

CPAs need Professional Liability (PL) insurance to cover damages arising out of an act, error or omission when providing professional services. At CAMICO, we believe that many worst-case scenarios can be avoided if matters are dealt with early on. With the most comprehensive loss prevention program available to the CPA profession, we will work with you to mitigate loss while providing the resources to maintain sound risk control as you grow your practice.

#### FEATURES AND HIGHLIGHTS

- Broad definition of professional services to meet the needs of today's CPA: includes specific investment advice, computer consulting, business valuation, litigation support, trustee/executor, and assurance services
- Continuity of Coverage for Potential Claims: Broader protection is provided for potential claims known to an insured while coverage is consecutively renewed with the CAMICO program.
- Coverage for Cyber Exposures: First-Party and Third-Party coverages provided along with cyber security breach expertise.
- Prior acts coverage available for continuously maintained PL insurance
- 50% reduction in deductible (up to \$50,000) for early reporting of a potential claim during the policy period in which it becomes known, or use of formal mediation to attempt to resolve a claim.
- Innocent insured provision applies to dishonest, fraudulent, malicious or criminal acts, errors or omissions

- 5% premium credit when choosing the exclusionary suit-for-fees endorsement
- Loss of earnings coverage for attendance at trial: \$500 per day up to \$10,000 per claim
- Potential claims expenses are not charged against the deductible or liability limit even if a claim is subsequently made. The limit and deductible are not triggered until an actual claim is made
- Unlimited "tail coverage" period for qualified retiring sole practitioners

#### OPTIONS

- Zero deductible for defense costs
- Separate limit of defense coverage available in most states

#### LIMITS OF LIABILITY

- Up to \$15 million

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