



## POLICY HIGHLIGHTS

The New Start program is now offering Stand-Alone Extended Reporting Period (ERP)/Tail coverage. The NewStart Program is written via surplus lines through an insurance company rated 'A' Excellent by AM Best. This program is written on excess & surplus lines, which may include additional taxes and fees

### PROGRAM ATTRIBUTES

- Extended Reporting Period durations: 12, 24, 36 & 60 Months. Unlimited option available in certain states
- Multiple deductible options
- Limits up to \$5MM. Excess limit options up to \$10MM
- Coverage features include Disciplinary and Regulatory Proceedings, Subpoena Assistance, Mediation Deductible Reductions, Privacy & Security Liability
- Broad definition of Professional Services
- Rates are 25-40% lower than the standard market

### PROGRAM APPETITE

- Sole professionals up to 50 CPA firms
- CPA firms with revenues up to \$50MM
- Firms domiciled in all 50 states and the District of Columbia

### WHY NEW START?

The challenges and expectations CPAs face are evolving every day. From missed tax deadlines and failure to file to professional negligence, we understand the risks CPAs like you may face. New Start partners with you to quickly address complex exposures with creative professional liability insurance solutions. As a New Start policyholder, you benefit from expert underwriting, efficient claims handling, and innovative technology to better serve your needs. We bring over 30 years of experience in underwriting focused on CPA liability products. Our deep industry knowledge allows us to tailor coverage to your needs.

***"Within a week I had several quotes for replacement coverage!"***

*"After 10 years of Insurance coverage, one claim was submitted, and I received a non-renewal letter from my current carrier. I searched for replacement renewal coverage to no avail. Then I was recommended to the McGowan PRO team, and they assured me that they could find replacement coverage. Within a week I had several quotes for replacement coverage and bound a new policy. I truly felt like I had an Insurance Agent that was looking out for me and my interests. I highly recommend them for those that have a story like mine."*

*- Bob Anderson*

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