



MTI Business Insurance Program
American-made Protection



The Insurance Program
Built for Heat Treaters.



The MTI Business Insurance Program Makes a Difference


An exclusive product created to protect companies that make and build the things we use.

Protecting and supporting the future of the Heat Treat Industry is what the MTI Business Insurance Program does. Developed by Precision Manufacturing Insurance Services (PMIS), the exclusive MTI Business Insurance Program is specifically designed to address the unique set of challenges Heat Treat Companies face. The program is underwritten by a top-tier "A+" rated carrier, and is only available to Heat Treat Companies.

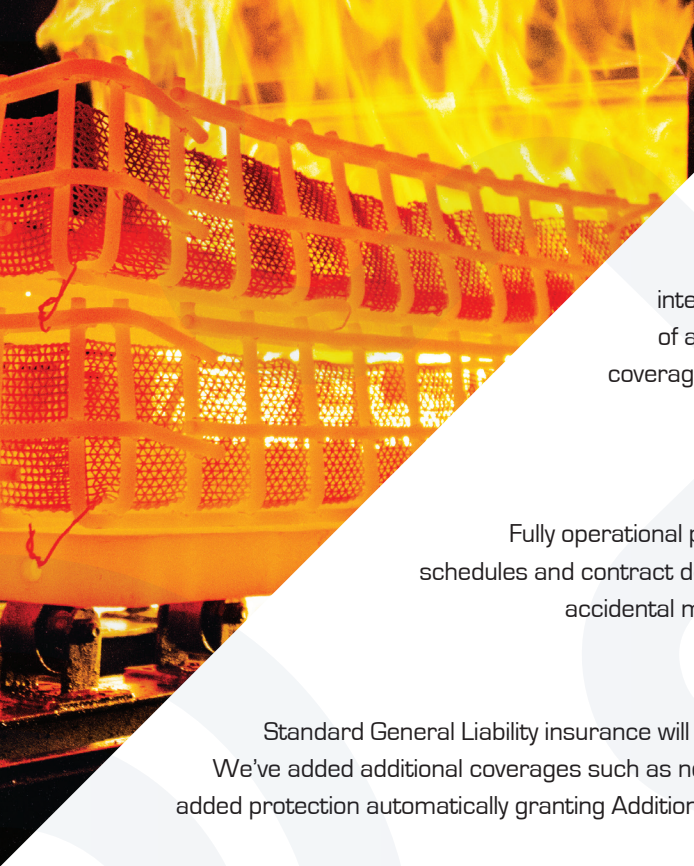
Beyond Standard Protection

Having all the right coverages in your insurance program is a big job. That's why we've done most of the work for you with the MTI Business Insurance Program. Unlike typical policies utilizing "one-size-fits-all" policy forms that don't differentiate among industry sectors, the MTI Business Insurance Program was created using custom metal working forms tailored to your specific operation. And with the MTI Business Insurance Program, you're in good company. Because of its strict underwriting guidelines, only Heat Treat Companies with good risk profiles and claims experience are part of the program so you gain the benefit of protection and competitive pricing.

Tailored Solutions to Thrive in a Changing Environment



No two Heat Treat Companies are alike, even if they share similar processes and production machinery. Identifying your risk factors and putting the right coverages together to address your unique exposures is what we do with the MTI Business Insurance Program.



Property Insurance

This protects your physical assets from exposures such as fire, theft, utility interruption and other perils. It provides financial reimbursement to the owner of a structure or its contents in the event of damage or loss. Business Income coverage is essential if your business is interrupted due to a covered cause of loss, paying your payroll and ongoing expenses when production is shut down.

Equipment Breakdown

Fully operational production equipment and supporting infrastructure are critical to meeting schedules and contract deadlines. Our Equipment Breakdown insurance covers physical damage for accidental mechanical or electrical breakdown and loss of income due to a breakdown.

General Liability

Standard General Liability insurance will protect you against claims for bodily injury and property damage to others. We've added additional coverages such as neighborhood claims against smoke, fumes, or vapor from a fire. We've also added protection automatically granting Additional Insured coverage when you sign a contract indemnifying your customer.

Commercial Auto Insurance

Vehicle use is an ongoing need for heat treat companies with the majority utilizing company-owned commercial vehicles. In all cases, a Commercial Auto insurance policy is required to protect your company from losses caused by auto accidents. Purchasing Auto insurance may sound straightforward and simple but it's complex and one of the most common coverage gaps.

Cyber Liability

As manufacturers implement automation and embrace the IoT, new risks emerge including the amount of sensitive data stored and transacted between parties susceptible to a cyber attack. Cyber insurance generally covers your liability for a data breach involving sensitive customer or employee information, such as Social Security numbers, driver's license and health records.

Commercial Umbrella/Excess Coverage

This extends your General, Auto and Employers Liability insurance to protect against large liability claims, and a broad range of critical risk exposures, such as catastrophic events and reputational risk.

Executive Liability Coverages

Unlike General Liability insurance, Employment Practices Liability (EPLI) protects employers from employee lawsuits claiming wrongful employment practices such as discrimination, harassment, or wrongful termination. Directors & Officers (D&O) Liability protects you and your executives from lawsuits placing your/their personal assets at risk.

Workers Compensation

Workers Compensation insurance protects your employees and your business from work-related accidents, illnesses, and even death. It covers an employee's medical expenses, lost wages, and rehabilitation services that result from a workplace injury or illness. Although this insurance is mandated by law, how well your claims are managed is not. Our Workers Comp program includes a dedicated in-house claims manager to aggressively oversee the claims management process.

The MTI Business Insurance Program also offers Inland Marine, Crime, and other valuable coverages.



You Make It, We Protect It: Building a Better Future

Precision Manufacturing Insurance Services (PMIS), which designed the exclusive MTI Business Insurance Program program, is comprised of seasoned insurance specialists whose focus is solely on protecting metal working companies. We are committed to helping Heat Treat Companies continue to be a driving economic force by protecting all that is important to them and providing solutions that positively affect the bottom line of the companies that we serve. That's why we developed the MTI Business Insurance Program, serving Heat Treat Companies nationwide to reduce risk exposures, realign insurance costs and eliminate coverage gaps.

For more information or a proposal, please contact:

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