

LAWPRO PRO BONO COVERAGE SUMMARY CHART

Coverage for *pro bono* “professional services” (as defined in the LAWPRO insurance policy¹) depends on your current insurance status as well as on the type of *pro bono* professional services you provide. The chart below summarizes the coverage you will have based on your current status and the type of *pro bono* work you are doing. Please refer to www.lawpro.ca/probono for additional information and a PDF of this chart.

| Type of <i>pro bono</i> work - Professional Services...: | Lawyer Insurance Status | Implications for Exempt Status | Coverage | Deductible | Claims history levy surcharge | Implications for part-time status |
|--|--|--|---|--|--|---|
| Through Pro Bono Ontario program approved by LAWPRO ² | Currently insured for practice by LAWPRO | N/A | Yes | No | No | These hours &/or past claims related thereto don't affect part-time eligibility |
| | Exempt status | None | part of \$250K ³ per claim/ aggregate run-off | No | N/A | N/A |
| For Not-for-profit organization itself ⁴ (<i>not</i> through Pro Bono Ontario) | Currently insured for practice by LAWPRO | N/A | Yes | Yes | Yes | These hours and past claims related thereto will affect part-time eligibility |
| | Exempt status | Obtain pre-approval from LAWPRO to maintain exempt status ⁵ | None despite LAWPRO pre-approval | N/A | N/A | N/A |
| Exclusively through clinic within meaning of <i>Legal Services Act, 1998</i> , student legal aid society or Aboriginal legal services corp. funded by Legal Aid Ontario ⁶ | Currently insured for practice by LAWPRO | N/A | Yes, but also subject to coverage under non-LAWPRO policy coverage | Yes, but also subject to coverage under non-LAWPRO policy coverage | Yes, but also subject to coverage under non-LAWPRO policy coverage | These hours and past claims related thereto will affect part-time eligibility |
| | Exempt status | None | None from LAWPRO, but subject to coverage under non-LAWPRO policy coverage (see footnote 5) | N/A | N/A | N/A |

¹ Your LAWPRO policy is the contract that specifically and fully describes your coverage. In contrast, the description in this document gives a broad overview of coverages and programs and does not revise or amend a policy or program.

² In order for LAWPRO to approve a PBO program, and for your work to be covered, it must involve only legal work: (a) rendered to low income persons in civil matters or in criminal matters for which there is no government obligation to provide counsel; (b) that simplifies the legal process for, or increases the availability and quality of services to, persons of limited means; and/or (c) rendered to charitable, non-profit and public interest organizations with respect to matters or projects to address the needs of low-income and disadvantaged individuals.

³ The \$250,000 Standard Run-Off Coverage limit is a one-time limit and is not re-instated annually. Increased run-off coverage protection may be available for eligible lawyers who apply to LAWPRO. Lawyers under a temporary leave of absence are provided with the standard practice policy coverage limits.

⁴ The services must be provided specifically for the organization itself, not for individuals within the organization or its clients. The organization benefiting from the services must be a not-for-profit organization.

⁵ In the alternative, you may choose to purchase coverage from LAWPRO under the primary insurance program, in which case the normal terms of the policy will apply in terms of deductible, claims history levy surcharges and part time status eligibility.

⁶ Only applies where the lawyer is NOT directly employed by Legal Aid Ontario, does not engage in the practice of law in Ontario other than for the individuals or communities served by the clinic, student legal aid services society or Aboriginal legal services corporation, and demonstrates proof of coverage under a policy of insurance as described in para. 6 of s. 9(1) of By-law 6 of the Law Society of Upper Canada.