



# MCGOWAN PROGRAM ADMINISTRATORS

## APARTMENT PACKAGE PROGRAM

### ELIGIBLE CLASSES

- Apartments
  - Garden & Townhouse
  - Mixed-Use
  - High-Rise
- Commercial LRO
  - Offices
  - Retail Shopping Center

### LIMITS

- Property Capacity: \$50,000,000 higher limits available on better construction
- Liability: \$1MM/\$2MM

### TERRITORY

- Arizona, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Maine, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Virginia, Washington, Wisconsin, and Wyoming.

## PROGRAM HIGHLIGHTS

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- A.M. Best "A" Admitted Paper
- Blanket Building Coverage (Per Location Basis)
- Guaranteed Replacement Cost Available
- Ordinance & Law
- Equipment Breakdown
- Employee Dishonesty
- Flood/Earthquake up to \$5,000,000
- Back-up of Sewer and Drains up to \$250,000 (higher limits available)
- Hired & Non-Owned
- Umbrella Available up to \$100MM

\* Minimum Premium \$10,000

Please send submissions to: [apps@mcgowanprograms.com](mailto:apps@mcgowanprograms.com)

*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.*



## WHAT APARTMENT/LRO RISKS ARE UNACCEPTABLE?

- HUD Section 8 or similar subsidized housing exceeding 25% of rented units
- Student Housing
- Assisted Living
- Senior Housing > 3 stories  
[note: Independent Living, Senior Housing 3 stories or less is acceptable, provided that there are no services provided. Services would include meals, transportation (such as taking residents to malls for shopping or on outings), or medical services. There can be no pull-alarms in units.]
- Warehouses
- Government-owned or managed properties
- Combined loss ratio exceeding 45% (Property & GL combined)
- Shingled roofs older than 15 years
- Wood Shake Shingles
- Utilities not updated within 25 years (plumbing, HVAC, electrical)
- Un-remediated aluminum wiring (Only COPALUM or AlumiConn crimping acceptable)
- Buildings over 10 stories
- Buildings not 100% sprinklered over 8 stories (i.e. 9 and 10 story buildings)
- Protection class 7-10
- Less than 75% occupancy rate
- Vacant buildings or those under major renovation
- We cannot provide General Liability only
- We cannot provide Owned Auto Coverage
- Less than 5 units in a building
- Vacant Properties

## WHO ADJUSTS CLAIMS?

- NARS North American Risk Services  
Address: P.O. Box 166002, Altamonte Springs, FL 32716  
Telephone (24/7 claims reporting): 800-315-6090  
Facsimile: 866-261-8507  
Internet: [www.narisk.com/etools.html](http://www.narisk.com/etools.html)  
Email: [reportaclaim@narisk.com](mailto:reportaclaim@narisk.com)

## WHAT LOSS CONTROL FIRM DO WE USE?

- Direct Loss Control, Inc. | [www.directlosscontrol.com](http://www.directlosscontrol.com)

\*NOTE\* To be considered a full submission we must have all of this data.

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# MCGOWAN PROGRAM ADMINISTRATORS

## COMMUNITY ASSOCIATIONS PACKAGE

### PROGRAM OVERVIEW

#### ELIGIBLE CLASSES

- Condominium Associations
- Cooperatives
- Townhome Associations

#### LIMITS

- Blanket Property \$80,000,000

#### TERRITORY

- Arizona, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, New Jersey, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington, Wisconsin, & Wyoming

### PROGRAM HIGHLIGHTS

#### A.M. BEST RATING

- "A+" XV Admitted Paper

#### SPECIAL FEATURES

- Blanket Building Coverage (Per Location Basis)
- Ordinance & Law
- Equipment Breakdown
- Loss of Income & Extra Expense
- Flood & Quake
- Medical Payments
- Plus Many More Coverages

#### MINIMUM PREMIUM

- \$10,000

Applications available at [mcgowanprograms.com/applications](http://mcgowanprograms.com/applications)

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