



FTJ Legal Reimbursement Guidelines

- Benefits are in excess to any defense or indemnification arrangement the insured has with anyone, which would also include any benefit/defense arrangement the state would provide to the insured.
- An itemized invoice from the attorney starting from the date of the initial consultation with the attorney would be required before issuing any reimbursement benefit.
- Underwriter would also inquire from the insured as to what benefit was being provided to the insured from the state as there is a \$500.00 deductible that will be considered satisfied if the state pays at least \$500.
- (Some states provide a larger amount and then the defense benefit picks up from there.) This is really our current practice on all of the claims for defense expense benefits anyway.

**All conditions of coverage, terms, and limitations are fully defined in the NAESP policy. You can go to our insurance administrators web site to get full details of our policy at www.ftj.com/NAESP.*