



Pre-Loss Legal Program

SDAO provides advice and/or legal assistance to members enrolled in SDIS's General Liability Program on issues that may generate a claim covered under the SDIS Property/Casualty Coverage Document.

How does the program work?

All requests for legal assistance under the program must be referred by SDAO staff to an attorney contracted to perform services under the SDIS Pre-Loss Legal Program. Each authorized referral will be entitled to up to three hours of free legal assistance. Additional time may be approved depending on the complexity of the issue. If your district calls for pre-loss legal advice prior to making an employment termination decision, the \$25,000 deductible will be waived. SDIS will not pay any legal fees resulting from a district directly contacting an attorney.

How do I access the program?

Contact our pre-loss legal department to talk to an experienced staff member who will review your situation and make recommendations to ensure that issues related to a potential lawsuit are not overlooked.

SDIIS Special Districts
Insurance Services

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