

Contract Litigation Insurance

Helping to Reduce Your Client's Financial Exposure

Contract Litigation Insurance (CLI) is designed specifically to cover against the risk of having to pay adversary's attorneys' fees, if unsuccessful in a contract lawsuit. This risk can arise through a prevailing party provision (also known as a "loser pays" or "fee shifting" provision) in a contract or based on a "loser pays" statute. By insuring against this risk, your client will be able to gain more certainty in the otherwise uncertain process of litigation.

Prevailing party provisions are in all types of contracts and courts are required to enforce them.

Contract lawsuits are common with 4.5 million annual filings and > 50% containing a loser pays provision.

Because business is conducted through contracts - - contract litigation is a risk that runs across all industries.

Fill a Coverage Gap and Reduce the Financial Risk.

CLI is the only policy that insures the risk of paying an adversary's attorneys' fees. In fact, standard insurance policies specifically exclude coverage for an adversary's attorneys' fees.

By removing the threat of having to pay an adversary's attorneys' fees, the protection CLI offers turns into empowerment, allowing an insured to make better decisions in their lawsuit.

For a plaintiff, this could mean strengthening negotiating power, perhaps even increasing the value of a settlement. For a defendant, the coverage can eliminate the adversary's ability to leverage the risk of having to pay their attorneys' fees, which may even afford a reduction of settlement payout.

CLI policyholders have distinct advantages over their uninsured opponents:

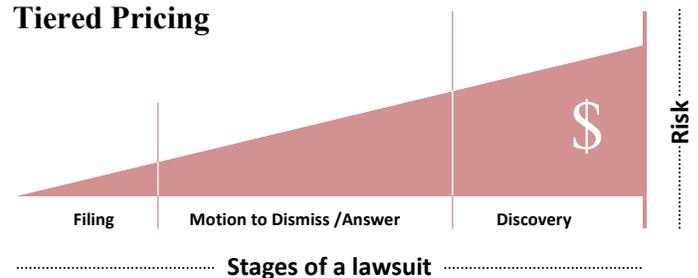
- **Reduced financial exposure**
- **Increased settlement leverage**
- **Improved decision making in prosecuting or defending a case**
- **Better budgeting certainty**
- **A sealed a gap in coverage**

Affordably Priced Options.

While CLI premiums are affordable, litigants can save on the cost of coverage by purchasing a policy as early as possible. That's because typically, as a lawsuit progresses, the degree of uncertainty increases – as does the premium of CLI.

CLI policies are offered through a tiered pricing structure that's tied directly to the increased level of risk reflected in key stages of the lawsuit.

Tiered Pricing



The Right Time for Coverage.

Because all business is done through contracts and most contracts contain a loser pays provision, investigating CLI coverage should be a part of every litigation risk assessment. The need for CLI coverage is event driven, meaning coverage is purchased within the first 12 months of a litigation. The policy covers the life of the lawsuit. The premium is fully earned, with a one-time payment and no deductible.

Underwritten By A Global Leader.

Contract Litigation Insurance is underwritten by a leading global insurance carrier rated "A+" by A.M. Best.

Learn More About CLI.

us | assure Insurance Services, Inc., working with Sonoma Risk Insurance Agency, offers agents and brokers access to Contract Litigation Insurance.

For more information or to obtain a copy of our one page application, visit www.usassure.com/contractlitigation. You may also contact us at 800.713.1158, option 8, or info@usassure.com.



About us | assure Insurance Services, Inc.

us | assure Insurance Services, Inc., a national insurance brokerage and program administrator, offers agents and brokers access to competitive products and programs underwritten by leading carriers and industry partners.

Through us | assure, there is no premium commitment to access our portfolio and competitive commission rates are offered on all accounts.



About Sonoma Risk Insurance Agency

Sonoma Risk is the developer and program administration for Contract Litigation Insurance.

Sonoma Risk is the only company in the United States dedicated to providing CLI programs to alleviate the financial risk of litigation.

The company's CLI program is the first of its kind specifically created to help protect litigants from having to pay their adversary's attorneys' fees.

us | assure Insurance Services, Inc. does business as USAssure Insurance Services, Inc. and USAssure Insurance Services of Florida, Inc. In Michigan we operate as USAssure Insurance Agency, and in California we operate as InLink Insurance Services (CA License # OD44490).

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