



# Accountants E & O

Professional Liability

## NORTHERN OHIO E&S AGENCY

**Tokio Marine HCC – Cyber & Professional Lines Group** is a market leader of professional liability coverage. We have more than 30 years’ experience in underwriting professional liability and are backed by the strength of a leading international insurance holding company, making us well-equipped to handle complex insurance needs of this segment.

Coverage is offered on a duty to defend policy form with flexible limit options. Our carriers are rated with the top financial ratings:

- S&P.....A+(Strong)
- Fitch Ratings.....AA-(Very Strong)
- A.M. Best.....A++(Superior)



## Accountants Professional Liability Form Highlights

- Risk Management & Pre-Claim Assistance Services
- Broad Definition of Professional Services
- Network Security and Privacy Liability Coverage
- Disciplinary Proceedings Coverage
- Subpoena Response Assistance Coverage
- Public Relations Expense Coverage
- Expense Reimbursement Coverage
- Third-Party Discrimination Coverage
- Modified Consent to Settle Clause- 50/50
- Mediation Provision to Reduce the Deductible- 50%
- Automatic 60-Day Extended Reporting Period
- Automatic Aggregate Deductible (3x)
- Unlimited Non-Practicing / "Retirement" ERP



**TOKIOMARINE  
HCC**

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## Optional Coverage Available (for qualified risks)

- Cyber Secure Enhancement (First-Party Cyber)- Up to \$250,000
- Claims Expenses Outside the Limits (DOL)- Up to \$1 million
- Extended Trustee and Other Fiduciary Coverage
- Employment Practices Defense Coverage- Up to \$100,000
- Outside Organization D&O Expense Coverage- Up to \$100,000
- Life Insurance Agent or Broker Coverage- Up to \$500,000
- Employee Dishonesty Coverage- Up to \$500,000
- First Dollar Defense

## Target Classes

- Business Tax
- Individual Tax
- Bookkeeping
- Reviews
- Compilations
- Write-Ups
- Non-Public / Private Audit
- Interim/Outsourced CFO's

## Restricted / Prohibited Risks

- Actuarial Consulting
- Public Audit
- Conservation Easements
- Cannabis
- Cryptocurrency
- "The Big Four"