

# ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE

## DEDUCTIBLE OPTIONS

### Are you eligible for a full deductible waiver?

It's no secret that Pearl Insurance is a leader in the professional liability arena. Over 65 years ago, we implemented one of the first truly successful professional liability programs in the marketplace. Today, we remain experts and have teamed up with AXA XL to bring you the only A+ rated accountants professional liability coverage available.

Our comprehensive coverage offers deductible options that are superior to any other plan on the market. No other coverage gives you multiple ways to receive a full deductible waiver.

Should Alternate Dispute Resolution (ADR) or more than one deductible reduction event occur, you may be eligible for a full deductible waiver (\$50,000 maximum).

For example, a firm carries a \$1,000,000 limit policy with a \$10,000 per claim deductible. A claim is reported, but the firm used an engagement letter and is able to resolve the claim through an ADR proceeding prior to litigation. Therefore, the firm pays \$0 of the deductible (50% of the deductible is reduced due to the engagement letter, and the remaining \$5,000 is waived due to the successful use of ADR).

### Ways to reduce your deductible:

- 50% deductible reduction for engagement letters—only one-way letters with documentation required (\$25,000 maximum)
- 25% deductible reduction for early claims resolution—settle within 12 months (\$15,500 maximum)
- Deductible is waived when claim is successfully resolved through ADR (\$50,000 maximum)
- ADR—settle through mediation or arbitration prior to litigation
- \$0 deductible policy with our Xpress Rates coverage



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

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