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Insurance Solutions
for Independent Laboratories

ACIL

Enhancing Public Health and Safety
Through Quality Testing and Engineering

THE DISTINCT ALTERNATIVE IN INSURANCE BROKERAGE

FRANKCRYSTAL
& COMPANY

Errors and Omissions Insurance for ACIL Members

In today's litigious environment, ACIL Members need to employ sophisticated risk-management techniques to protect their businesses and their reputations.

The experienced Professional Liability Brokers at Frank Crystal & Company have been providing competitive E&O policies to ACIL members for many years. We understand the complexities of testing laboratory operations and have created a broad and extremely cost competitive insurance solution exclusively for ACIL members.

At no charge to you, we would welcome the opportunity to review your insurance needs and determine if you qualify to participate in our Professional Liability Program. For qualified members, Frank Crystal & Company will:

- ✓ Analyze your product and service offerings to gain an in-depth understanding of your E&O exposures
- ✓ Analyze your current E&O Policy to identify coverage deficiencies and opportunities to improve coverage.
- ✓ Submit your application to our underwriting partners at Media/Professional Insurance for an Errors and Omissions Insurance quotation
- ✓ Negotiate a customized insurance policy with the broadest possible coverage at the best premium available

As a market leader in Professional Liability brokerage, we are attuned to industry trends and the business challenges facing our clients. This knowledge and expertise enables us to offer cutting-edge coverages and develop innovative products to meet our clients' emerging needs.

We are confident that the ACIL/Frank Crystal & Company E&O Program represents a great opportunity for your firm to benefit from high quality risk management, insurance placement consulting services. To see how your laboratory may qualify, please call Greg Gamble at 212-504-5883 or email him at gambleg@fcrystal.com.

ACIL

Member Benefits

Coverage Features

ACIL is the trade association representing independent, commercial scientific and engineering firms. Its members are professional services firms engaged in testing, product certification, consulting, and research and development. ACIL has partnered with Frank Crystal & Company to create a customized insurance program designed specifically to meet the needs of ACIL members.

Coverage is underwritten by to Media Professional Insurance Company on their Specialty Errors and Omissions Liability Insurance Policy inclusive of the following features:

- Broad schedule of covered services specifically tailored for each ACIL Member;
- Bodily injury and property damage coverage extension for those Claims involving Wrongful Acts in the performance of covered services;
- Modified Pollution Exclusion excluding Pollution incidents on premises only;
- Modified wrongful conduct exclusion providing coverage to those individual insureds who did not have knowledge of or participate in the wrongful conduct;
- Retroactive date as per any current E&O Policy in force. Media/Pro will provide full prior acts coverage back to the date listed on the current Policy.

The Frank Crystal & Co., Inc. ACIL E&O program has been in existence for over 15 years. It remains today among the most cost-effective solutions in the market for coverage for the exposures unique to testing laboratories. Further, the program extends coverage for bodily injury and property damage arising out of test results or data developed or disseminated by ACIL members. Coverage also extends to claims arising out of pollution conditions created as a result of collecting, handling or transporting test samples.

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