



AREA OF PRACTICE

The following areas of practice are those that are represented on the Zurich application. Zurich requires that the applicant law firm classify its services according to these areas of practice only; it does not permit the firm to use an "Other" category. To assist the applicant, the services that Zurich recognizes as falling under each area of practice are represented below. Arbitration and Mediation work should be categorized in the nearest related area of law. Although litigation is considered part of the Commercial Transaction/ Business Litigation Area of Practice, you must assign all hazardous areas of practice involving litigation work to the specific area of practice category at issue. For example, if your practice includes securities litigation, that work must be assigned to the Securities Area of Practice. If there are any further questions, please consult your insurance agent.

ADMIRALTY/MARITIME: Includes matters arising under the Carriage of Goods by the Sea Act (COGSA), Hater Act, Jones Act, and federal and state maritime laws. Also includes the carriage of goods, collision, and other maritime torts, general average, salvage, limitation of liability, ship financing, ship subsidies, the rights of injured sailors, and related court and governmental agency proceedings.

ANTITRUST/TRADE REGULATION: Includes matters arising under the Sherman Act, Clayton Act, Federal Trade Commission Act, Hart-Scott-Rodino Antitrust Improvements Act, state antitrust statutes including restraints of trade, unfair competition, monopolization, price discrimination, and restrictive practices.

AVIATION: Includes matters involving all aspects of flight, aircraft maintenance, maintenance of aviation facilities and operations, and all litigation involving or relating to aviation. Also includes matters under the Federal Aviation Administration (FAA) and any subsequent Acts passed by the federal or state government regulating Aviation.

BANKRUPTCY: Includes all aspects of the federal bankruptcy law including personal and business bankruptcies; reorganizations; liquidations; foreclosures; receiverships; the rights, obligations, and remedies of trustees; state insolvency laws; attachment, garnishment, replevin and repossession proceedings; related court and governmental agency proceedings.

BUSINESS TRANSACTIONS/COMMERCIAL LAW: Includes sales agreements, agency agreements, commercial transactions including financing where real estate is not the major subject. Also includes general business law work for any entity or individual, contract drafting, and contract interpretation. This area does not include litigation of the above matters. For the litigation of these matters please see the Commercial Practice /Business Litigation Category. For secured transactions under the Uniform Commercial Code, please see the Secured Transactions Category.

CIVIL RIGHTS: Includes matters arising under federal and state laws relating to equal treatment in the areas of public accommodations, voting, employment, housing, elder law, administration or welfare, and social security benefits.

COLLECTIONS: Includes matters arising under the Fair Debt Collection Practice Act, Fair Credit Reporting Act and other Federal or State Acts or regulations governing the collection of debts.

COMMERCIAL TRANSACTIONS – BUSINESS LITIGATION: Includes the litigation of business transactions and commercial law matters, including class actions. See the above definition of Business Transactions/Commercial Law.

COMMUNICATIONS/MEDIA: Includes matters arising under Federal and state laws relating to all aspects of media, such as television, radio, print, movies, music, the internet any other form of communication.

CONSTRUCTION LAW: Includes construction and all aspects of building contracts including construction lien issues and construction defect issues.

CONSUMER CLAIMS: Includes all aspects of consumer protection including sales practices, credit transactions, secured transactions and warranties, matters arising under the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Magnuson-Moss Act, the Trust in Lending Act and all other analogous federal and state statutes. Activities involving tenant's rights are included in the category Real Estate. Matters involving personal injury to a consumer would be included in the Personal Injury – Plaintiff or the Personal Injury-Defendant categories.

COPYRIGHT/TRADEMARK: Includes all aspects of the registration, litigation, protection and licensing of trademarks and copyrights; counseling regarding unfair competition as it relates to trademarks and copyrights; and related court and governmental agency proceedings.

CORPORATE – BUSINESS FORMATION/ALTERATION: Includes mergers and acquisitions, the formation, operation, sale, and dissolution of corporations; partnerships both general and limited; agencies and other forms of business organizations.

CORPORATE – BUSINESS TRANSACTIONS/ADVICE: Includes post merger work, sales agreements, agency agreements, commercial transactions including financing

where real estate is not the major subject. Also includes general business law work for any entity or individual, contract drafting, and contract interpretation. This area does not include litigation of the above matters. For the litigation of these matters please see the Commercial Practice /Business Litigation Category. For secured transactions under the Uniform Commercial Code, please see the Secured Transactions Category.

CRIMINAL LAW: Includes the prosecution or representation of persons accused of crimes at all stages of criminal court proceedings, and legal activities arising from criminal defense work for juvenile matters, traffic offenses, and misdemeanors. Also includes Ethics work.

DISABILITY/SOCIAL SECURITY: Includes matters arising under the Americans with Disabilities Act, Social Security Act and any federal or state law that prohibits discrimination. Also includes disability, retirement, survivor benefits, Medicare, Medicaid and related issues.

ELDER LAW: Includes matters covering estate planning, wills, trusts, arrangements for care, social security and retirement benefits, protection against elder abuse (physical, emotional and financial), and other concerns of older people.

EMPLOYMENT: Includes all matters arising under Federal and State laws that involve employment matters (whether representing employee or employer). Also includes rights of individual employees, wages, employee and pension benefits and ERISA related issues. This category does not include union related issues.

ENTERTAINMENT: Includes representation of entertainment and sports clients in their business activities including litigation, negotiation of personal appearances, serving as a client business manager, acting as a sports or talent agent, negotiation of contracts or arrangement of financing counseling regarding the client's assets.

ENVIRONMENTAL: Includes the regulation of environmental quality by governments including control of air, water and noise pollution; toxic substances; pesticides; civilian uses of nuclear energy; solid waste/resource recovery. It also includes matters arising under the National Environmental Policy Act, Clean Air Act, Federal Water Pollution Control Act, Noise Control Act, Solid Waste Disposal Act, Toxic Substance Control Act, and other federal and state environmental statutes as well as related court and governmental agency proceedings.

ESTATES/WILLIS/TRUST/PROBATE: Includes litigation and all services dealing with the analysis and planning for the conservation and disposition of estates, the preparation of legal instruments in order to effectuate estate plans, the administration of estates, trust planning, guardianships, custodianships, and conservatorships. Estate tax work should be put into the "Taxation" category.

FAMILY LAW: Includes all aspects of prenuptial relationships, antenuptial relationships, domestic relationships, separation and divorce, alimony and child support, child custody matters, adoption, guardianships (including guarding ad litem services), and related court proceedings.

FINANCIAL INSTITUTIONS – REG. COMPLIANCE: Includes all banking and financial services, all aspects of regulatory compliance of financial institutions and all litigation relating to financial institutions.

GOVERNMENT (FEDERAL/STATE/LOCAL/LOBBYING): Federal & State: Includes all aspects of the negotiation and administration of disputes concerning contracts with federal and state governmental agencies. Also includes FCC communications services and lobbying. Local (not bond work): Includes all matters dealing with states, their political subdivisions, regional and metropolitan authorities, and other public entities. Includes their rights and duties, financing, public housing and urban development, election law, school law, city planning, eminent domain, and zoning and planning. Municipal Bond services should be but into the "Securities Law" category.

HEALTHCARE: Includes all matters arising out of the prevention, treatment, and management of illness and the preservation of mental and physical well-being through the services offered or supported by medical/ allied healthcare professionals or insurance carriers including representation of healthcare facilities and healthcare professionals and all litigation relating to same except for medical malpractice litigation. For medical malpractice litigation, please see Medical Malpractice Categories.

IMMIGRATION: Includes obtaining permission to enter and remain in the United States including visas, change of status, deportation and naturalization, protection of aliens' constitutional rights, and related court and governmental agency proceedings.

INSURANCE DEFENSE LITIGATION: Includes the representation of parties in defense of bodily injury, wrongful death, property damage, personal injury, and product liability suits if retained by the insurance carrier. If a firm is doing medical malpractice defense the Medical Malpractice/Defendant Area of Practice Category applies.

INSURANCE OTHER (COVERAGE, REGULATORY, SUBROGATION, REINSURANCE): Includes the representation of parties in matters concerning coverage, regulatory, subrogation or reinsurance issues. It also includes mediation, arbitration and administrative law work that are not classified under a specific area of practice.

INTERNATIONAL LAW: Includes all aspects of the relations among countries, international business transactions, international taxation, customs and trade law, and foreign and comparative law including litigation and arbitration.

INVESTMENT COUNSELING/MONEY MANAGEMENT: Includes the rendering of advice concerning all aspects of money management. The rendering of advice to money managers concerning their business or other non-money management activities should be placed in the appropriate category. Note that this Area of Practice does not fall within the definition of legal services and is a prohibited category.

LABOR – UNION RELATED WORK: Includes all aspects of union related work including unfair labor practices, collective bargaining, contract administration, the rights of individual employees and union members, bar admission, employee benefits, and pension benefits. It also includes all matters arising under the National Labor Relations Act, Labor Management Relations Act, Labor Management Reporting and Disclosure Act, Fair Labor Standards Act, Title VII of the Civil Rights Act of 1964, Occupational Safety and Health Act, Employee Retirement Income Security Act, other federal statutes and analogous state statutes, and representation of clients before the National Labor Relations Board, analogous state boards, federal and state courts, and arbitrators. Equal employment opportunity matters should be put into the "Civil Rights/Discrimination" category and individual employment arrangements should be put into the "Business Transactions/Corporate and Commercial" category.

MEDICAL MALPRACTICE – DEFENDANT: Includes defending physicians, hospitals, nurses or other healthcare professionals for mistakes or negligent conduct that resulted in damage to others, such as misdiagnosis of a serious illness that resulted in the damaged parties seeking compensation by bringing malpractice suits.

MEDICAL MALPRACTICE – PLAINTIFF: Includes representing the plaintiff in actions against physicians, hospitals, nurses or other healthcare professionals for mistakes or negligent conduct that resulted in damage to others, such as misdiagnosis of a serious illness through bringing malpractice suits.

OIL/GAS: Includes all aspects of the regulation of natural resources such as coal, oil, gas, minerals, water, public lands, and the rights and responsibilities related to their ownership and use.

PATENT: Includes all aspects of the registration, litigation, protection and licensing of patents, the prosecution of applications before the United States Patent and Trademarks Office; counseling regarding unfair competition as it relates to patents; and related court and governmental agency proceedings.

PERSONAL INJURY/PROPERTY DAMAGE – DEFENDANT: Includes the representation of defendants in actions seeking recovery for bodily injury, wrongful death, property damage, personal injury, and product liability suits. Claims arising from a countersuit or loss suit of a defendant for that defendant's personal injuries are to be included here. Also includes libel and slander actions, where any form of personal injury or property damage is involved. If a firm is retained by an insurance company to represent insureds in the defense of such claims, the Insurance Defense Litigation

Category applies. If a firm is doing medical malpractice defense the Medical Malpractice Defendant Area of Practice Category applies. If a firm is doing workers compensation representation, the Workers Compensation Category applies.

PERSONAL INJURY /PROPERTY DAMAGE– PLAINTIFF: Includes the representation of parties in actions to recover for bodily injury, wrongful death, property damage, personal injury, and product liability suits. Claims arising from a countersuit or loss suit of a defendant for that defendant's personal injuries are to be included here. Also includes libel and slander actions, where any form of personal injury or property damage is involved. If a firm is doing medical malpractice plaintiff, the Medical Malpractice Plaintiff Area of Practice Category applies. If a firm is doing workers compensation representation, the Workers Compensation Category applies.

PUBLIC UTILITIES: Includes all aspects of the representation of parties in matters concerning public utilities.

REAL ESTATE – COMMERCIAL: Includes all commercial real property litigation and transactions such as real estate conveyances, title searches, property transfers, leases, condominiums/cooperatives, mortgages, property taxes, real estate development, landlord tenant disputes, financing, services as an escrow agent, representation of clients before a housing court, and real estate syndication. Environmental law issues, such as air and water pollution, should be put into the "Environmental Law" category. Eminent domain issues, zoning, and land use issues should be put into the "Government/Local" category. Real estate tax issues should be put into the "Taxation/Tax Opinion" category.

REAL ESTATE – RESIDENTIAL: Includes all residential real property litigation and transactions such as real estate conveyances, title searches, property transfers, leases, condominiums/cooperatives, mortgages, property taxes, real estate development, landlord tenant disputes, financing, services as an escrow agent, representation of clients before a housing court, and real estate syndication. Environmental law issues, such as air and water pollution, should be put into the "Environmental Law" category. Eminent domain issues, zoning, and land use issues should be put into the "Government/Local" category. Real estate tax issues should be put into the "Taxation/Tax Opinion" category.

SECURITIES LAW (except corporate formation): Includes litigation and all activities involved with the Securities Act of 1933 and the Securities Exchange Act of 1934; advice about or preparation of state or federal registration of securities such as stocks, bonds, or interest in business; proxy statements; exchanges of securities; and insider sales.

SECURED TRANSACTIONS (UCC-Commercial Paper): Includes all matters concerning the use of personal property (e.g. equipment) to secure a loan under the provisions of the Uniform Commercial Code (UCC).

TAXATION: Includes all matters arising under the Internal Revenue Code, state and local tax laws, tax counseling, and related court and governmental agency proceedings.

Estate taxes and real property taxes are included in this category. International tax issues should be put into the International Category. Tax shelter issues should be put into the Tax Shelter Category.

TAX SHELTERS: Includes all matters arising under the Internal Revenue Code, state and federal laws concerning the use of investments to reduce tax liability.

WORKERS' COMPENSATION – DEFENDANT: Includes all legal work related to representing defendants in workers compensation claims.

WORKERS' COMPENSATION – PLAINTIFF: Includes all legal work related to representing plaintiffs in workers compensation claims.