



PUBLIC ENTITIES Umbrella Program

McGOWAN & COMPANY, INC.

Eligible Classes:

- Cities, Towns, and Villages with Populations Under 100,000
- Counties with Populations Under 250,000
- Special Purpose Districts (Water, Sewer, Park, Tax & Fire Districts)

Products:	Umbrella
Limits:	Up to \$20MM
A.M. Best Rating:	"A" Rated Carriers / Admitted Carriers
Required Underlying Rating:	A- / VI
Available "Follow Form" Coverages:	Employee Benefits Liability Employers Liability Employment Practices Liability EMT Liability Fire Department Liability Fire Department Errors & Omissions Liability Hired & Non-Owned Automobile Liability Law Enforcement Liability Owned Automobile Liability Public Officials Errors & Omissions Liability
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.