



FLORIDA DECLARATIONS

ACCOUNTANTS PROFESSIONAL LIABILITY POLICY

THIS POLICY PROVIDES COVERAGE ON A CLAIMS-MADE BASIS. SUBJECT TO ITS TERMS, THIS POLICY APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY CAN BE COMPLETELY EXHAUSTED BY CLAIMS EXPENSES AND CLAIMS EXPENSES WILL BE APPLIED AGAINST THE DEDUCTIBLE, UNLESS OTHERWISE ENDORSED. WE WILL HAVE NO LIABILITY FOR CLAIMS EXPENSES OR THE AMOUNT OF ANY JUDGEMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY. PLEASE READ THE ENTIRE POLICY CAREFULLY

RISK PURCHASING GROUP NOTICE

This Accountants Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the National Small Business PG, Inc. is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.

Policy Number	Coverage is provided by:	Agency	Agency Code
LHN D618796 00	Hanover Insurance Company 440 Lincoln Street Worcester, MA 01653	McGowan & Co. Inc.	3202024

Item 1. NAMED INSURED AND ADDRESS:

AccountingDepartment.Com LLC
9223 Isla Bella Circle
Bonita Springs, FL 34135

Item 2. POLICY PERIOD:

Inception Date: 06/24/2018
Expiration Date: 06/24/2019
12:01 A.M. Standard Time at the address of the named insured as stated herein.

Item 3. LIMIT OF LIABILITY:

- a. \$1,000,000 for each claim; not to exceed
- b. \$1,000,000 for all claims in the Aggregate

Item 4. SUBLIMITS OF LIABILITY:

- a. \$50,000 Regulatory Proceedings Coverage for each regulatory proceeding and \$ 100,000 in the Aggregate
- b. \$50,000 Employment Practice Coverage for each claim and in the Aggregate
- c. \$50,000 Crisis Event Coverage for each crisis event and in the Aggregate

Item 5. SUPPLEMENTAL COVERAGE LIMITS OF LIABILITY:

- a. \$100,000 **Privacy Event Coverage** for each **privacy event** and in the Aggregate
- b. \$1,000,000 **Network Security Coverage** for each **claim** and in the Aggregate
- c. \$100,000 **Reimbursement for Loss of Income Coverage** for all **insureds** and in the Aggregate

Item 6. DEDUCTIBLE: \$5,000 each **claim** \$5,000 Aggregate

Item 7. RETROACTIVE DATE: 12/01/2002

Item 8. PREMIUM FOR THE POLICY PERIOD:

Annual Premium: \$16,856.00
Taxes/State fees: \$0.00
Total: **\$16,856.00**

Item 9. OPTIONAL EXTENDED REPORTING PERIOD

- a. Additional Period: 12 Months
- b. Additional Premium: 100% of Annual Premium

Item 10. NOTICE OF A CLAIM

Report any claim or potential claim to the Company as required by Section **G. DUTIES IN THE EVENT OF CLAIM(S) OR POTENTIAL CLAIM(S):**

The Hanover Insurance Company
P.O. Box 15148
Worcester, MA 01615 - 0148

National Claims Telephone Number: 800-628-0250
Facsimile: 800-399-4734
Email: ProClaim@hanover.com

PRODUCER NAME AND ADDRESS:

Gary Sutherland
McGowan & Co, Inc.
150 Speen Street, Suite 102
Framingham, MA 01701

Florida Producer License#: R041388

Agent's Signature: _____


(may be signed electronically)

Item 11. FORMS ATTACHED AT ISSUE:

401-1268 (08-12)	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
915-0001 (02-12)	Accountants Professional Liability Policy Form
915-0007 (02-12)	Amendment Of Settlement Modified CEOL Endorsement
915-0010 (02-12)	Modified Claims Expenses In Addition To The Limit of Liability With Damages And Claims
915-0062 (06-12)	Florida - State Amendatory Endorsement
915-0087 (02-12)	Additional Insured Endorsement
915-0135 (02-12)	Notice To Florida Insureds
915-0903FL (05-17)	CPAOnePro Plus Endorsement (Florida) (Claim Expenses In Addition to the Limit of Liability)
915-0907 (05-17)	Enhanced Network Security Breach And Privacy Liability Coverage
915-0915 (10-17)	Information Regarding Extended Reporting Period Endorsement (ERP Coverage)
SIG-1100 (11-17)	Signature Page