



**Travelers *1st Choice+* is  
the right choice for you**

## Travelers *1st Choice+*<sup>SM</sup> **Accounting Professionals**

Travelers understands that, while you may be committed to the accuracy and integrity of your work for your customers, they may not always return the favor. Your business and financial security can depend on how well protected you are from a lawsuit or claim.

Travelers *1st Choice+* is a new, state of the art errors and omissions policy that was designed with you, the accounting professional, in mind. Whether you are a bookkeeper, tax preparer, or Certified Public Accountant, Travelers *1st Choice+* can be tailored to fit your business, so you don't have to pay for coverage you don't need.

### **Key policy benefits to meet your needs**

Travelers *1st Choice+* has many features to protect your business and anticipate emerging exposure trends. You want a coverage that can grow and evolve with you and your business.

#### **Network and information security offense coverage**

Travelers *1st Choice+* is pleased to offer our accounting professional customers with network and information security coverage. As your business continues to expand into the Internet, so does the threat of network and security exposure. For example, network and information security offense coverage will protect you in the event of a network or Internet security breach, so you won't be held personally liable for lost or stolen information.

#### **Investment adviser coverage**

While acting as a financial adviser is an added value service for your customers, it also adds additional exposure that can make you personally liable if your advice does not help your customer as planned. This coverage feature protects you if you provide additional services to your customers as a financial, economic or investment adviser.

#### **Personal fiduciary coverage**

Acting as a personal fiduciary for your clients may also increase your exposure. Travelers personal

fiduciary coverage is an extension of coverage to insureds who act as a fiduciary for an estate or an individual, family or charitable trust.

#### **Crisis event expense coverage**

Travelers *1st Choice+* includes crisis event expense coverage that responds to just about any event in which you believe will have a material adverse effect upon your firm's reputation. Crisis event expense coverage will reimburse you up to \$10,000 for reasonable fees, costs and expenses incurred for consulting services provided by a public relations firm in response to a crisis event.

#### **Additional policy benefits include**

- Pure claims-made coverage
- Pre-claim assistance
- Deductible mediation credit

Ask your agent to walk you through our coverage highlight checklist for further policy benefits.

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### **Risk management services**

Travelers wants to go above and beyond providing superior coverage to our insureds, which is why we also offer risk management services to help you mitigate and prevent claims.

- Risk management newsletter – featuring relevant news-related risk management articles written by outside lawyers and our specialized claim professionals that inform insureds on the latest industry issues and trends.
- Risk Management PLUS+ Online<sup>®</sup> - A risk management Web site with industry related articles and Web-based seminars to help educate insureds on how to reduce or prevent common industry risks and exposures and identify emerging trends.

### **Claim services and pre-claim assistance**

Our specialized claim professionals have extensive experience handling professional liability claims. In addition, Travelers offers pre-claim assistance, so you can get expert advice from our staff before a claim is even filed, potentially preventing a claim occurrence or reducing its exposure.

### **A history of innovation**

Travelers has a long history of innovation serving professionals, being one of the first domestic carriers to offer errors and omissions liability insurance for professionals in 1946. From then to now, Travelers continues to be recognized as a financial leader and authority figure in professional liability insurance protection.

### **Make the right choice with Travelers *1st Choice*+**

We can help you make your first choice, the right choice! For more information about Travelers *1st Choice*+ for Accounting Professionals, contact your independent insurance agent or visit [travelers.com/1stchoice](http://travelers.com/1stchoice).



Travelers Casualty and Surety Company of  
America and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

[travelersbond.com](http://travelersbond.com)

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