



# 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 General Star National 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 Endorsement—Exclusive to Pearl!

- Moonlighting for Tax Preparation for Partners of the firm
- Partners Extended Reporting Period
- Coverage for IRS 7216 issues with \$25,000 expense limits
- Disabled Partner Replacement/addition of \$15,000 for fees associated with hiring a qualified temp replacement
- Deductible waived when a claim is successfully closed within one year (\$10,000 maximum waiver)

## Policy Features include

- Ability to utilize multiple deductible reduction options—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
- \$600 a Day for Lost Earnings/No Aggregate
- Multiple Limit Options

## THE BEST JUST GOT BETTER

### About General Star National Insurance Company

General Star National is a wholly owned subsidiary of General Reinsurance Corporation, a Berkshire Hathaway company. Since 2010, General Star National has been rated A++ by A.M. Best—the highest rating given to a major Accountants Professional Liability provider.

# ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE

**The practice of accounting is becoming more complex, challenging, and competitive.**

The impact of claims can be significant.

## Claims can result in:

- Costly litigation
- Distraction from business
- Significant monetary damages
- Injury to the accountant's reputation

You work hard to provide each of your clients with the first-rate service they deserve. Unfortunately, even the most diligent accounting professionals may find themselves the subjects of a lawsuit. Even if the allegation is unwarranted, your defense costs could easily exceed tens of thousands of dollars. That's why you need the coverage of a high-quality Accountants Professional Liability program—to help defend and respond to any covered claims brought against you.

## Our Policy Includes

- Audits – Public & Private Clients
- SEC – Public & Private Offerings
- Business Valuations
- Business Tax Service
- Compilation
- Business Consulting
- Financial Planning
- Payroll & Bill Pay Services
- Estate Tax Service
- Bookkeeping
- And more



## Coverage that's right for you!

- Rated A++ by A.M. Best
- Coverage for CPA and Non-CPA Firms
- Admitted Program
- Free Legal Hotline
- Experienced Claims Staff



Get a quote today and see the plus in **Accountants ProtectionPlus!**

**888.619.1914 | [pearlinsurance.com/A-Plus](https://www.pearlinsurance.com/A-Plus)**

General Star National Insurance Company is licensed in all states, the District of Columbia and Puerto Rico. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with the General Star companies by licensed producers.