

You know when the numbers make sense.
**Count on CNA for smart coverages
and dependable claims services.**

CNA

We can show you more.®

ACCOUNTANTS



THE NATION'S #1 PROVIDER OF PROFESSIONAL LIABILITY INSURANCE FOR PROFESSIONALS

The Accountant's Choice for Property & Casualty Insurance

In an industry where reputation is everything, the smartest professionals rely on CNA. Whether your firm is servicing clients around the globe or in the local community, CNA has the coverages you need and the professionals you can trust to deliver a customized insurance solution for your accounting firm.

Coverage Responsive to Your Needs

Your firm isn't the same as the one next door, so why should your insurance coverage be the same? CNA provides the range of property and general liability coverages an accounting firm needs to manage the risk of running a practice, all in an easy-to-manage package policy with easy-to-manage billing options. With more than 300 optional coverage features, your independent agent can customize a CNA Connect® for Accountants package policy for just your specific practice risks.

Business Interruption

How can CNA help our firm if a disruption prevents us from conducting our business?

We understand that when accounting firms are affected by disasters or emergency situations, physical loss is just part of the problem. You're also losing time, and time is money. So, if your firm suffers a covered loss that brings your business to a grinding halt, CNA can reimburse your firm for not only lost income, but also extra expenses associated with getting your business up and running again, up to the limits of your insurance.

Our coverage allows you to make payroll without typical limitations and waiting periods, so you don't have to worry about losing your best employees. And with the Accountant's Choice endorsement "billable hours" option, you're covered for up to \$10,000 of lost income — even if client meetings are rescheduled. What's more, if your website goes down or your data-processing capabilities are restricted as a result of the covered loss, CNA will reimburse you for computer-related lost income and incurred expenses beyond the limits of most insurers. As an additional

benefit of being a CNA policyholder, you have access to interactive Business Income Worksheets to help you accurately calculate your business income and extra expense exposures to help determine you are covered in your time of need.

Computers Off Premises

Are we covered if an employee working outside our office has her laptop stolen?

Today, it's common for employees to work at home, at client locations, even at neighborhood coffee shops. So, your company-issued laptops, tablets and PDAs are exposed to greater outside risks than ever before. But, you can be covered. If your computer-related equipment is damaged or stolen anywhere in the world, CNA would cover you up to \$25,000. Many insurers don't offer worldwide coverage or limits greater than \$5,000 for similar coverage. And with the Accountant's Choice endorsement, you can have an additional \$25,000 coverage for off-premises electronic data processing equipment.

Employee Dishonesty

Do we have any recourse if we discover an employee has been stealing property from the firm?

If you learn an employee has taken items from the firm, and those items cannot be recovered, you can be covered up to \$25,000 (with a \$250 deductible). That same coverage would cover your firm if an employee steals personal property or records from others in the company's care, custody or control. Many insurers do not include any such coverage in their base form.

Valuable Papers and Records

What would happen if we lost client records or documents in a fire or tornado? Is it covered?

Desks and computers are easy to replace. Paper and digital files are not, especially if those records were entrusted to your control by your clients. It can be time consuming and costly for your firm and your clients to reconstruct paperwork, computer records and other documentation. But, if you lost anything in a covered incident, from company vehicle titles to a client's W-9 form and expense receipts, CNA could reimburse you and your clients for up to \$100,000 in research and replacement expenses subject to additional limits available with the Accountant's Choice endorsement.

Plus, you can get additional coverage for your international employee travel and the liability risks associated with managing employees.

Our dedicated team of experts stays on top of industry trends, adapting to your business needs as your business grows. For more than a century, CNA has served accountants with unparalleled service and support.

Quick Quote Form:

FIRM NAME		CONTACT			
STREET ADDRESS					
CITY		STATE		ZIP	
TELEPHONE		FACSIMILE		E-MAIL	
WEBSITE					
BUSINESS POLICY RENEWAL DATE		CURRENT COMMERCIAL INSURANCE CARRIER		PREMIUM	
FEDERAL EMPLOYER ID (FEIN)		NUMBER OF EMPLOYEES		ANNUAL PAYROLL	SALES VOLUME
BUILDING INFORMATION:					
DO YOU OWN OR RENT?	<input type="checkbox"/> OWN	<input type="checkbox"/> RENT	YEAR BUILDING WAS BUILT		SQ. FEET
CONSTRUCTION TYPE?	<input type="checkbox"/> FRAME	<input type="checkbox"/> JOISTED MASONRY	<input type="checkbox"/> NON-COMBUSTIBLE	<input type="checkbox"/> FIRE RESISTIVE	<input type="checkbox"/> DON'T KNOW
SPRINKLERS:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> DON'T KNOW		
GENERAL LIABILITY LIMIT:	<input type="checkbox"/> \$1,000,000 PER OCCURRENCE, \$2,000,000 AGGREGATE		<input type="checkbox"/> \$2,000,000 PER OCCURRENCE, \$4,000,000 AGGREGATE		<input type="checkbox"/> DON'T KNOW
BUSINESS PERSONAL PROPERTY LIMIT (TOTAL AMOUNT TO REPLACE OFFICE AS NEW)				BUILDING LIMIT (IF OWNED)	

Contact your local agent or broker to learn more about how CNA can help you manage these risks.

