



# 10 REASONS WHY™

## ACCOUNTANTS PROFESSIONAL LIABILITY

### Ten Reasons to Choose Philadelphia Insurance Companies for Accountants Professional Liability

1. Modified consent to settle (hammer) clause which allows insured's reasonable refusal to settle claims
2. Trial reimbursement coverage to \$60/hr
3. Disciplinary proceedings reimbursement up to \$12,500 per policy/per incident
4. Removal of absentee notary services exclusion
5. Consultant and personal financial planner included in definition of Professional Services
6. Coverage available for services rendered to clients in which the insured holds an equity interest (up to 15%)
7. Extended Reporting Period Limit of Liability is reinstated to full per claim limit
8. Innocent insured coverage
9. Applicable deductible reduced by 50% if a claim is resolved through mediation process
10. Loss assistance hotline – 2 free hours of legal consultation

#### Automatically included on every account:

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

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



PHLY.com

