#360° IP-Protection

Framework agreeement for patent law firms

Additional value

We specialize in liability insurance for hospitals and medical care centers in Germany. Our specialist focus is also on other industries in the healthcare sector.

- ✓ Premium-free inclusion of an office liability insurance with sum insured of 5,000,000 EUR (maximized 2x)
- ✓ Premium-free third-party client cover for activities in management or supervisory bodies (without the restriction in the usual supervisory board and advisory board clauses)
- ✓ Premium-free fidelity cover for personal financial loss due to intentional acts of persons of trust

Premium-free personal damage cover for

- Damage to reputation
- Loss of documents (costs for replacement)
- Expenses in the event of withdrawal or Cancellation on the part of the client
- Professional negligence on the part of employees
- Witness compensation
- Criminal and administrative offences
- Expenses for settlement of outstanding receivables

Premium-free personal damage cover

- Costs and expenses
  - for restoration of data
  - Website
- Costs and expenses due to malicious programs
- Loss of earnings damage due to business interruption
- Fees and expenditures for a crisis consultant in conjunction with cyber extortion

Added value

- Significant premium savings:
  - Patent attorneys save up to 30 % depending on the sum insured
  - Lawyers save up to 35 % depending on the sum insured
- Extension of the service spectrum of the co-insured activities (e. g. as external data protection officer)
- Co-insurance of client services beyond the original activity of the patent attorney and lawyer
- Insurer waives cancellation or adjustment of premiums after settlement of a claim
- Deductible of only 500 EUR in the event of a claim
- Commercial risks co-insured up to 10,000,000 EUR (without the otherwise usual restriction to activities in accordance with the Insolvency Code)
- Extended foreign cover:
  - Worldwide
  - Co-insurance of foreign supplemental qualifications (e. g. as US patent attorney)
  - Flat-rate co-insurance for activities via foreign offices in the geographical scope of Europe
- Co-insurance of fault attribution if correspondence law firms or external service providers are commissioned domestically and abroad (substitute) to the amount of the contractually agreed sum insured
- Waiver of offsetting costs (legal fees, expert fees, witness fees and court fees, etc.) against the sum insured in the event of a claim
- Co-insurance of personal liability, also for activities in your own name and for your own account up to 10,000,000 EUR
- Premium-free compulsory insurance
- Waiver of recourse in the event of deliberate breach of obligation without premium surcharge
- Drop-Down provision
- Equality clause for patent attorneys and lawyers that prevents delimitation problems or reduced payments in the event of a claim
- Increased cost reimbursement limit in the event that the claim exceeds the contractually agreed sum insured (value class problem) – up to an amount of 50 % of the agreed sum insured and for all cases of an insurance up to max. 5,000,000 EUR
- Difference in conditions cover in the event that the insurer is changed for gaps in coverage for violations of obligations committed in the past

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