



...the gold standard for professional liability insurance!

CPAGold™ has introduced and/or incorporated the best Accountants and Consultants Professional Liability coverages and features under one policy.
Here are some of the highlights.

AUTOMATIC COVERAGES	
<i>Broad Professional Services Definition</i>	"Professional Services" is defined as services performed or advice given by you provided that the remuneration for such services or advice, or a portion thereof, inures to your benefit. (Also includes coverage for services or advice provided Pro Bono.) The use of "remuneration" opens up a broader definition of the services and activities covered.
<i>Alternative Dispute Resolution (ADR)</i>	CPAGold™ will waive 100% of the deductible (up to \$25,000 per claim) if ADR is used to settle a claim.
<i>Additional Loss Mitigation Provisions</i>	Reductions in your deductible for use of engagement letters.
<i>Supplementary Payments Coverage</i>	<ul style="list-style-type: none"> • \$500 per insured per day for loss of earnings in relation to a covered claim up to \$10,000 per policy period. • \$10,000 per policy period for defense expenses you incur in responding to a disciplinary proceeding. • \$25,000 per policy period for expenses incurred in responding to subpoenas for documents or testimony. <p>Also, such payments are in addition to the limits of liability and are not subject to the deductible.</p>
<i>Coverage for Punitive Damages</i>	CPAGold™ covers (unless uninsurable by law).
<i>Covered Territory</i>	CPAGold™ applies to claims brought against you anywhere in the world.
<i>Subsidiary Coverage</i>	CPAGold™ covers professional services performed by entities of which your firm owns more than 50%.
<i>Outside Interests</i>	CPAGold™ covers professional services performed for an entity even if an insured is an officer, director, general partner or manager of the entity, or of which the insured or spouse has a 10% or less equity in such client (unless the services are audits or reviews).

OPTIONAL PROGRAM FEATURES

Separate Limit for Claims Expenses

A separate and equal limit of liability is available for claim expenses.

Deductibles

- Per Claim and Aggregate deductibles available.
- Loss Only deductibles available that apply to damages only; legal expenses up to the policy limits are fully covered.

Additional Optional Coverages

- Employment Practices Liability Defense
- Broadcasters Liability
- Specific coverage endorsement for Personal Financial Planners
- Specific coverage endorsement for Life Insurance Agents

This information is intended to provide a general overview of the coverages described. Only the insurance policy and any coverage quotation offered can give actual terms, coverage, conditions and exclusions.

THE UNDERWRITING COMPANY

CPAGold™ was designed to provide insureds with the broadest coverage possible for the changing face of the accounting profession. The **CPAGold™** program is underwritten by New York Marine & General Insurance Company, rated A ["Excellent"] by A.M. Best and A- ["Excellent"] by Weiss.

SERVICE

Free Interactive Loss Control Program

Internet-based loss prevention course available free of charge to **CPAGold™** insureds. Completion of the course earns the insured firm premium credits on their next renewal policy and NASBA CPE credit (pending approval).

Claims Service

New York Marine utilizes experienced claims representatives trained in handling professional liability claims and has a network of 600 legal defense firms across the USA.

Free Legal Consultation Services

Consultation services via the Legal Assist Line. This service, provided by an attorney/CPA, is free of charge and strictly confidential.

W.B. Griffin & Son

Specialists in professional liability with over 30 years' experience in accountants and other claims-made coverages.

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