

PLUS PLAN Personal Liability Umbrella Insurance



Worry-less coverage

The PLUS Plan for AICPA members and their families...

- Increases auto and homeowners personal liability coverage by up to \$5 million
- Single premium covers cars, homes and household members under one policy
- Includes other personal liability protection such as coverage for libel and slander

The value of having this protection is apparent when you see the hardship resulting from an accident or claim. Here are some of the events that can happen where the PLUS Plan can give you and other family members much-needed protection, both in dollars and in legal defense of covered claims:

- Automobile accidents. You can be sued where you were not at fault or for a minor “fender bender” — or worse.
- A friend, while visiting your home, can be injured.
- You say something to someone that is taken the wrong way. You did not intend to slander the person, but that’s what he says you did.

The fact is, one of the most inexpensive methods you can use to protect you and your family in today’s litigious society is through the purchase of personal liability umbrella coverage such as the PLUS Plan. With the PLUS Plan, you can significantly increase your personal liability protection at relatively little cost. That’s why, with the possibility of a personal liability lawsuit in your family’s future, your PLUS Plan coverage is a must coverage.

YOUR RISK CHECKLIST

The Need for Personal Umbrella Coverage

The majority of claims under umbrella liability policies are auto-related and since virtually all of us drive, the need for an umbrella is obvious. However, there may be many other risks and situations that apply to you.

Review the list below and determine if you face any of these exposures. If you have at least one of them, an umbrella policy is needed. If you face more than one, this coverage should be seriously considered for your protection.

Personal

- Owning a home or a condo
- A teenage or young adult driver in your house
- Baby-sitter or cleaning people working in your home
- Frequent driving with other adults or children in your car
- Owning a pet
- Use of a boat
- Owning a swimming pool

Business

- Owning rental housing property
- Conducting business in your home — premises liability
- You are a professional with assets and future earning potential
- You and your spouse work outside the home and could be subject to a personal injury suit from a fellow employee

As you can see, there is a tremendous need for this coverage.



AICPA PLUS Plan

Shifting the burden of legal defense

You, your spouse, or your son or daughter could cause...or appear to have caused...a liability occurrence that leads to a lawsuit and the courthouse steps.

That's the time when just any lawyer won't do. You need specialized legal talent — experts in personal liability defense. Securing that ability to bring the case to a conclusion is one of the important features of the PLUS Plan.

Even a lawsuit that a court later rules is without merit requires competent legal help. The PLUS Plan will provide you with defense for covered claims even if a suit is determined to be frivolous.

Under the PLUS Plan the mounting legal fees to develop a defense, plead in court and negotiate any adverse judgement aren't carved from your coverage amount. Legal defense is paid by the insurance company in addition to the policy limit.

What is Drop Down Protection?

Under the PLUS Plan you are covered from the first dollar of legal liability up to the policy limit for a covered occurrence when there is no underlying insurance requirement. This is protection for the countless exposures you face that your automobile or home-owners coverage may not cover.

Also, if you are temporarily outside the United States, you are only required to obtain the maximum underlying limits available in that country, if less than PLUS Plan requirements.

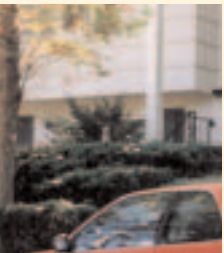
Features of the PLUS Plan

Coverage amounts from \$1 million to \$5 million

PLUS Plan coverage is available up to \$5 million, with a rate per million dollars that is progressively lower.

Covers all your household family members at no additional premium

You are covered under the Plan. So are your spouse and other household family members. They get the same basic protection you enjoy, with no restriction on the number or ages of family members. Children away at school are considered as residents of your household and are also covered. And actions of your household pet that you are responsible for are covered.



Provides broad coverage on your residence

In addition to your residence, a vacation home or condominium is also covered...and unlimited housing properties that you rent as a place to live, provided each one does not exceed a four-family dwelling.

The number or types of cars has no effect on your premium

Your single premium automatically covers all the cars you own and any new or additional cars as well as a variety of recreational vehicles. Also covered are snowmobiles and boats.

Adds other liability protection

The PLUS Plan supplies you with personal liability coverage for claims arising from libel, slander and false arrest. Also covered are the occasional or part-time

pursuits of a household member under age 18.

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

24-hour, worldwide coverage

You can travel anywhere at any time, knowing that you didn't leave your personal liability protection back at the house or at the airport.

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.

Flexible enrollment

Coverage starts on the first of any month and continues through the policy year ending October 31. If you start on a date other than November 1, your premium is prorated.

Endorsed by AICPA



Aon Insurance Services
The Experience to Protect Your Future

Questions about the PLUS Plan?

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A Division of
AIS Affinity Insurance Agency

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.