



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. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. ©2016 Great American Insurance Company. All rights reserved. 2802-PLD (11/13)*