



FREQUENTLY ASKED QUESTIONS

<p>Do I have to be a licensed CPA to purchase this coverage?</p>	<p>You do not have to be a licensed CPA to purchase this coverage. Accounting professionals (e.g., bookkeepers, tax preparers, etc.) who are not licensed CPAs may still be eligible for the program.</p>
<p>Do I need professional liability insurance?</p>	<p>If you are sued for doing your job, you need protection. Don't put your livelihood, reputation, and practice at risk. Insure your business at affordable rates from an A+ rated company provided by an agency with more than 50 years of expertise.</p>
<p>How much risk is involved with tax return preparation?</p>	<p>Currently, the leading cause of claims involves tax preparation. The fees involved with legal expenses and settlements can threaten the stability of your practice – not to mention take up your valuable time.</p>
<p>I am employed full-time, but want to purchase coverage for "side jobs." Do you offer that coverage?</p>	<p>Yes. We offer "moonlighting" coverage that will protect you for work you perform outside your full-time employment. We recommend submitting a copy of your current policy's declarations page to assist with accuracy and expediting your quote.</p>
<p>How long does it take to obtain a quote?</p>	<p>We are able to offer an underwriting decision within 1-2 business days of receipt of a fully completed submission.</p>
<p>I have already filled out a competitor's application for my renewal. Do I have to fill out a new application, too?</p>	<p>You may submit a completed competitor's renewal or new business application to us to receive an estimate or quote. You may be required to complete the AXA XL new business application if you wish to bind coverage with the AXA XL program.</p>
<p>Who underwrites this insurance?</p>	<p>Our A+ rated Accountants Professional Liability Plan is underwritten by Greenwich Insurance Company, a wholly owned subsidiary of AXA XL, a AXA Group Company.</p>
<p>What makes this plan the best value to me as a business owner?</p>	<p>Our Accountants Professional Liability Plan offers the most comprehensive coverage available in the marketplace. Value features of our program include A+ rated coverage, deductible reductions, risk management tools, and more!</p>
<p>How can I learn more about the Accountants Professional Liability Plan?</p>	<p>Contact Pearl Insurance at 800.845.8941 to speak directly with an account executive or visit us at txcpainsure.org/pl.</p>



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To speak with a TXCPA insurance specialist, call **800.845.8941** or visit **TXCPAinsure.org/pl**.