



EVALUATOR

ACCOUNTANTS PROFESSIONAL LIABILITY

Choose the right carrier that understands and provides the coverages and limits unique to Accountants Professional Liability
How does Philadelphia Insurance Companies' Accountants Professional Liability Insurance policy (PI-ACT-1954 11/97) with the Pro- Pak Elite endorsement (PI-ACT-26, 12/02) compare to other forms in the marketplace?

| | Philadelphia Insurance Companies - Accountants Professional Liability | Other Carrier(s) |
|--|---|--|
| The strength and stability of an A.M. Best A++ rated carrier | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| An independent carrier, not tied to any national trade organization | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage provided for successor firms | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Trial Reimbursement coverage up to \$60/hr | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| \$12,500 of Defense Cost coverage specifically provided for disciplinary hearings by a professional society or accreditation body | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Modified consent to settle (hammer) claims which allows the Insured's reasonable refusal to settle claims | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Automatic coverage for an Insured's activities as a member of a non-profit board of directors | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage available for services rendered as an independent contractor | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage available for services rendered to clients in which the insured holds an equity interest (up to 15%) | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage provided for the insured while acting as a consultant | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage available for services rendered as a conservator of an individual | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Worldwide coverage territory (services rendered anywhere in the world) | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Limit of Liability reinstated to full policy limits upon purchase of any Extended Reporting Period | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Ability of the insured to purchase an Extended Reporting Period, even if the policy is in force for less than one year | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Bilateral tail provision (i.e., the Extended Reporting Period may be purchased regardless of whether the Insured or the carrier cancels or non-renews coverage) | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Ability of the Insured to purchase coverage from an agent of their own choosing as opposed to a specifically designated agent | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Loss Assistance Hotline — 2 free hours of legal consultation | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Applicable deductible reduced by 50% if a claim is resolved through mediation process | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Innocent Party coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Business Owners Policy (BOP) package – (General Liability, Property coverage, Business Income, and Extra Expense coverage) available to be purchased alongside the Professional Liability coverage, on a common contract | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Availability of complementary coverage such as a Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, or Crime coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis" | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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