

Management Liability Pro Plus

Appetite Guide



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 49* states, our suite of products is written on Harco National Insurance Company paper. In addition, Excess Liability is available for Directors and Officers, Employment Practices, and Fiduciary Liability on a non-admitted basis.

**NY based risks will be written using New York Free Trade Zone parameters, and as of 10/01/2023 we can entertain Nevada risks on a non-admitted basis.*

Target Classes of Business (Primary & Excess)

- Aircraft or Aerospace Products
- Airports – municipal and private
- Auto Dealers
- Construction Companies
- Distributors
- Explosives Manufacturing / Distribution / Storage (No Fireworks)
- Fraternal Organizations
- Higher Education and Universities / K-12 Education / Charter Schools (No religious schools)
- Home Health Care
- Hospitality
- Hotels
- Manufacturing (non-bio / pharmaceutical)
- Marina / Yacht Clubs
- Medical Devices – No internal devices (pacemakers, stents, prosthetics)
- Medical Groups: Urgent Care, Nursing Groups, Radiology, etc.
- Medical Offices
- Museums
- Professional Firms - Architectural / CPA / Law
- Real Estate-Commercial & Corporate
- Residential Real Estate Owners / Managers / Agents
- Restaurants
- Retail
- RV/Truck Rental and Dealership
- 501c (3) [not for profit organizations, excluding 501c (6)]

Tougher Classes We Can Consider (Primary & Excess)

- Biotech / Pharmaceutical (Phases 1 & 2)
- Casinos
- Country Club (for profit or not for profit)
- Daycare / Summer camp – No overnight camps / care or retreats
- Distressed Condominiums
- Entertainment and Broadcasting
- ESOP-only in conjunction with other ML lines
- Guns & Ammunition
- Hazardous or Toxic Chemicals
- Hospitals (no non-for-profit, abortion clinics)
- Nursing Homes / Assisted Living / Adult Daycare – Private only
- Professional Racing Teams (No Formula 1 racing)
- Staffing Firms (Industry focused - permanent placement preferred)
- Start-ups (except bio-technology and pharmaceutical)

Excluded Classes of Business

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



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