



# PROFESSIONAL LIABILITY INSURANCE *for* ACCOUNTANTS

CPAs, Enrolled Agents, Tax Preparers & Bookkeepers



## Coverage Features with Lower Premiums

- **NEW!**– Optional Cyber Loss & Liability Package Policy available with broad coverage features for both first-party out-of-pocket expenses and third-party liability losses, including notification cost coverage and cyber crime.\*
- Professional Services now includes services (other than audit & review) performed for Entities Owned or Controlled by Named Insured\*
- 5 Ways to Reduce Your Deductible (Largest Applies)\*
  - Reduction of Up to 50% for Use of Engagement Letters on Services Other than Audit & Review - \$25,000 Maximum/Policy Period
  - Diminishing Deductible for Claims-Free Longevity - \$10,000 Maximum/Per Claim
  - Reduction of Up to 50% if Claim is Resolved Through Arbitration or Non-Binding Mediation - \$25,000 Maximum/Policy Period
  - Reduction of Up to 50% if Claim is Resolved Within One Year - \$25,000 Maximum/Policy Period
  - Reduction of Up to 50% for Pro-Bono Services Provided to Non-Profit Organizations - \$25,000 Maximum/Policy Period
- Available Endorsements Include\*- Employment Practices & Third-Party Discrimination, Registered Representative & Life Insurance Agent
- Supplementary Payments - No Deductible Applies\*
  - Pre-Claims Assistance Includes All Fees, Costs & Expenses Incurred to Help Mitigate a Potential Claim
  - Defense of Disciplinary Proceedings - \$50,000/Policy Period
  - Security Incident Reimbursement - \$25,000/Policy Period
  - Reimbursement for Loss of Earnings - to \$100/hour
  - Public Relations Crisis Expenses - \$30,000/Policy Period
  - Non-Profit Directors & Officers Coverage - \$15,000/Policy Period
  - Subpoena Assistance - Response for Legal Fees & Expense
- 60 Day Claim Reporting Grace Period\*
- Initial Claim Expense Limit - Protects Against Erosion of Policy Limits by Legal Fees
- Unlawful Use, Theft or Embezzlement of Funds by Insured - \$50,000/policy period
- Internal Revenue Code 6694, 6695a & 7216 Penalties Covered as Damages
- Multiple Extended Reporting Period Options Including Free Unlimited Options for Death, Disability & Individual Qualified Retirees



## EXCLUSIVE Risk Management Services

When you purchase a policy from Landy Insurance in our Accounting Program with Great American, you have exclusive access to a Confidential Legal Hotline. In addition, you are given exclusive access to our Risk Management Resource Website which includes:

- Opportunity to Earn Educational Credits
- Educational Webinars
- Sample Engagement Letters & Practice Resources
- Opportunities to Earn Insurance Premium Credits

## EXPRESS Application

For firms with revenues not exceeding \$1,000,000 Total Combined Gross Revenue in last three (3) Years, we offer a Quick, Convenient, and Easy Self-Rating Application. Complete online and receive your Policy within 2 hours. Other Available Options Include:

- \$0 (Zero) Deductible Option\*
- 2 Year Policy Option - Locks in Premium While Reinstating Policy Limits
- **NEW!** - Optional Cyber Loss & Liability Package Policy Available.\*\*

\*Available in most states

\*\*Not available in all states or with optional Cyber Loss Liability Package