



Accountants Professional Liability Plan Coverage Features

Subpoena Response Assistance covers expenses up to a limit of \$25,000 to retain an attorney to: respond to a subpoena, provide advice regarding production of documents, help to prepare for sworn testimony, and represent the insured during deposition or trial testimony. All payments are outside the policy limits and no deductible applies.

Disciplinary and Regulatory Proceeding Expense

Reimbursement reimburses insured for expenses incurred that result from a disciplinary or regulatory proceeding. Limits are \$25,000/\$50,000. All payments are outside the policy limits and no deductible applies.

Pre-Claim Assistance covers the expenses of an attorney or accountant for assistance with and evaluation of a potential claim. The goal of this coverage is to mitigate the exposure if a claim were to be pursued, which may also assist in avoiding litigation and the associated adverse publicity. All such expense payments are outside the policy limits and no deductible applies. This service is provided at the discretion of Travelers.

Network and Information Security Offense Coverage covers claims for the transmission of a computer virus; claims for the failure to control access to the insured's computer or network; and the failure to prevent unauthorized access to, or use of, data containing confidential information of others.

Personal Fiduciary Coverage extension of coverage to insureds who are an executor, administrator or representative of an estate.

Crisis Event Expense Reimbursement reimburses costs of consulting services of a public relations firm incurred in response to a crisis event that has had a material adverse impact on the named insured's reputation. Limits are \$10,000/\$30,000. All payments are outside the policy limits and no deductible applies.

Mediation Deductible Credit reduces the deductible by 50 percent if the insured agrees to a final settlement of a claim during or within 30 days following voluntary mediation (subject to a maximum reduction of \$25,000).

Automatic Acquisitions Coverage is automatically provided for an entity acquired or formed during the policy period for 90 days or until the expiration date, whichever is earlier, for wrongful acts committed on or after the acquisition or formation date.

Innocent Insured Provision the criminal, dishonest, fraudulent or malicious conduct exclusion does not apply to any insured person who did not participate in or have knowledge of such conduct or violation.

Professional Services for Controlled or Related Entities

coverage is afforded for professional services, except audit and review, performed for any entity while the insured is in a management position or has an equity interest.

Limited Trustee Coverage extension of coverage to insureds while acting as trustee of an individual, family or charitable trust.

Limited Claims Knowledge protects the insured by applying the knowledge of claim or circumstance limitation only if a principal insured had knowledge on initial knowledge date specified on Declarations.

Punitive or Exemplary Damages are covered by the policy, where allowed by law.

Security Breach Remediation & Notification Expenses

Coverage reimburses up to \$25,000 per policy year for expenses related to a security breach. Eligible expenses include costs of determining whose information was breached, developing and distributing notification materials, and providing 365 days of credit monitoring to affected persons. All payments are outside the policy limits and no deductible applies.

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