



Time to Renew Your Excess Professional Insurance



BROUGHT TO YOU BY
OAK TREE INSURANCE

Dedicated to providing quality service, at Oak Tree Insurance we have more than 50 years experience in helping clients find a variety of insurance options that are right for them. As an independent insurance agency, we're uniquely positioned to find you the right policies and coverage at highly competitive rates through our direct access to the finest insurance companies in the industry.

For more information, call
1-800-394-9899 or visit
www.excesstheplf.com

This year, look to an alternative source and SAVE:

- Independent insurance carrier = Independent defense
- We bring our firm as your broker to be your advocate in coverage and claims
- Simplified quote process
- Lower premiums are probable, possible and doable
- You can have a say in the choice of defense

We can also quote off your Oregon PLF application.

All of this should mean something to you and your firm's attorneys.

For more information about how you can reduce your costs of excess insurance, please contact:

Peter K. Nielsen
25 years in the Professional Liability Insurance industry
Oak Tree Insurance
503-635-3303
1-800-394-9899
peter@excesstheplf.com

OAK TREE INSURANCE & THEIR CARRIERS Present:

FOR LAW PROFESSIONALS AND THEIR OPERATIONS THE FOLLOWING INCLUDING PROFESSIONAL LIABILITY PRODUCTS*

*Oregon firms can access Professional products which exceed the PLF. All Products utilize Insurance Companies which are rated A++^{xv} by AM Best. Each coverage line is further defined by contacting Oak Tree Insurance directly.

ERRORS & OMISSIONS POLICY

Provides coverage in the form of damages and/or defense costs protection for actual or alleged acts, errors, or omissions arising out of professional services rendered for others by the insured or any other person or organization for whom the Insured is legally liable.

EMPLOYMENT PRACTICES LIABILITY POLICY

Provides coverage for Legal Costs and Compensatory Damages resulting from claims alleging wrongful employment practices, including discrimination, sexual harassment, wrongful termination, failure to employ/promote, breach of employment contract, employment related misrepresentation, wrongful discipline, equal pay violations, wrongful deprivation of career opportunity, negligent evaluation, invasion of privacy, employment related defamation, retaliation, and employment related wrongful infliction of emotional distress.

EMPLOYEE DISHONESTY (CRIME) POLICY

Provides coverage for the loss of or damage to "money," "securities," and "other property" which results directly from "theft" by an "employee," whether or not identifiable, while acting alone or in collusion with other persons (excluding the standing trustee). Including losses caused by third parties due to theft, forgery, alteration of checks, robbery, disappearance and destruction of money and securities, burglary, computer fraud, and the intentional, unauthorized, or fraudulent creation of data.

FIDUCIARY LIABILITY (and ERISA) POLICY

Provides coverage for the Firm and their executives and/or managers, who can be held personally liable, in their fiduciary capacity as administrators of employee benefit plans. Specifically, if this duty is compromised, either intentionally or unintentionally, administrators can be held personally liable. Can be extended to include ERISA compliance, to comply with federal compliance standards as respects size of plan assets.

OFFICE PACKAGE POLICY

Provides coverage for the Attorney office and operations exposures from a property, equipment and general liability exposures. Specific limits can be selected for the office furnishings, computer equipment, tenant improvements and further extensions of coverage arising out of perils (such as fire) described under the policy. General liability coverage provides protection against claims for negligence arising from bodily injury or property damage claims of third parties against the trusteeship. Provides coverage for Non-owned automobile and Hired automobile liability exposures in the use of automobiles by employees of the trusteeship in the normal business operations. Finally, coverage can be extended to include Umbrella Liability protection as well.

WORKERS COMPENSATION (in states where applicable)

Provides coverage for statutory benefits to employees for any injury or contracted disease arising out of and in the course of employment. Coverage also extends protection for the common law liability of an employer for injuries sustained by employees, as distinguished from liability imposed by a workers compensation law.