

Personal Liability Umbrella Insurance

Exclusively for AICPA Members

Life is full of Mishaps

Personal umbrella insurance provides coverage for the unpredictable things that can happen in the course of everyday life of an insured. Consider the possibilities of the following scenarios: your teenage driver may be in an auto accident; someone could be injured in your home; there could be a mishap in your swimming pool or boat; or you could be named responsible for a rental property or pet incident. Because these types of exposures may fall beyond the limits of an auto or homeowner's policy, personal umbrella insurance is necessary to fill in the gaps.

AICPA Personal Liability Umbrella Insurance Plan Features

Designed to supplement your auto and homeowner's policy, the Plan offers:

- Choice of coverage limits from \$1 to \$5 million
- Single group rate that covers your homes, auto and members of your household
- Legal defense for covered claims even if suit is determined to be frivolous
- 24/7 worldwide coverage
- Flexible enrollment schedule

Coverage amounts from \$1 million to \$5 million. Coverage is available up to \$5 million, with a single group rate without any additional charges.

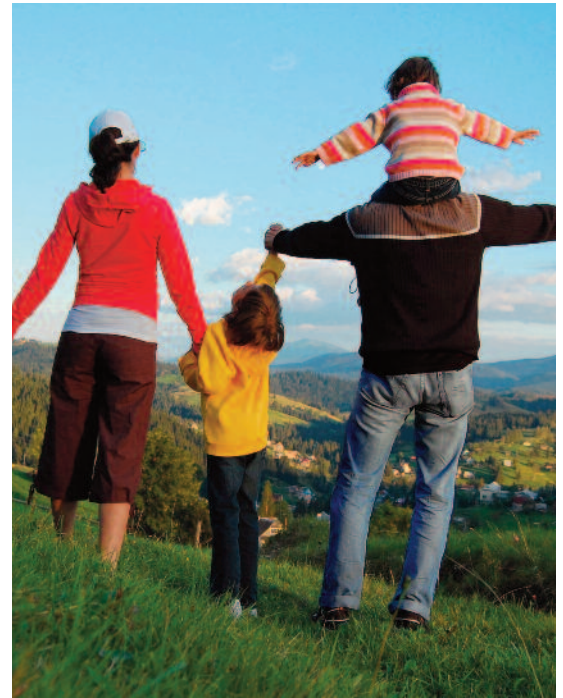
Covers household family members at no additional premium. As an insured you, your spouse and all other household family members receive the same basic protection, without age restrictions. Children living away at school are considered residents of your household and are also covered. In addition, it covers actions of your household pet.

Provides broad coverage on your residence. The Plan covers your residence, a vacation home or condominium, and residential housing properties you own not exceeding a four-family dwelling.

Covers any number or type of car with no effect on premium. A single premium automatically covers all owned vehicles, any new or additional cars, and a variety of recreational vehicles, including snowmobiles and boats.

Adds other liability protection. The Plan provides personal liability coverage for claims arising from libel, slander and false arrest.

The Plan includes loss assessment coverage of up to \$50,000 for your share of eligible charges incurred as a result of covered occurrences as owner of a condominium or cooperative property.



24-hour, worldwide coverage. Travel anywhere at any time, knowing you are protected.

Flexible enrollment. Coverage begins on the first of any month and continues through the policy year ending October 31. If coverage begins on a date other than November 1, the premium is prorated.

Endorsed by the AICPA. With the backing of an AICPA endorsement, you can be confident that the Personal Liability Umbrella Insurance Plan is the right choice in protecting your assets and your family's future.

Underwritten by Continental Casualty Company – A CNA Company. The Company is one of the largest underwriters in the U.S. and is rated A (Excellent) by A.M. Best & Co. CNA is a registered service mark and trade name of CNA Financial Corporation. Continental Casualty Company, 333 S. Wabash Avenue, Chicago, IL 60604

New - Identity Theft Expenses - If an insured or covered spouse is subject to a covered identity theft the insured will be entitled to benefits up to \$25,000. Benefits include assistance services, legal fees and case manager services.

New - Kidnap and Ransom - Coverage is provided for the insured, covered spouse and other covered household family members up to \$100,000 for reimbursement of ransom monies and related expenses.

Protect Your Future

Don't let life's mishaps become big financial problems. Apply today for the Personal Liability Umbrella Insurance Plan exclusively for AICPA members.

Call **1.800.223.7473**, or visit www.cpai.com/plusplan. You'll find peace of mind knowing you've made a wise decision to safeguard your finances and your family's future.





Your Personal Liability Risk Checklist

There's never been a better time to review your risks and consider the value of adding personal liability protection to supplement your auto and homeowner's coverage.

- Own a home or a condo
- Have a teenage or young adult driver in your house
- Have a baby-sitter or cleaning people working in your home
- Frequently drive with other adults or children in your car
- Own a pet
- Use or own a boat
- Own a swimming pool
- Own rental housing property
- Have assets and future earning potential
- You and your spouse could be subject to a personal injury suit from anyone at anytime

Protect Your Assets

The AICPA Personal Liability Umbrella Insurance Plan gives you the coverage you need for your personal liability exposures.

The Plan provides you, your spouse and all other household family members up to \$5 million in personal liability protection and the legal defense you may need in the event of a covered accident or personal liability lawsuit. It's an easy and cost-effective way to safeguard your finances and your hard-earned assets.

Questions about the Plus Plan?

Call or write to
Aon Insurance Services • 159 East County Line Road • Hatboro, PA 19040-1218

1.800.223.7473 • www.cpai.com/plusplan

Endorsed by:



Underlying liability insurance requirements are shown on the back of the application. The coverage has underwriting eligibility requirements. The terms of coverage limitations and exclusions are fully described in the policy, sent to you at your request, or when your application is accepted. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions. P808B

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