

ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE

THE PEARL INSURANCE ADVANTAGE

With more than 19,000 policies in place, Pearl Insurance has over 65 years of experience providing professional liability insurance to professionals like you.

Pearl Insurance remains committed to helping accounting professionals obtain the right insurance protection for their unique needs. Whether you're looking for broad professional liability coverage or a comprehensive business owner's commercial policy, we have the resources, experience, and industry knowledge you can depend on.

As an exclusive administrator of the AXA XL accountants professional liability program, Pearl Insurance provides you with access to one of the most reliable programs in the marketplace today.

We offer:

- Professional liability insurance brokerage since 1955
- Timely quote turnaround
- Dedicated, experienced sales staff

Equity Plus Preferred Endorsement—exclusive to Pearl!

- Moonlighting for tax preparation for partners of the firm
- Partners Extended Reporting Period (ERP)
- Coverage for IRS 7216 issues with \$50,000 expense limits
- Disabled partner replacement/addition of \$20,000 for fees associated with hiring a qualified temp replacement
- Deductible waived when a claim is successfully closed within one year (\$15,500 maximum waiver)

- Deductible reduction applicable by 50% to a maximum reduction of \$25,000 per claim not to exceed an aggregate of \$50,000 for all claims when engagement letters utilized
- Deductible waived when claim successfully resolved through alternative dispute resolution (\$50,000 maximum waiver)

Policy features include:

- Ability to utilize multiple deductible reduction options with the possibility of a complete waiver with eligible scenarios
- Reputation protection covers unfavorable information made available through social media
- No consent to settle hammer clause
- Pro bono professional services coverage
- Employee dishonesty
- Not-for-profit D&O coverage
- Equity plus endorsement includes moonlighting for tax preparation services
- ERP for individual equity partners available with equity plus endorsement
- Equity interest coverage
- Net and privacy protection
- \$750 a day for lost earnings
- Multiple limit options

**NOW WITH
OPTIONAL CYBER
ENDORSEMENT**

THE BEST JUST GOT BETTER

Our carrier partner, Greenwich Insurance Company, is rated A+ by A.M. Best, and is a wholly owned subsidiary of AXA XL, a division of AXA Group.



Get a quote today and calculate the **Accountants Advantage**.
(888) 619-1914 | [pearlinsurance.com/WI-Adv](https://www.pearlinsurance.com/WI-Adv)

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