

Accountants Insurance Program

Delivering Greater Value in Middle Market

Building Strong Agency Relationships — an Opportunity to Increase Sales

Midsize Accounting firms offer a significant and profitable sales opportunity. Countrywide, these accounting firms represent a potential standard lines commercial premium of over \$123 million. For more information about the market potential in your area, please contact your Middle Market Sales Underwriter.

Eligibility

The program is designed to meet the needs of Accountants, as well as auditing, bookkeeping, billing and payroll services.

Innovative Products

Property ChoiceSM

The Hartford's Property Choice coverage has many built-in features that help protect your business clients. Our policy for Accountants includes:

- Business Equipment at unnamed locations – a separate limit is available to cover your hardware, software, and other business equipment at client offices, homes of employees, or while being stored, or serviced.
- Business Travel – covers business items such as laptop computers that are in an employee's control while traveling anywhere in the world.
- Valuable Papers and Records – covers the cost to replace or restore these important items when damaged by covered perils.
- Web Site – as Accounting and Auditing services utilize e-commerce, this coverage provides \$100,000 loss of business income resulting from the loss of a Web site that is housed on a service provider's server.

- Electronic Vandalism – covers direct physical damage to computer equipment, media, data and software caused by viruses, hackers and other attacks.
- Tenants Coverage – includes improvements and betterments, damage to building glass, building damage as a result of theft and lease assessments for a lessor's uninsured building damage.
- Equipment Breakdown – coverage for business equipment, such as computers and communications systems, is built right into the property policy.
- Fine Arts – provides coverage of up to \$10,000 per item/\$50,000 aggregate for art objects owned or in the care, custody and control of the insured.

Our **SPICE Endorsement** provides additional important coverages, including:

- Employee Dishonesty (\$50,000), Forgery (\$25,000) and Money & Securities (\$25,000) – these features add basic crime coverage, eliminating the need for a separate policy (and premium) for those insureds who do not require higher limits.

General Liability Choice

General Liability Choice for Accounting and Auditing services includes bodily injury to others, damage to property of others and additional insureds by way of contract. The policy can extend personal and advertising injury liability protection to the insured's entire Web site, including claims that may arise because of their Web site content, chat rooms, bulletin boards, or advertisements. The endorsement can also cover liability for the advertisements or



content of others that may appear on or be linked to or from the insured's Web site.

Workers' Compensation

The Hartford, one of the nation's ten largest workers' compensation providers, offers Accounting firms a comprehensive portfolio of workers' compensation coverages and services. We have two versions of our customized broad form endorsement that go above and beyond the standard workers' compensation policy. Our **basic option** (no extra cost) provides your clients with extensions such as Employers' Liability Stop Gap, 60-day provision to notify us to add states where your clients have set up new operations, and voluntary compensation for employees not covered by state statutes. Our **extended option** (available for a small additional charge) includes all the enhancements in our basic option plus: Foreign Voluntary Compensation to protect employees that travel overseas, increased limits for Employers' Liability insurance, and a waiver of our right to recover from other liable parties if a signed agreement is in place requiring the waiver.

Auto Coverage

The Hartford has a complete solution in place for auto exposures, covering owned vehicle fleets as well as rental vehicles and non-owned autos. On every auto

policy where we are covering vehicles owned by the Accounting firm, we automatically attach our broad form endorsement. This endorsement provides additional coverages such as broad form insureds, lease gap coverage and glass repair waiver of deductible. It will also provide for physical damage to hired autos if we are providing physical damage coverage on vehicles owned by the Accounting firm.

Management Liability Insurance

As companies grow, so does their need for special coverages. Private Choice Encore offers management coverage for privately held companies including Directors & Officers, Employment Practices Liability, Fiduciary Liability and Outside Director Liability. Private Choice Encore also features entity coverage for all covered claims, a broad definition of Employment Practices Wrongful Act, and a guarantee to quote your client's Initial Public Offering.

For more information, visit our Business Services Program site on the EBC.

This document outlines in general terms the coverages afforded under the policy. Coverages may differ in availability by state. All coverages are individually underwritten. For a complete description of all coverages, terms and conditions, refer to the insurance policy. In the event of a conflict, the coverages, terms and conditions of the policy prevail.