

HANOVER Lawyers Advantage Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

THE HANOVER INSURANCE COMPANY

LHC H242938 05

440 Lincoln Street Worcester, MA 01653

(A Stock Insurance Company, herein called the **Company**)

Issue Date

05/01/2025

Item 1.

NAMED INSURED AND ADDRESS

Kevin L Rush, Attorney at Law

934 Church Street Flint, MI 48502

Item 2.

POLICY PERIOD

Inception Date: 05/01/2025

Expiration Date: 05/01/2026

(12:01 AM standard time at the address shown in Item 1.)

Item 3.

LIMIT OF LIABILITY

a. \$1,000,000 for each Claim; not to exceed

b. \$2,000,000 for all Claims in the Aggregate

Item 4.

SUBLIMITS OF LIABILITY

Privacy and Security Liability Coverage

a. \$1,000,000 for each Claim; not to exceed

b. \$1,000,000 for all Claims in the Aggregate

Item 5.

DEDUCTIBLE

a. \$2,500 each Claim

b. N/A for all Claims in the Aggregate

Item 6.

SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

Disciplinary Proceedings

\$25,000 per **Insured** / \$25,000 for all Insureds

\$0

Subpoena Assistance

\$1,000,000 / \$2,000,000 in the Aggregate

\$2,500

Crisis Event

\$25,000 per Event / \$25,000 in the Aggregate

\$2,500

\$0

Nonprofit Directors and Officers

\$25,000 in the Aggregate

DEDUCTIBLE

\$500 per Day

Not Applicable

Loss of Earnings

\$20,000 per Insured \$50,000 in the Aggregate

Item 7.

RETROACTIVE DATE

05/01/2020

Item 8.

PREMIUM FOR THE POLICY PERIOD

Total Premium:

\$2,831.00 \$2,831.00



Declarations Page

Item 9. ENDORSEMENTS EFFECTIVE AT INCEPTION: See Schedule of Forms attached.

Item 10. NOTICE TO INSURER

Report a claim to the **Company** as required by Section G. Duties in the Event of Claim(s), Potential Claim(s), or Supplemental Coverage Matter(s) to:

The Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653

National Claims Telephone Number: 1-800-628-0250, extension 8556281

Facsimile: 508-926-4789

Email: lawyerclaim@hanover.com

Agent on behalf of:

ECC INSURANCE BROKERS LLC

ONE TOWER LANE STE 2850 OAKBROOK TERRACE, IL 60181

1304139

We have caused this Policy to be signed by our President and Secretary and countersigned where required by a duly authorized agent of the Company.

John C. Roche, President

Charles F. Cronin, Secretary





Coverage: Lawyers Advantage Professional Liability

Endorsement Number: 4

Issued To: Kevin L Rush, Attorney at Law

Policy Number: LHC-H242938-05

Issued By: The Hanover Insurance Company

Effective Date: 05/01/2025

LIMITED ADDITIONAL INSURED

In consideration of the premium charged it is agreed that:

Section D. Definitions is amended to include:

Limited Additional Insured means a person or entity to which this Policy applies only with respect to a Claim only alleging vicarious liability imposed due to a Wrongful Act by an Insured. No coverage is afforded to the Limited Additional Insured for any Claim alleging, or in any way involving, any independent negligent act, error, omission of, or misstatement of the Limited Additional Insured.

It is hereby understood and agreed that Genesee County, is a Limited Additional Insured.

All other terms and conditions remain unchanged. The title and any headings in this endorsement are solely for convenience and form no part of the terms and conditions of coverage.

913-1301 01/21 Page 1 of 1