



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, Fidelity Insurance (Commercial Crime), and Cyber Liability. Admitted in all 50 states, our suite of products is written on Harco National Insurance Company paper.

### TARGET CLASSES OF BUSINESS

- Auto Dealers
- Construction Companies
- Distributors
- Medical Offices
- Fraternal Organizations
- Hospitality (non-casino)
- Manufacturing (non-bio / pharmaceutical)
- Marina/Yacht Clubs
- Professional Firms
  - Architectural Firms
  - CPA Firms
  - Law Firms
- Retail
- RV/Truck Rental and Dealership
- Social Organizations
- 501c (3)

### TOUGHER CLASSES WE CAN CONSIDER

- Casinos (no cyber liability)
- Country Club (for profit or not for profit)
- Entertainment and Broadcasting
- Government Contractors
- Guns & Ammunition
- Hospitals (no non-for-profit, nursing homes, abortion clinics)
- Restaurants
- Higher Education and Universities
- Start-ups (except bio-technology and pharmaceutical)

### EXCLUDED CLASSES OF BUSINESS

- 501c (6) - political or governmental organizations
- Adult Entertainment Organizations
- Armored Car Companies / Cash Pick Up / Cash Storage Services
- B corporations, Low Profit LLC's (13cs)
- Biotech, Pharmaceutical (Stages 3 & 4) and High-Tech Development
- Childcare and Child Services
- Crypto Currency
- Drug & Alcohol Rehab Centers
- Financial Institutions
- Insurance Agents and Brokers
- Municipalities
- Professional Sports
- Public Companies and/or Private Companies with public debt
- Tobacco, Marijuana or Opioids

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