

COMMUNITY ASSOCIATIONS Umbrella Program

McGOWAN & COMPANY, INC.

Eligible Classes:

- Condominium Associations
- Cooperatives
- Homeowners Associations (HOAs)
- Master Associations
- Planned Unit Developments (PUDs)
- Property Owners Associations
- Townhome Associations

Products:	Umbrella
Limits:	\$1MM – \$100MM
A.M. Best Rating:	“A” Rated Carriers / Admitted Paper
Required Underlying Rating:	A- / VI (Exceptions Can Be Made)
Available “Follow Form” Coverages:	Directors & Officers (Including Employment Practices Liability) Automobile Liability Employers Liability
Special Features & Coverages:	Defense Costs Outside the Limits No Shared Limits – Each Insured Receives its Own Policy & Policy Number No Exclusion for Real Estate Manager Aggregates Per Location
Application:	Available at www.mcgowanins.com
Territory:	All 50 States
Volume Commitment:	None

Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this flyer.

Beth Lentz—National Program Manager
blentz@mcgowanins.com · Toll Free (800) 545-1538 · Phone (440) 333-6300 · Fax (440) 333-3214

