

PROFESSIONAL LIABILITY INSURANCE

Accountants

CPAs, Enrolled Agents, Tax Preparers & Bookkeepers

LANDYInsurance *"Protecting your good name as if it were our own"*

Coverage Features with Lower Premiums

- Cyber Extension Endorsement provides broad coverage features for privacy breach and cybercrime, including Separate Limits of Liability, Deductibles and Extended Reporting Period Options, with the convenience of having all coverage in one policy
- Professional Services now includes services (other than audit & review) performed for Entities Owned or Controlled by Named Insured*
- 5 Ways to Reduce Your Deductible (Largest Applies)*
  - Reduction of Up to 50% for Use of Engagement Letters on Services Other than Audit & Review, $25,000 Maximum/Policy Period
  - Diminishing Deductible for Claims-Free Longevity, $10,000 Maximum/Per Claim
  - Reduction of Up to 50% if Claim is Resolved Through Arbitration or Non-Binding Mediation, $25,000 Maximum/Policy Period
  - Reduction of Up to 50% if Claim is Resolved Within One Year, $25,000 Maximum/Policy Period
  - Reduction of Up to 50% for Pro-Bono Services Provided to Non-Profit Organizations, $25,000 Maximum/Policy Period
- Available Endorsements Include*– Cyber, Employment Practices & Third-Party Discrimination, Registered Representative & Life Insurance Agent
- Supplementary Payments – No Deductible Applies*
  - Pre-Claims Assistance Includes All Fees, Costs & Expenses Incurred to Help Mitigate a Potential Claim
  - Defense of Disciplinary Proceedings - $50,000/Policy Period
  - Security Incident Reimbursement - $25,000/Policy Period
  - Reimbursement for Loss of Earnings – to $100/hour
  - Public Relations Crisis Expenses - $30,000/Policy Period
  - Non-Profit Directors & Officers Coverage - $15,000/Policy Period
  - Subpoena Assistance - Response for Legal Fees & Expenses
- 60 Day Claim Reporting Grace Period*
- Initial Claim Expense Limit – Protects Against Erosion of Policy Limits by Legal Fees
- Unlawful Use, Theft or Embezzlement of Funds by Insured - $50,000/policy period
- Internal Revenue Code 6694, 6695a & 7216 Penalties Covered as Damages
- Multiple Extended Reporting Period Options Including Free Unlimited Options for Death, Disability & Individual Qualified Retirees

EXPRESS Application Features

- Convenient, Self-Rating Application for Qualified Firms
- $0 (Zero) Deductible Option*
- Revenue Eligibility - To Firms with Revenues Not Exceeding $1,000,000 Total Combined Gross Revenue in Last Three (3) Years*
- 2 Year Policy Option Locks in Premium While Reinstating Policy Limits

Exclusive Risk Management Services

- Confidential Legal Hotline Included with a Policy
- Exclusive Website Access Featuring
  - Opportunity to Earn Educational Credits
  - Webinars
  - Sample Engagement Letters & Practice Resources
  - Opportunities to Earn Insurance Premium Credits

**Available in most states*

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Coverage features described herein are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and D.C. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. ©2020 Great American Insurance Company. All rights reserved. 5262-PLD (6/18)

The Herbert H. Landy Insurance Agency Inc. | 100 River Ridge Drive | Suite 301 | Norwood, MA 02062 | 800.336.5422 | www.landy.com

Cyber Extension Endorsement for Your Accountants Professional Liability Policy

Accountants

CPAs, Enrolled Agents, Tax Preparers & Bookkeepers

Help Protect Your Business from the Costly Consequences of Cybercrime *- Accounting practices face an increasing threat of cybercrime – It may be when, not if, a business is attacked. The optional Cyber Extension Endorsement provides broad coverage features with the all-in-one convenience of inclusion with the Accountants Professional Liability policy.*

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Cyber Extension Endorsement Highlights

1st Party Coverages

Restoration Costs	Pays for expenses when data assets are damaged.
Data Breach	The legal fees, forensics fees, notification costs, identity theft prevention and restoration costs, and call center costs related to a data breach.
PCI Compliance Violations	Protects against fraud recovery, card reissuance costs, case management fees, and fines and penalties imposed pursuant to a merchant contract.
Network Disruption	Reimburses the Insured for lost profits, extra expenses and restoration costs related to network disruption.
Reputational Harm	Reimbursement of lost profit and extra expense as a result of adverse media coverage.
Cyber Crime	Protection from extortion, telecom hacking and EFT fraud.

Liability Coverages

Privacy Liability	Covers privacy related lawsuits (civil and criminal).
Network Security Liability	Covers network security related lawsuits, including transmission of malicious code, inability to access systems and business impersonation.
Regulatory Action Coverage	Coverage for defense costs as well as consumer redress funds and civil fines and penalties.
Multimedia Liability Coverage	Protects against numerous media perils including (but not limited to) defamation and copyright infringement.

Public Relations Coverages

For Any Covered Event	Public Relations Consultants are provided for claims as well as data compromises.
Warn Public About Business Impersonation	Proactive notice is provided to the public to help mitigate potential fallout from business impersonation including phishing attacks, typo-squatting and other misuse of the company's brand/image.

Features

Voluntary Notification	No sublimits
PCI Fines, Penalties, and Assessments	No sublimits
Multimedia Liability	All content, any medium
Broad Definition of Computer System	Indudes employee-owned devices
Expansive Definition of Claim	Written demands, alternative dispute resolution, monetary & non-monetary relief, tolling agreements
Regulatory Action Coverage	No sublimits
Reputational Damage Loss	90-day reimbursement period

Features (continued)

Wide Definition of Network Disruption	Includes security-related outages, denial of service attack and vendor errors
Restoration Costs Broadly Worded	Includes cost to determine cause and scope of damage, as well as costs incurred to restore data
Broadly Worded Security Event Related Outage Definition	Includes voluntary suspension of normal business activities
Vendor Error Network Disruption Trigger	Reimbursement available when a vendor error causes business interruption
Waiver of Retention Provision	No retention applicable to numerous fees and circumstances

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