



Target

Professional Liability

Accountants Professional Liability Insurance

Through an exclusive arrangement with Hartford Financial Products (rated A+ by A.M. Best), Target offers an outstanding Professional Liability Insurance Program for Accountants and related professionals. Many other financial professionals are eligible for coverage in Target's Miscellaneous E & O Program.

2.5% new business bonus received on every new Accountants policy you place with Target in 2019 (note: bonus checks are issued separately from commissions).

TARGET MARKETS: WHAT WE CAN WRITE

Full-time, private accounting firms with 1-50 professionals. CPAs, Public Accountants, Enrolled Agents, Tax Preparers & Bookkeepers.

INELIGIBLE RISKS: WHAT WE CAN'T WRITE

Part-time firms. Securities firms. Firms doing any work for publicly held companies. Pension Plan Administration Firms.

PROGRAM HIGHLIGHTS

- Program available in all states, except AK & HI
- Claims made and reported policy
- Broad definition of accounting services
- Coverage included for:
 - Innocent Insured
 - Newly acquired entities with 5 or fewer professionals
 - Network Security & Theft of Data coverage
 - Subpoena Coverage
 - Coverage for:
 - Defendants Reimbursement
 - Disciplinary Proceedings
 - Discrimination Defense
- Optional Defense Costs Outside the Limits
- 50% Deductible reduction on claims settled by ADR
- 50% Deductible credit for use of engagement letters
- Prior Acts Coverage available
- Multiple Extended Reporting Period options

COVERAGE ENHANCEMENTS

- Pre-claim Expense Coverage
- Spousal / Domestic Partner Liability Coverage
- Workplace Violence Coverage
- Not-for-Profit D & O Coverage
- Deception Fraud Coverage

PROGRAM PARAMETERS

- Coverage Limits:
 - Up to \$5 million
- Minimum Premium: \$500
- Minimum Deductible: \$1,000

SUBMISSION REQUIREMENTS

- Signed and dated application

Indications can be provided based on a competitor's application.

- Email submissions to applications@gsagency.com or fax to 732-577-8836