



## **ACCOUNTANTS PROFESSIONAL LIABILITY**

DOES YOUR ACCOUNTANTS PROFESSIONAL LIABILITY PROVIDER:	PEARL INSURANCE	YOUR PROVIDER
Provide comprehensive coverage that's rated A+ by a leading financial rating agency?	<b>✓</b>	
Offer you the ability to utilize multiple deductible reduction options?	<b>✓</b>	
No Hammer Clause?	<b>✓</b>	
Include Reputation Protection covering unfavorable information made available through social media?	<b>✓</b>	
Provide coverage for pro bono professional services?	<b>✓</b>	
Offer a broad Cyber Security endorsement option along with risk management resources?	<b>✓</b>	
Automatically offer employee dishonesty coverage?	<b>✓</b>	
Privacy & Information Security Protection?	<b>✓</b>	
Include payment for lost earnings with no aggregate?	<b>✓</b>	
Offer coverage for moonlighting for tax preparation services?	<b>✓</b>	
Provide coverage for IRS 7216 issues?	<b>✓</b>	
Cover fees associated with the replacement of disabled partners or addition of staff as a result of a partner disablement? No deductible?	<b>√</b>	
Coverage for 3rd party Discrimination claims AND with no deductible?	<b>✓</b>	
Directors and Officers coverage included in policy AND with no deductible?	<b>√</b>	
Disciplinary complaint coverage with no deductible?	<b>✓</b>	
Personal injury coverage without advertising injury exclusion?	<b>√</b>	





<sup>&</sup>gt; AXA XL is a division of AXA Group, providing products and services through our four business groups: AXA XL Insurance, AXA XL Reinsurance, AXA XL Art & Lifestyle, and AXA XL Risk Consulting. Coverage is underwritten by the following AXA XL companies: Greenwich Insurance Company and Indian Harbor Insurance Company. Not all insurers do business in all jurisdictions nor is coverage available in all jurisdictions. AXA, the AXA, and XL logos are trademarks of AXA SA or its affiliates.