



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.

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

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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