

> COMPARISON CHECKLIST

What's the right professional liability insurance program for my firm?

Answering this question requires careful consideration of a variety of factors such as insurance coverage, services, and dedication to your firm's security. CAMICO has put together this checklist to help you evaluate your options and make an informed choice about your insurance needs.

CONTACT US

CAMICO
1800 Gateway Drive
Suite 300
San Mateo, CA 94404
T: 800.652.1772
F: 800.496.9910
E: inquiry@camico.com

FEATURES AND BENEFITS	CAMICO	DOES YOUR CARRIER OFFER THIS?
Company: Continuously insuring only CPAs for 30 years. Formed by CPAs and run by CPAs, the company has "inside" knowledge of all aspects of the practice and risk management needs of CPAs.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
State CPA Society/Association Endorsements: Endorsed by 16 state CPA societies/associations as the program of choice for members.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Deductible Reduction: 50% deductible, up to \$50,000, is waived for reporting a potential claim, prior to the claim being made, or for using formal mediation to seek a resolution of a claim. (Many carriers may provide the deductible reduction, but only when the claim is <i>resolved</i> through mediation.)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Continuity of Coverage for Potential Claims: Protection for any potential claims known to an insured while coverage is continuously renewed with the insurer.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No



This information is provided as a general overview and is not intended to be a complete description of all applicable terms and conditions of coverage. Actual coverages and risk management services and resources may vary and are subject to policy provisions as issued. Professional Liability insurance coverage is underwritten by CAMICO Mutual Insurance Company. © 2016 CAMICO Mutual Insurance Company. All Rights Reserved. CMICC050516.

FEATURES AND BENEFITS	CAMICO	DOES YOUR CARRIER OFFER THIS?
<p>Cyber Endorsement: As an available option, provides protection against cyber exposures with first-party coverages including Privacy Breach Response Costs, Network Asset Protection, Cyber Extortion and Cyber Terrorism. Plus access to comprehensive Breach Response Services.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Coverage for Known Claims: While coverage is maintained continuously with the insurer, provides 50% of the liability limit up to \$100,000 for claims known to an insured during the prior policy year but not reported timely by the insured.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Coverage for Crisis Management/Public Relations Events: A sublimit amounting to 5% of the firm's Per Claim Limit of Liability or \$10,000 (whichever is less) to reimburse insured for costs incurred in consulting with a public relations firm to avert negative publicity arising out of a Crisis Management/Public Relations Event.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Subpoena: No expense cap or sublimit for subpoena services.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Counseling for Potential Claims: Potential claims expenses are not applied against the firm's limit of liability or the deductible, even if a claim is subsequently made. Includes access to free potential claims counseling with the goal of avoiding a claim or reducing its impact.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>CPE: Free CPE credits on risk management topics for all policyholder firms through webcasts, online self-study courses, in-firm presentations, and group-live events.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Expert Advice: Free and unlimited access to risk management hotlines for general and specialized advice, including technical tax and accounting and auditing, by on-staff Loss Prevention specialists.</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

