



Management Liability Pro Plus

Overview

IAT's ML Pro Plus business unit offers management liability coverage to private and not-for-profit companies, including Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Fidelity Insurance (Commercial Crime). Admitted in all 50* states, our suite of products is written on Harco National Insurance Company paper.

Excess Management Liability is available on an Excess & Surplus basis, non-admitted for Directors and Officers, Employment Practices, and Fiduciary Liability.

*NY based risks will be written using New York Free Trade Zone parameters.

Directors and Officers Liability	Coverage Highlights
Protects directors, officers, and employees against financial loss resulting from litigation brought against them for an alleged wrongful act in their capacity as directors and officers.	<ul style="list-style-type: none"> • Side A limit options available up to \$5,000,000 • Derivative demand sublimit included • Crisis Event sublimit included • Executive Extended Reporting Period
Employment Practices	Coverage Highlights
Coverage for defense costs and damages from liability arising from an actual or alleged employment practices violation by an employee, applicant or third party.	<ul style="list-style-type: none"> • Wage & Hour limits available • Workplace Violence and Immigration Defense sub-limits available • Free 30-minute consultation with Gordon & Rees available for EPL customers • Sensitivity training coverage up to policy limit
Fiduciary Liability	Coverage Highlights
Provides protection for a company's employee benefit plans and the people responsible for oversight and administration of plans.	<ul style="list-style-type: none"> • Omnibus wording included • Sub-limits for covered penalties (including 502c, HIPAA, PPACA) • Coverage for ESOPs is available
Fidelity (Crime)	Coverage Highlights
Coverage to protect money, securities and other assets from losses due to employee theft or dishonesty, impersonation fraud, fraudulent funds transfer instructions, and more.	<ul style="list-style-type: none"> • Social Engineering Fraud sub-limits available • Third party coverage available • ERISA Coverage built into policy form • Policy form is on a loss discovered basis.
Excess Management Liability	
<ul style="list-style-type: none"> • Available for D&O, EPL & Fiduciary (not for crime or cyber) • Excess and Surplus basis, non-admitted 	<ul style="list-style-type: none"> • Stand Alone • \$5M Capacity



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Management Liability

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Underwriting Philosophy

IAT's ML Pro Plus team consists of seasoned underwriters. Each underwriter brings with them a minimum 10 years of exclusive experience within the management liability segment.

About IAT

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety products to meet the needs of individuals and businesses. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions for our customers.

Claims Excellence

IAT's Claims professionals employ their knowledge and technical excellence to deliver proactive, reliable and customer-focused service.

Claims leadership brings more than 25 years of specialized experience in the management liability space. Utilizing IAT's distinguished and reputable defense firms, it boasts a national panel specialized in management liability litigation. Through deep expertise and breadth of experience, IAT Claims is committed to delivering the best possible claims resolution.



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