

Pull out your current employed lawyers or D&O policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Legal Work for the Employer	Covers claims over legal services your lawyers provide to the organization — the core of the policy.	STANDARD
☐ Separate Limits from D&O	Confirm lawyers do not share a limit with executives and the company.	STANDARD
☐ Claims Brought by the Employer	Confirms the insured-vs-insured exclusion does not bar the company suing its own lawyer.	STANDARD
☐ Disciplinary & Bar Proceedings	Covers defense of bar complaints and licensing proceedings.	STANDARD
☐ Regulatory & Government Investigations	Covers SEC and agency proceedings against a lawyer — confirm investigations are included.	OFTEN LIMITED
☐ Subpoena Response Costs	Covers the cost of a lawyer responding to a subpoena as a witness.	OFTEN LIMITED
☐ Pro Bono Work	Covers volunteer legal work — some policies require employer approval.	OFTEN LIMITED
☐ Moonlighting / Outside Practice	Covers legal work outside the job — often excluded or limited.	OFTEN LIMITED
☐ Paralegals, Notaries & Contract Lawyers	Confirms non-lawyer staff and temporary attorneys are covered.	IF NEEDED
☐ Affiliates, Foundations & PACs	Covers legal work for related entities the organization controls.	IF NEEDED
☐ Coverage When Indemnity Fails	Pays when the employer cannot or will not indemnify — insolvency or alleged misconduct.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed for in-house lawyers is relying on D&O coverage. D&O policies usually cover the general counsel only as an executive, share one limit with every officer, and can exclude professional services or claims brought by the company itself. In-house lawyers have been charged by the SEC over filings and sued for millions over pro bono work. Confirm a separate employed lawyers policy covers regulatory proceedings and claims by the employer, and that it pays when indemnity is refused.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Standard / Often Limited / If Needed labels describe general market patterns for this coverage — not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.