



Coverage Highlights for Accountants, Tax Preparers, Enrolled Agents, Bookkeepers & CPA's **PROFESSIONAL LIABILITY INSURANCE**



"Protecting your good name as if it were our own"

Exclusive Policyholder Risk Management Services Including:

- Confidential Legal Hotline Included at No Additional Cost
- Exclusive Website Access Featuring:
 - Earn Educational Credits at No Additional Cost
 - Sample Letters and Practice Resources
 - Opportunities to Earn Insurance Premium Credits

Additional Coverage Features

- Broad Definition of Professional Services Including Investment Advisor, Personal Fiduciary and Pro Bono Services
- Small Firm EXPRESS Program Eligibility, which includes Two Year Policy Option Locking In The Premium and Reinstating Policy Limits
- 3 Ways to Reduce Your Deductible (Largest One Applies):
 - Deductible Reduction of 50% if Claim is Resolved Within One Year
 - Diminishing Deductible up to 50% for Claims-Free Longevity
 - Deductible Reduction of 50% if Claim is Resolved through Arbitration or Non-binding Mediation
- Multiple Deductible Options Including Aggregate Deductible or First Dollar Defense
- Policy Limits Up To \$5,000,000/\$5,000,000
- Broad Network Security Coverage up to \$2,000,000 Available by Endorsement
- Initial Claim Expense Limit - Protects Against Erosion of Policy Limits by Legal Fees
- Unlawful Use, Theft, or Embezzlement of Funds by Insured - \$50,000 Per Policy Period
- Non-Profit Directors and Officers Coverage - \$10,000 Per Policy Period
- Employment Practices and Third Party Discrimination Coverage Available by Endorsement
- Registered Representative and Life Insurance Agent Coverage Available by Endorsement
- Supplementary Payments – No Deductible Applies:
 - Disciplinary Proceedings - \$10,000 Per Disciplinary Action/\$20,000 Per Policy Period
 - Security Incident Reimbursement - \$10,000 Per Incident/\$20,000 Per Policy Period
 - Reimbursement of Expenses & Earnings - \$500 Per Day/\$7,500 per Claim/\$25,000 Per Policy Period
 - Subpoena Assistance - Company Pays for Subpoena Response Legal Fees and Expenses – no sub-limit
 - Public Relations Crisis Coverage – \$10,000 per Claim/\$30,000 Per Policy Period
- 30 Day Claim Reporting Grace Period
- Internal Revenue Code 6694, 6695a and 7216 Penalties Now Covered as Damages
- Multiple Extended Reporting Period Options Including Free Unlimited Options for Death, Disability and for Individual Qualified Retirees



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*Coverage features described herein are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions.
Admitted Coverage is underwritten by Great American Assurance Company, a licensed insurer in all fifty states and the District of Columbia. Not available in all states.
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A Company You Can Count On

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and indexed annuities.

Great American Insurance Company is currently rated "A+" (Superior) by A.M. Best, and has received an "A" (Excellent) or higher rating from the A.M. Best Company for more than 100 years.* The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. AFG's common stock is listed and traded on the New York Stock Exchange and the Nasdaq Global Select Market under the symbol AFG.

The Numbers Tell The Story

There are over **3,000** property and casualty insurance companies in the United States.

Only **50** are included on the Ward's 50 List for safety, consistency and performance.

Only **5** have been rated "A" or better by A.M. Best for over 100 years.

Only **2** are on both lists.

Great American Insurance Company is **1** of the two.

We are proud of our "A+" (Superior) A.M. Best rating and thank you for the trust you have placed in us to insure your most important specialty accounts.

*A.M. Best rating affirmed March 20, 2015.

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