

Accountants Professional Liability Insurance



Coverage Tailored for Accountants

Cavnac & Associates and Monitor Liability Managers, Inc. offer Accountants Professional Liability (APL) Insurance for accountants in the state of California.

We provide two APL plans that address the professional liability needs of a variety of accounting practices:

AccountOne

- For firms with up to \$500,000 in annual revenue
- Designed for accountants focusing on the private company sector

AccountPro

- For larger firms and/or firms with unique coverage needs

Program Advantages

- Policies tailored specifically for the accounting profession, ranging from bookkeeping, tax preparation and compilations to private/public company audit engagements
- A full variety of limit and deductible options, such as split limits, aggregate deductibles, first dollar defense and separate claims expense limit options
- Multi-year insurance policy coverage
- Full prior acts coverage is available for firms, even if a firm's policy currently does not have such insurance protection
- Extended Reported Period (ERP) options including ERP options for death, disability and/or retirement
- Interactive Risk Management Assistance, covering a wide range of claim prevention and mitigation matters
- An experienced Accountants Professional Liability-specific panel counsel network
- 10 percent additional claims expense coverage (up to \$100,000 in addition to the limit of liability)

Coverage Options

- Employment Practices Liability coverage
- Nonprofit outside directorship coverage
- Life insurance agent endorsement
- Real estate agent endorsement

Simplified Quote Process

Cavnac & Associates can provide quotes from:

- Competitor applications
- Short-form AccountOne and AccountPro applications from Monitor
- Automatic renewal quotes for AccountOne participants
- Payment plan options available to qualified applicants
- Premium estimate available by completing questionnaire on reverse side

Insurance Carriers

Monitor Liability Managers, Inc. issues policies through the industry's most respected and trusted insurers, only those rated "A" (Excellent) or better by the A.M. Best Company.

For More Information

Contact **Dorothy Amundson (damundson@cavnac.com)** or **Jolinda Kramer (jkramer@cavnac.com)** of Cavnac & Associates at **(619) 744-0566**.

Accountants Professional Liability Premium Estimate Questionnaire on reverse side.



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