



PRODUCT HIGHLIGHTS

ACCOUNTANTS PROFESSIONAL LIABILITY

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Accountants Professional Liability program was created to meet the professional liability insurance needs of accounting professionals and accounting organizations. Coverage is designed to address professional accounting errors & omissions.

Key Benefits

- Prior Acts coverage available
- Extended Reporting Period options
- Applicable retention reduction incentive (50%) if a claim is resolved through mediation process
- Professional Services include services as a trustee, receiver, executor, and notary public
- Unlimited Defendants Reimbursement coverage
- Innocent Insured coverage
- Disciplinary proceedings sub-limit of \$12,500 per policy period
- Personal Injury coverage
- Loss assistance hotline - two (2) free hours of legal consultation
- Coverage available for services rendered to clients in which the Insured holds an equity interest (up to 15%)

Optional Coverages

- Employment Practices Liability Insurance Defense coverage sub-limit
- First Dollar Defense coverage
- Defense Costs in addition to the Limit of Liability
- Aggregate deductibles
- Subpoena Assistance coverage
- Consulting and Personal Financial Planning coverage
- Unique Pro-Pak Elite endorsement which includes coverage for: theft from personal areas and Non-profit Directors and Officers Liability

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated Accountants application
- Application supplement(s), if applicable
- Supplemental claim form, if applicable

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at PHLY.com

Think**PHLY** | 800.873.4552 | **PHLY.com**

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