

## WHY CHOOSE OBLIC?

**OBLIC CLAIMS-MADE and REPORTED POLICY** provides:

- **Prior Acts** protection, if applicable and you qualify
- Limits of Liability up to \$5 million per claim and \$5 million aggregate claims per policy, if you qualify
- Flexible Extended Reporting Period Options
- Limited Legal Fee and Expense Coverage for Disciplinary Actions
- Up to 3 free hours of Legal Education Provided by the Ohio State Bar Association
- Two Policy Options – Pay costs of claims in addition to money damages or pay costs of claims that reduces the limits of liability available to pay money damages.

**This description provides brief highlights and is subject to the coverages, conditions and exclusions to the policy.**

**COMPETITIVE PRICING** includes:

- **Discounts for Ohio Bar College** members (Full-time policyholders only)
- **Discounts for consecutive claims-free years** insured by OBLIC (Full-time policyholders only)
- **Coverage for Part-time practice available**

**SUPERIOR POLICYHOLDER SERVICES** give you:

- Deferred premium payment plans
- A **Toll-free telephone** number for your calls
- **Direct contact** with Company personnel
- A **FAX** line to accept your correspondence
- **Newsletters** on claim prevention
- Claims Department staffed by experienced attorneys
- **Defense counsel** selected for known expertise

**STABILITY and STRENGTH** illustrated by:

- **Rated A (Excellent) by A.M. Best Co.**, the nationally recognized insurance rating service
- **Reinsurance** provided by the largest U.S. Reinsurance Company
- **Sponsored and owned** by the **Ohio State Bar Association**
- **Providing lawyers' professional liability insurance in Ohio continually since 1979**

OBLIC is dedicated to providing a stable market for lawyers' professional liability insurance in Ohio for Ohio lawyers at the most prudent cost possible!

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