



EVALUATOR

ACCOUNTANTS PROFESSIONAL LIABILITY

It all adds up for your Accountants' Professional Liability needs! Stay in balance with a stable insurance carrier

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?

Features	Philadelphia Insurance Companies – Accountants Professional Liability	The Others
The strength and stability of an A.M. Best "A+" rated carrier	Yes <input checked="" type="checkbox"/> No <input 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"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage provided for Successor Firms	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Trial reimbursement coverage to \$60/hr	Yes <input checked="" type="checkbox"/> No <input 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"/> No <input 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"/> No <input 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"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage available for services rendered as an independent contractor	Yes <input checked="" type="checkbox"/> No <input 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"/> No <input 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"/> No <input 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"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide coverage territory (services rendered anywhere in the world)	Yes <input checked="" type="checkbox"/> No <input 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"/> No <input 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"/> No <input 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"/> No <input 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 specifically designated agent	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss assistance hotline – 2 free hours of legal consultation	Yes <input checked="" type="checkbox"/> No <input 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"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Innocent Party coverage	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Businessowners package policy – BOP - (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"/> No <input 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"/> No <input 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"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies



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