per claim/\$2 million in the aggregate (i.e., for all claims made in 2025), applicable to claim expenses and/or indemnity payments (some exceptions apply).³

Standard deductible:

\$5,000 per claim, applicable to claim expenses and/or indemnity payments (some exceptions apply).³

Base premium:

\$3,250 per insured lawyer (plus PST).

Innocent party sublimit⁴

\$250,000 per claim/in the aggregate, applicable to claim expenses and/or indemnity payments (some exceptions apply).³

¹ Includes paralegals practising as partners or shareholders in combined licensee firms.

² Lawyers who are on temporary leave and qualify for exemption (c) are provided with the full limit coverage of \$1 million per claim/\$2 million in the aggregate provided under the base program.

³ Claim expenses include costs of Repairs and costs of Loss Prevention.

⁴ Coverage for dishonest (as defined), fraudulent, criminal or malicious acts or omissions.

Mandatory Real Estate Practice Coverage (for real estate practitioners)

Eligibility:

Required of all lawyers practising real estate law in Ontario in 2026.

Lawyers not eligible for the Real Estate Practice Coverage Option are:

- those who are in bankruptcy;
- those who have been convicted or disciplined in connection with real estate fraud; and/or
- those under investigation, where the Law Society obtains: an interlocutory suspension order or a restriction on the lawyer's practice prohibiting the lawyer from practising real estate; or an undertaking not to practise real estate.

Coverage sublimit:

\$250,000 per claim/\$1 million in the aggregate, applicable to claim expenses and/or indemnity payments (some exceptions apply).³

Premium:

\$100 per lawyer (plus PST).

Did you know?

- All applicants who have the Restricted Area of Practice (criminal law and/or immigration law) discount are automatically exempt from all transaction levy filings and will not have to file an annual exemption form.

Remember to file transaction levy forms on time

- No transactions or matters? Quarterly reports still required: If you are practising in real estate or civil litigation, you need to file a transaction summary form even when there are no transactions or matters that quarter.
- Wondering if a transaction levy applies? Check out our information at lawpro.ca/faqs

Optional insurance coverages

Innocent Party Sublimit Buy-Up⁵

Eligibility:

Optional for all lawyers and eligible paralegal licensees practising in association or partnership (including MDPs, LLPs, and lawyer/paralegal partnerships), law corporations (with more than one lawyer and/or paralegal shareholder) and sole practitioners practising with employed lawyers.

Sublimit buy-ups & premiums:

Innocent Party Sublimit can be increased as follows:

- to \$500,000 per claim/aggregate for an additional \$75 per insured; or
- to \$1 million per claim/aggregate for an additional \$125 per insured.

Intellectual Property Business Coverage

Eligibility:

Available to lawyers practising intellectual property law and required by the College of Patent and Trademark Agents (CPATA) to hold expanded insurance coverage including coverage for service provided outside Canada or subject to foreign law.

Coverage limits:

\$1,000,000 per claim/\$2 million in the aggregate including coverage for services with respect to another country and subject to laws that are not the law of Canada, its Provinces, or Territories

Premium:

\$2,000 per lawyer (plus PST).

Excess insurance coverage

Eligibility:

Available to law firms (including multi-discipline partnerships and combined licensee firms) and to lawyers with topped-up Run-Off coverage.

Coverage limits:

Up to \$9 million per claim/\$9 million in the aggregate.

See page 16 for details of the Excess program. ■

⁵ LAWPRO strongly recommends that lawyers increase their optional coverage protection to the maximum sublimit offered, to provide comprehensive coverage and reduce the likelihood of gaps in coverage.