



IRS AUDIT INSURANCE FOR BUSINESS OWNERS

No one can prevent an audit — but we cover the costs.

An IRS audit can cost your business \$10,000–\$50,000 in professional fees alone — even when you've done nothing wrong. InsureTax puts cash in your bank account the moment a validated audit notice arrives, then covers your CPA and accountant fees on top of that.

AM Best A+ (Superior) · S&P AA- · Fitch AA- · Lloyd's of London



You can only purchase coverage before an audit notice arrives. Once the IRS sends a letter, it's too late.

THE REALITY

The numbers don't lie

IRS audits are more common — and more devastating — than most business owners realize.

9/10

Audited taxpayers face penalties

43%+

Average hit as percentage of income

505K

IRS audits in FY2024 — now with AI-driven targeting

SARAH'S STORY

Sarah runs a consulting firm in Austin with 12 employees. She's meticulous about taxes — always uses a CPA, always files on time. Then one Tuesday, an IRS audit letter arrives for her Schedule K-1 income.

Without InsureTax, Sarah would have spent the next four months scrambling — hiring a tax attorney, pulling three years of records, and watching \$28,000 drain from her business account. **With InsureTax, she got a \$25,000 cash payout within days — money in her bank account with no restrictions — and her CPA's fees were covered from her policy pool.** She never missed a beat.

WITH VS. WITHOUT

What happens when the IRS comes calling

WITHOUT INSURETAX

- × Scramble to find a tax attorney
- × Pay \$10K–\$50K out of pocket
- × Months of disruption
- × Cash flow crisis for your business
- × Stress, lost sleep, lost productivity

WITH INSURETAX

- ✓ Submit your notice — simple, fast
- ✓ Cash hits your bank account in days
- ✓ All audit-related costs are covered
- ✓ Your CPA/accountant is protected too
- ✓ You focus on running your business

What's included in every policy

Up to \$250K per coverage component. Nobody else puts cash in your hand.

KEY BENEFIT



Instant Cash Payout

Up to \$250K per policy, paid immediately on validated audit notice. No proof of loss required — the notice is the trigger. Cash in your bank account, no restrictions.

Up to \$250K per coverage component



Audit-Related Cost Coverage

All audit-related costs are covered — your CPA, accountant, bookkeeping reconstruction, and litigation costs. One pool for the entire policy period.

Up to \$250K per coverage component



Your CPA Is Covered Too

Your CPA or accountant can be named as secondary insured — up to 10% of your policy limit (capped at \$25,000).

Nobody else puts cash in your hand. The instant payout has no restrictions — use it for anything, including penalties. Named coverage focuses on audit defense costs and the immediate payout. This isn't prepaid legal — it's real cash in your bank account.

From ~\$1/day

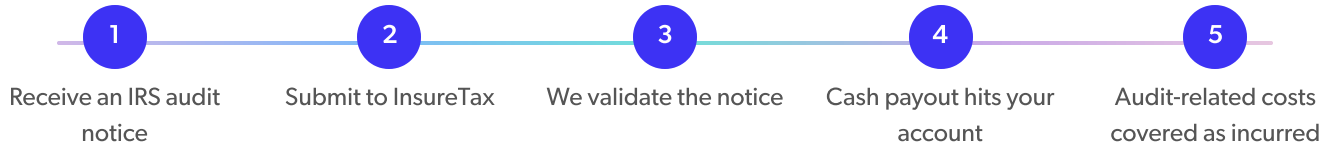
For small businesses — up to \$250K per coverage component

At roughly the cost of a cup of coffee, you're protected against a \$10,000–\$50,000 audit bill. Immediate cash when the audit notice arrives, plus all your CPA and accountant fees covered.

CLAIMS PROCESS

How it works — five simple steps

Notice validated, money moves. You're protected and can focus on your business.



ELIGIBILITY

Businesses of all sizes — from sole proprietors to \$50M in revenue

✓ **ELIGIBLE**

Small businesses up to \$50M in assets or gross receipts

Sole proprietors and business owners

Filing 1040 with Schedule C, E, or K-1

Total positive income up to \$10M

NOT ELIGIBLE

Pure W-2 wage earners (no business income)

Prior audit history is considered during underwriting but does not automatically disqualify.

TRUST

Backed by the world's leading insurance market

Your policy is underwritten at Lloyd's of London — the same market that insures the world's most complex risks.

CARRIER RATINGS

A+

AM Best
Superior

AA-

S&P Global

AA-

Fitch

Lloyd's of London market ratings · TMK Syndicate 510

Get protected before the letter arrives

From ~\$1/day for small businesses. Up to \$250K per coverage component.
Don't wait for the IRS to act first.

[Get a Quote](#)

info@whins.com

InsureTax — Empire State Building, 20 W 34th St., New York, NY 10001

Lloyd's Coverholder · Managing General Agent · AM Best A+ (Superior) · S&P AA- · Fitch AA-

The instant cash payout has no restrictions — use it for anything. Named coverage focuses on audit defense costs and the immediate payout. All applications subject to underwriting approval.