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## ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE

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### Benefits of this Program

*The Philadelphia Insurance Companies' 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.*

### Coverage Features

- The expertise and stability of an A.M. Best A+ rated admitted carrier
- Policy limits up to \$5,000,000 with excess limits available
- Prior acts coverage available
- Extended reporting period options
- Mediation incentive resulting in a 50% reduction of the deductible
- 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
- Claims assistance hotline

### Optional Coverages

- Employment practices liability insurance defense coverage
- First dollar defense
- 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: identity theft coverage, terrorist travel reimbursement, emergency real estate consultation, temporary meeting space, workplace violence, theft from personal areas, kidnap/ransom sub-limit for an insured's spouse, child or parent, and non profit directors and officers liability

### Submission Requirements

- Completed application
- Application supplement(s), if applicable
- Supplemental claim form, if applicable

*For more information about our products and services please visit us at [www.phlyins.com](http://www.phlyins.com).*

This summary is provided for the convenience of our customers and is not intended to supersede or amend any of the terms, conditions or provisions contained in the actual insurance policies. Availability of coverage is subject to underwriting.