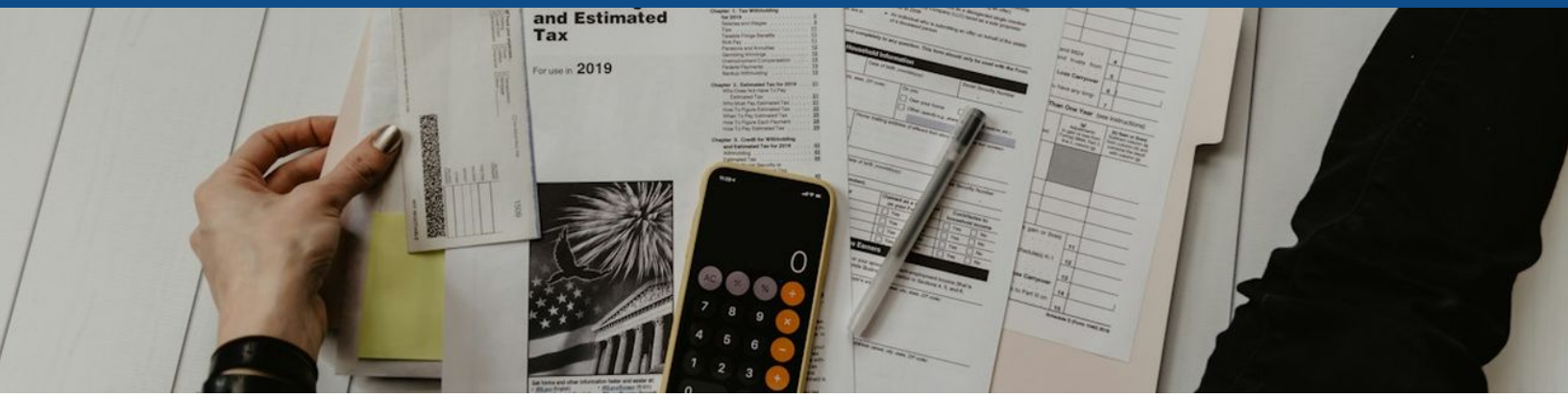
Bookkeepers Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Bookkeeping E&O covers claims that your entries or reconciliations caused a client loss, and carriers look at services, access to client funds and credentials.

WHAT'S COVERED

Professional liability

Claims that your advice, work or omission caused a client a financial loss.

Client funds handling

Errors when paying bills on behalf of clients.

General liability / BOP

Slip-and-fall injuries, office property and business income.

Defense costs

Attorney fees and court costs, even when the claim has no merit.

Cyber and privacy

Breach response and liability for client data you hold.

Good to know

Avoiding check-signing authority over client accounts is one of the best ways to keep rates low.

WHY SOCIETIES INSURANCE

Independent agency

We work for you, not for one insurance company.

50+ carriers compared

We shop A-rated markets for coverage and price.

Licensed advisors

Licensed in 29+ states, with real people to call.

Free, no obligation

Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Theft of client funds unless crime coverage is added
- × Tax preparation unless declared

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Services and revenue mix
- Number of clients
- Access to client accounts
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bookkeepers/

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