

STATE BAR OF MICHIGAN

JUSTICE INITIATIVES COMMITTEE

MALPRACTICE INSURANCE FOR PRO BONO PROGRAM

The State Bar of Michigan's (SBM) Justice Initiatives (JI) Committee is pleased to offer the Malpractice Insurance for Pro Bono Program (Program)¹. The Program extends professional liability malpractice insurance coverage to individual attorneys that take pro bono cases and receive prior approval by SBM staff. Malpractice insurance coverage is only extended for clients with incomes that do not exceed 200% of the current federal poverty guidelines and liquid assets that do not exceed \$5,000. (Please see the Federal Poverty Guidelines Chart [HERE](#).)

Currently, the Program offers malpractice insurance coverage through the CIMA Liability Protection Program for Legal Services Professionals and Public Defenders and provides up to \$1,000,000 of coverage for each claim and \$1,000,000 aggregate for professional liability and up to \$100,000 of coverage for each claim and \$300,000 aggregate for personal injury liability. For malpractice coverage for patent law related work, there is a \$10,000 deductible. This is a claims-made policy and coverage is conditioned upon immediate notification of any potential claim to SBM staff.

PROCESS AND TIME FRAMES:

- To request malpractice insurance coverage through the Program, simply complete and submit the appropriate application for each pro bono client prior to beginning work on the case.
- If you are requesting malpractice insurance coverage for an upcoming legal clinic or similar event where multiple prospective clients are expected to attend, contact SBM's Justice Initiatives Counsel, Robert Mathis.
- Within five business days of receipt of a request for coverage, one day if the request is an emergency, SBM staff will make every effort to provide a letter of coverage outlining the details of the malpractice insurance coverage being provided.
- More details about the Program are provided on the application for coverage.

GET STARTED:

- To apply for malpractice insurance coverage through the Program, complete and submit the appropriate application. To determine what application to use, simply answer the question below. Once you click the answer, you will be automatically directed to the correct application. Once you complete and submit the form, an SBM staff member will be in contact very soon.
- Is this request for malpractice insurance coverage for a pro bono client referred from one of the SBM Pro Bono Partner Programs? ([Current List of Partner Programs](#))

YES

NO

¹ Many legal services programs in Michigan carry their own malpractice insurance that extends to their pro bono attorneys. Attorneys seeking malpractice insurance coverage for pro bono clients referred by a legal aid program are encouraged to contact the legal aid program for more information and the availability of malpractice insurance coverage through the program's policy.