

**MORE COVERAGE,
EXPERIENCE AND
VALUE. ALL IN ONE
LIABILITY POLICY FOR
ACCOUNTING FIRMS.**



**THE REWARDS OF
SELLING VALUE**

2.5%

new business bonus from Target on all Hartford accountants policies placed through Target Professional Programs in 2017!

Target Professional Programs² is a countrywide program administrator-managing general underwriter.

Target has years of experience handling professional liability coverage. Firms are underwritten by a dedicated team of underwriters who are experienced with accountants professional liability.



It takes years to build a successful small or midsize accounting practice. But even the best reputation can crumble if a liability claim damages the financial or legal standing of the firm.

Fortunately, The Hartford offers an Accountants Professional Liability (APL) product designed for small to medium-size private accounting firms (1 to 50 professionals), including:

- CPAs
- Enrolled agents
- Bookkeepers
- Public accountants
- Tax preparers
- Other accounting professionals

Valuable experience for accounting firms. Help protect accounting firms from liability risks with coverage that combines underwriting experience with claims dedication – through the partnership between The Hartford and Target Professional Programs.

OFFER THE VALUE OF GENEROUS COVERAGE

Coverage Highlights

Available nationwide (except AK and HI) on an admitted basis, our comprehensive APL policy can provide accounting firms with:

- Limits up to \$5,000,000
- Minimum deductible of \$1,000
- Available on a standalone form underwritten by a dedicated APL team with industry experience
- Innocent insured coverage
- Automatic coverage for newly acquired entities with five or fewer professionals and predecessor firms
- Spousal/domestic partner liability coverage
- Nonprofit D&O coverage



ACCOUNTANTS PROFESSIONAL LIABILITY (APL)

- Broad definition of professional accounting services, including advice given or services performed:
 - » As an accounting professional, including but not limited to services performed or advice given in connection with the American Institute of Certified Public Accountants or any state society of certified public accountants
 - » As a member of a formal accreditation, standards review, or other professional board or committee for the accounting profession
 - » As a personal financial planner, consultant, arbitrator, mediator, notary public, trustee, receiver or executor
 - » In training, consulting, sales, installation, integration, maintenance and development of hardware and packaged software products related to professional accounting services
- Worldwide coverage territory, provided claim is made and suit is brought within the U.S., its territories or possessions, Puerto Rico and Canada
- Multiple extended reporting periods, including a 1, 3, 5 and unlimited period option
- Retiree extended reporting period available for qualifying sole proprietors
- Death and disability extended reporting period for sole proprietors

OFFER DEFENSE COST COVERAGE

- Defense costs are included within the limit of liability (may vary in some states due to regulatory requirements)
- Defense costs outside the limit of liability option for an additional premium

OFFER ENHANCEMENTS THAT CAN ADD UP TO SAVINGS

- Network security and theft of data endorsement
- 50% deductible reduction for claims settled by alternative dispute resolution
- 50% deductible credit for the use of engagement letters in non-audit and non-attest engagement claims
- Defendants reimbursement coverage, \$500 a day per insured \$5,000 maximum per insured, up to \$10,000 per policy period
- Disciplinary proceedings reimbursement up to \$10,000 per policy period
- Discrimination defense coverage, up to \$50,000 per policy period
- Pre-claim expense coverage
- Workplace violence endorsement

OFFER ACCOUNTANTS A HOTLINE TO FREE RISK CONTROL ASSISTANCE

Risk management is important for all accounting firms. The Hartford is pleased to offer free access to a confidential risk management hotline to assist insureds with any risk management concerns you may have, including inquiries involving:

- Loss prevention
- Claims
- Ethics
- Professional responsibilities

The hotline's toll-free number is **1-866-HART-PRO**. This informational hotline is administered by Lewis, Brisbois, Bisgaard and Smith, LLP.³

LEARN MORE. Contact Pam Feltz, Senior Underwriter, phone: **331-333-8227**, fax: **630-961-0284**, or **pfeltz@targetproins.com**. For product information, visit **targetproins.com**. Submissions should be sent to **APL@TargetProIns.com**.

¹ Brokers/agents are expected to comply with all applicable laws, including any pertaining to disclosure of compensation, and brokers/agents are permitted to disclose to insureds and to prospects the terms of any compensation payable by Target. Brokers/agents are also expected to update any previous disclosures to insureds or prospects of the compensation payable to brokers/agents by Target.

² Target Professional Programs is a division of and operates under the licenses of CRC Insurance Services, Inc. CA Lic No. 0778135.

³ HARTPRO hotline is not a substitute for the retention of legal counsel and may only provide short answers to basic or general questions. The Hartford disclaims all liability with respect to any information provided thereon or in connection therewith. Lewis, Brisbois, Bisgaard and Smith, LLP is not an affiliate of The Hartford.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2017.

In Texas and California, the insurance is underwritten by Twin City Fire Insurance Company.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



**THE
HARTFORD**

Business Insurance
Employee Benefits
Auto
Home