



McGowan Program Administrators
Soaring Above the Rest.



MCGOWAN PROGRAM ADMINISTRATORS

McGowan Program Administrators (MPA) is a Managing General Underwriter and Program Manager. MPA designs, administers and markets highly-specialized programs of insurance. These programs are available exclusively through MPA.

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 - Appraisers Insurance
 - Lawyers Professional Liability
 - Real Estate Agents & Brokers Insurance
- Restaurant Insurance
 - Umbrella
 - Package



COMMUNITY ASSOCIATIONS UMBRELLA

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Condominiums
- Single-Family HOAs
- Cooperatives
- Masters
- Property Owners
- Commercial
- Townhomes

PRODUCTS

- Umbrella

LIMITS

- \$1MM – \$100MM

TERRITORY

- Nationwide (excluding AK)

SPECIAL FEATURES

A.M. BEST RATING/REQUIRED UNDERLYING RATING

- "A" Rated Carriers – Admitted Paper / A-/VI

AVAILABLE "FOLLOW FORM" COVERAGES

- Automobile Liability
- Directors & Officers Liability
- Employers Liability

SPECIAL FEATURES

- Defense Costs Outside the Limits
- No Shared Limits – Each Insured Receives its Own Policy & Policy Number
- Real Estate Manager Covered As Additional Insured
- Aggregates per Location

Applications available at mcgowanprograms.com/applications

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.





COMMUNITY ASSOCIATIONS D&O

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Condominiums
- Single-Family Homeowner Associations
- Cooperatives
- Masters
- Property Owners
- Commercial
- Timeshares
- Townhomes
- Condotels

PRODUCTS

- Directors & Officers Liability (including EPLI) for Not-for-Profit

LIMITS

- \$1MM – \$5MM (Follow form Umbrella & Excess D&O can be coordinated with other MPA divisions & McGowan facilities)

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- "A" Rated Carriers – Admitted Paper

SPECIAL COVERAGES & FEATURES INCLUDE, BUT ARE NOT LIMITED TO:

- Defense and indemnity of monetary claims
- Defense of non-monetary claims
- Broad definition of Insured including directors, officers, trustees, the entity, community association/property manager ("CAMS"), volunteers, committee members, employees and leased employees
- Defense of breach of third party contract claims
- Defense of failure to maintain or obtain insurance claims
- Third party non-employee discrimination claims
- Employment Practices Liability and Employee Discrimination claims
- Full Prior Acts Coverage
- Broad Definition of Wrongful Acts
- Personal Injury Offense and Publishers Liability Coverage

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COMMUNITY ASSOCIATIONS CRIME

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

	<p>ELIGIBLE “NOT-FOR-PROFIT” ASSOCIATIONS</p> <ul style="list-style-type: none"> • Condominiums • Single-Family HOAs • Cooperatives • Masters • Property Owners • Commercial • Timeshares • Townhomes • Condotels <p>PRODUCTS</p> <ul style="list-style-type: none"> • Primary & Excess Fidelity/Crime Coverage Available <p>LIMITS</p> <ul style="list-style-type: none"> • \$10,000 – \$10MM (Higher Limits Upon Request) <p>TERRITORY</p> <ul style="list-style-type: none"> • Nationwide
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SPECIAL FEATURES

	<p>A.M. BEST RATING</p> <ul style="list-style-type: none"> • “A” Rated Carriers – Admitted Paper <p>COMMUNITY ASSOCIATIONS “BUNDLED” COVERAGES</p> <ul style="list-style-type: none"> • Employee Theft • Forgery and Alteration • Inside the Premises, Theft of Money & Securities • Inside the Premises, Robbery & Safe Burglary • Outside the Premises • Computer Fraud • Funds Transfer Fraud • Social Engineering and False Pretense
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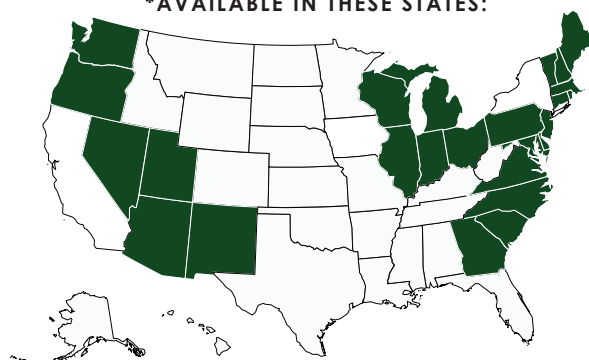
COMMUNITY ASSOCIATION INSURANCE PROGRAM



CondoPRO

CondoPRO is a comprehensive property and casualty program designed to provide the unique coverages required of community associations with cost and flexibility in mind.

***AVAILABLE IN THESE STATES:**



ELIGIBLE CLASSES:

- Condominium Associations
- Cooperatives
- Townhome Associations

COVERAGE HIGHLIGHTS:

- Guaranteed Replacement Cost on Buildings, Related Structures and Association Personal Property
- General Liability – \$2,000,000/\$4,000,000 Available
- Directors and Officers
- Employee Dishonesty
- Flood and Earthquake
- Ordinance or Law
- Equipment Breakdown
- Hired & Non Owned Auto
- Umbrella

CARRIER/CLAIMS:

CondoPro is backed by a QBE A.M. Best Rated "A XV" carrier and provides claims service. Underwriting is provided exclusively by McGowan Program Administrators.

UNDERWRITING:

AVAILABLE TO SELECT BROKERS UNDER VOLUME COMMITMENT AGREEMENT.

CONTACT

Kevin Milligan, National Marketing Director – Community Associations | 440.895.4349 | kmilligan@mcgowanprograms.com
 Jeffrey Marsh, Managing Director – Real Estate & Community Association Packages | 410.461.8387 x5501 | jmarsh@mcgowanprograms.com
www.mcgowanprograms.com | Think McGowan



McGOWAN PROGRAM ADMINISTRATORS



QBE

National Corporate Member of





SINGLE-FAMILY HOA

MCGOWAN PROGRAM ADMINISTRATORS

Our Single-Family HOA Program is Better Than Ever!

McGowan Program Administrators (MPA) is a leading provider of insurance products for Homeowner Associations nationwide for Property, General Liability, Directors and Officers, Crime and Umbrella insurance.

PROGRAM OVERVIEW

HIGHLIGHTS

- Special form, replacement cost and blanket coverage for all types of property including property in the open.
- General liability includes members and property managers as additional insureds.
- Crime coverages include property managers as additional insureds.
- Privacy and data breach liability available.
- Unsupported general liability.
- Locations under development and vacant land.
- Lakes and ponds (subject to certain underwriting guidelines).
- Coastal exposures and Florida are subject to further restrictions and/or eligibility.

SUBMISSION REQUIREMENTS

- Five (5) Years of Currently Valued Carrier Loss Runs
- McGowan HOA Package Application

Please send submissions to: HOAapp@mcgowanprograms.com

Applications available at mcgowanprograms.com/applications

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Jeffrey H. Marsh • jmarsh@mcgowanprograms.com • 410.461.8387 • www.mcgowanprograms.com • Think McGowan.





ACTIVE SHOOTER WORKPLACE VIOLENCE & THREAT

Did you know that each year nearly 2 million American workers are victims of workplace violence? In fact, according to Occupational Health and Safety Administration (OSHA), workplace violence is the second leading cause of work-site deaths in the US.

With recent high profile active shooter/workplace attacks, more businesses are boosting security efforts and taking added precautions to prevent acts of violence. McGowan understands these risks and offers a comprehensive policy to help companies respond and recover from such incidents.

COVERAGES

McGowan's Active Shooter/Workplace Violence Insurance covers liability and extra expenses tied to violent attacks and/or threats, providing victim death benefits as well as needed medical/rehabilitation/psychiatric/funeral expense coverages. The program considers all classes of business, including but not limited to government agencies, education, religious institutions, hospitality, entertainment, retail, and public entities. The program covers a wide range of attack-types, such as knife, vehicular, explosives, and acid attacks rather than solely committed with a firearm.

- Legal liability coverage with indemnity to address lawsuits that may result from a covered event.
- Victim coverages related to:
 - Psychiatric care
 - Medical or dental care
 - Rehabilitation expenses
 - Death Benefit / Disability Coverages
 - Funeral / Burial Expenses
- Business Expenses related to:
 - Business income/interruption and extra expenses
 - Public relations counsel
 - Crisis Consultant expenses
 - Employee counseling
 - Additional / Temporary security measures

ENDORSEMENTS

- A special endorsement is available to provide coverage for an "off-site incident", such as deadly weapon attack/workplace violence that occurs while an employee is traveling on company business.

CLIENT PROFILE

- Available for all institutions and businesses
- Educational Institutions
- Hospitality & Leisure
- Manufacturing
- Healthcare facilities

CAPACITY

- Limits available from \$1M to \$100M
- Annual Stand Alone policy
- \$0 retention in most cases

WHY CHOOSE MCGOWAN FOR YOUR CRISIS MANAGEMENT RISKS?

- We are the largest underwriter of Active Shooter Workplace Violence type events.
- We have several exclusive program management relationships with customized (bespoke) coverage forms. Our specialized underwriters take protecting our clients' business and reputation seriously.
- We offer worldwide coverage through our global team of experienced crisis management underwriters.



McGowan Program Administrators • XL Catlin

Paul Marshall • pmarshall@mcgowanprograms.com • 937.949.5816 x5951 • www.mcgowanprograms.com



HOTEL UMBRELLA INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

PRODUCT OVERVIEW

ELIGIBLE CLASSES

- Limited Service Hotels
- Full Service Hotels
- Timeshare Associations

PRODUCTS/LIMITS

- Umbrella: \$5MM-\$100MM

CARRIER

- A.M. Best "A" Rated Carriers/Admitted Paper

TERRITORY

- All 50 States (except AK, NY, & VT)

SPECIAL FEATURES

A.M. BEST RATING/REQUIRED UNDERLYING RATING

- "A" Rated Carriers – Admitted Paper / A-/VI or Better

AVAILABLE "FOLLOW FORM" COVERAGE

- Automobile Liability
- Employee Benefits Liability
- Employers Liability
- Liquor Liability

SPECIAL FEATURES

- Defense Costs Outside the Limits
- No Shared Limits – Each Insured Receives its Own Policy & Policy Number
- Real Estate Manager Covered as an Additional Insured
- Aggregates per Location

Applications available at mcgowanprograms.com/applications

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FAMILY ENTERTAINMENT CENTER INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

PRODUCT OVERVIEW

ELIGIBLE CLASSES

- Family Entertainment Centers that offer:
 - Arcades
 - Mini Golf courses
 - Go-Karts
 - Kiddie Rides
 - Laser-Tag
 - Bumper Boats
 - Bowling
 - Paintball
- Arcades
- Miniature Golf Courses
- Laser- Tag
- Bowling Alleys (within an FEC)
- Skating Rinks (within an FEC)
- Batting Cages
- Driving Ranges
- Trampoline Centers (Within an FEC – \$75,000 mp per location)
- Regional Amusement Parks
- Water Parks

PRODUCTS/LIMITS

- Property – Up to \$50MM TIV
- General Liability - \$1MM / \$2 MM
- Excess Liability – Up to \$25MM

CARRIER

- A.M. Best “A+ (XIV)” Rated Carriers

TERRITORY

- All 50 States

SPECIAL FEATURES

SPECIAL FEATURES

- Advanced Loss Control
- Industry-Specific Safety and Operational Training
- Creative Deductible/SIR Programs Available
- Enhanced General Liability Endorsements
- Automatic Additional Insured Endorsement

COVERAGES

- Inland Marine
- Workers' Compensation
- Commercial Auto
- Participant Accident
- Special Events, Contingency & Prize Indemnity
- Pollution

Please send submissions to our team at: FECSubmissions@mcgowanprograms.com

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REAL ESTATE UMBRELLA

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Apartments
- Light Industrial
- Office Buildings
- Shopping Centers
- Strip Malls
- Warehouses

PRODUCTS

- Umbrella

LIMITS

- \$1MM-\$100MM

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING/REQUIRED UNDERLYING RATING

- "A" Rated Carriers – Admitted Paper / A-/VI or Better

AVAILABLE "FOLLOW FORM" COVERAGE

- Automobile Liability
- Employee Benefits Liability
- Employers Liability
- Liquor Liability

SPECIAL FEATURES

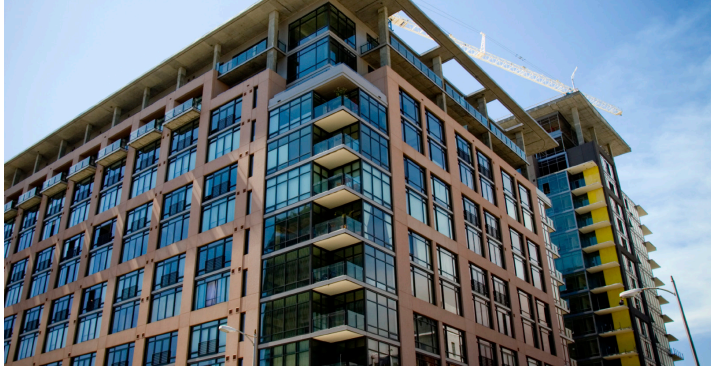
- Defense Costs Outside the Limits
- No Shared Limits – Each Insured Receives its Own Policy & Policy Number
- Real Estate Manager Covered as an Additional Insured
- Aggregates per Location

Applications available at mcgowanprograms.com/applications

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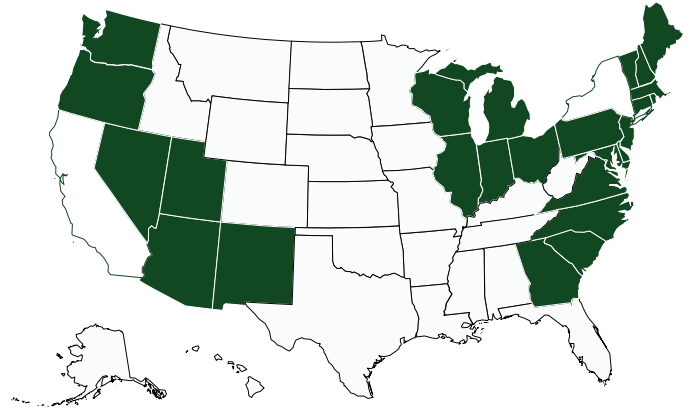
APARTMENT PRO



ADMITTED INSURANCE PACKAGE PROGRAM

ApartmentPRO is designed to encompass the needs of PROFESSIONALLY MANAGED Apartments and bring additional levels of coverage allowing for flexibility all at very competitive rates.

*AVAILABLE IN THESE STATES:



ELIGIBLE CLASSES:

- Apartments:
- Garden
 - Townhome
 - High-Rise
 - Mixed Use

CAPACITY/COVERAGE HIGHLIGHTS:

- Property-Buildings – \$125,000,000 per location
- Extended Replacement Cost
- General Liability – \$1,000,000/\$2,000,000
- Blanket Limits By Location
- Flood and Earthquake
- Ordinance and Law
- Equipment Breakdown
- Hired & Non Owned
- Umbrella – Separate Policy same carrier

APPETITE:

- Conventional Rents
- Class A & B Properties
- Profitable and Preferred
- No Coastal Risks
- Fully updated and professionally managed
- No Dwellings
- \$25,000 Minimum Policy Premium

CARRIER/CLAIMS/ UNDERWRITING:

ApartmentPro is financially backed by QBE A.M. Best Rated "A XV" carrier and provides claims service. All underwriting is provided exclusively by McGowan Program Administrators.

Send Submissions to: apps@mcgowanprograms.com

(ACORDS, SOV, 5-Year Carrier Loss Runs and Supplemental)

CONTACT

Ryan Smith | 440.333.6300 x5408 | rsmith@mcgowancompanies.com | www.mcgowanprograms.com



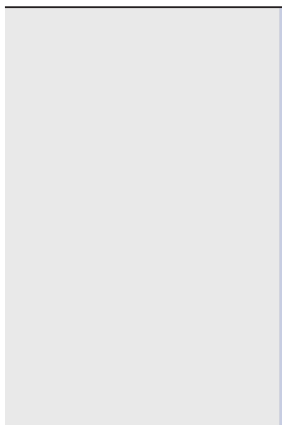
We manage risk...
so you don't have to.



ACCOUNTANTS E&O INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

PRODUCT OVERVIEW



ELIGIBLE CLASSES

- Accounting Firms
- CPAs
- Accountants
- Tax Preparers & Bookkeepers

PRODUCTS/LIMITS

- Professional Liability Insurance – Up to \$10MM

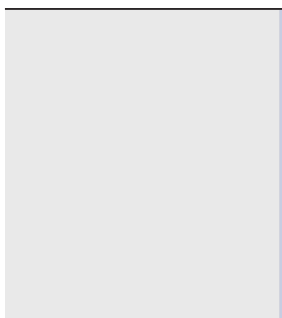
CARRIER

- A.M. Best "A" Rated Carrier/Admitted Paper

TERRITORY

- Nationwide

SPECIAL FEATURES



SPECIAL FEATURES & COVERAGES

- Claims Expenses in Addition to the Limits of Liability Available
- Loss Only/First Dollar Defense Deductibles Available
- Aggregate Deductible Options Available
- Loss Control Hotline
- Claims Triage Service
- Worldwide Coverage
- Broad Network Security & Privacy Coverage
- Risk Management Service

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REAL ESTATE APPRAISERS E&O INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

Great Coverage! Great Rates!

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Real Estate Appraisers (Individuals)
- Residential Appraisers (Individuals)
- Commercial Appraisers (Individuals)
- Appraiser Trainees (Individuals)

LIMITS/TERRITORY

- **Up to \$1MM/\$2MM**/Nationwide except in AK, CA, HI, LA & NY

CARRIER

- Navigators Insurance Company (Rated "A" by A.M. Best)

COVERAGE HIGHLIGHTS

- 7-Question Application
- Rates on Application
- Claims-Made Policy Form

- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included
- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Broad Definition of "Professional Services"
- Prior Acts Coverage (With Proof of Continuous Coverage)
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company's Consent)

POLICIES INCLUDE THE FOLLOWING ADDITIONAL COVERAGES

LIMITS

• Reimbursement of Expenses for Loss of Earnings	• \$7,500 Per Claim/\$25,000 Per Policy Period
• Discrimination	• \$100,000
• Disciplinary Actions Defense Cost	• \$2,500 Each Action/\$25,000 Per Policy Period
• Subpoena Expenses	• \$5,000 Per Subpoena
• Reputation Protection Expenses	• \$5,000 Included

Underwritten by Navigators Insurance Company & Navigators Specialty Insurance Company; One Penn Plaza, 32nd Fl., New York, New York 10119. The material in this publication does not bind the company in any manner. The coverage is subject to the language of the policy as issued. Programs or products may not be available in all states and policy features may vary by state. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.





LAWYERS PROFESSIONAL LIABILITY

EXCLUSIVELY FROM MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Sole proprietors and law firms from 1 to 99 attorneys
- Solo attorneys who practice law part time
- Solo attorneys who are working in a non-legal job and need insurance for "moonlighting" as an attorney

PRODUCTS/LIMITS

- Errors and Omissions (E&O) Insurance: Up to \$5MM/\$5MM Excess Available to \$20MM/\$20MM

TERRITORY

- Currently offered in Alabama, California, Colorado, Connecticut, Florida, Georgia, Michigan, Nevada, New York, Ohio, Tennessee, Texas, and Washington

A.M. BEST RATING

- A.M. Best Admitted "A+" Rated Carrier

PROGRAM HIGHLIGHTS

COVERAGES OFFERED:

- Claims made (with broad definition of legal services)
- Prior Acts coverage
- Part-time lawyers coverage
- Moonlighting coverage
- Innocent partner coverage
- Disciplinary proceedings coverage

SPECIAL FEATURES:

- Wide range of coverage options, limits and deductibles
- Pricing consideration for part-time and newly admitted attorneys
- Portfolio of complementary risk and claims management services:
 - Access to Loss Prevention Hotline (up to 4 hours no charge)
 - Access to Risk management website
 - Dedicated claims support staff available 24/7
 - Subpoena assistance
- Unlimited Non-Practicing Extended Reporting Period options for no additional premium to insureds that meet the age and loyalty qualifications
- Extended reporting period options available for additional premium
- Supplemental payments to reimburse an insured for time when appearing at trial/mediations



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 Jason M. Adams • jmadams@mcgowanprograms.com • 800.545.1538 x3682



REAL ESTATE AGENTS & BROKERS E&O INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

Great Coverage! Great Rates!

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Real Estate Brokers & Brokerages
- Independent Real Estate Agents
- Real Estate Firms
- Real Estate Auctioneers

LIMITS/TERRITORY

- **Up to \$5MM**/Nationwide except in AK, CA, HI, LA & NY

CARRIER

- Navigators Insurance Company and Navigators Specialty Insurance Company (Rated "A" by A.M. Best)

COVERAGE HIGHLIGHTS

- Claims-Made Policy Form
- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included

- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Unlimited Defense Costs & Expenses
- Broad Definition of "Professional Services"
- Broad Definition of "Insured" (Includes "Spouse" or "Domestic Partner")
- Owned-Property Coverage
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company's Consent)
- 100% Property Management Firms Eligible
- First Dollar Defense Available
- Optional Mortgage Broker Coverage
- Optional Construction Development Coverage
- 2-Year Policy Option for Smaller Real Estate Agents & Agencies (Locks in Price)

POLICIES INCLUDE THE FOLLOWING ADDITIONAL COVERAGES

LIMITS

• Fair Housing Discrimination	• \$250,000 Included (Higher Limits Available)
• Fungi & Bacteria Failure to Disclose Coverage	• \$100,000 (Higher Limits Available)
• Lockbox Coverage (Applies to Bodily Injury & Property Damage)	• Full Policy Limits – Non Deductible
• Open House Coverage (Applies to Bodily Injury & Property Damage)	• Full Policy Limits
• Pollution Failure to Disclose	• Full Policy Limits
• Reimbursement of Expenses for Loss of Earnings	• \$7,500 Per Claim/\$25,000 Per Policy Period
• Disciplinary Actions Defense Costs	• \$25,000 Each Action/\$50,000 Per Policy Period
• Non-Profit D&O Coverage	• \$15,000 Per Claim/\$30,000 Per Policy Period
• Subpoena Expenses	• \$25,000 Per Subpoena
• Reputation Protection Expenses	• \$5,000 Included
• Security Incident – Privacy Data	• \$25,000 Per Incident/\$50,000 Per Policy Period

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RESTAURANT UMBRELLA

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW

	<p>ELIGIBLE CLASSES</p> <ul style="list-style-type: none"> • Liquor under 40% • Fast Food • Fast Casual • Family Style • Caterers • Fine Dining • Quick Serve • Franchises <p>PRODUCTS</p> <ul style="list-style-type: none"> • Umbrella <p>LIMITS</p> <ul style="list-style-type: none"> • \$1MM-\$15MM (\$25MM for non-fast food) <p>TERRITORY</p> <ul style="list-style-type: none"> • Nationwide
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SPECIAL FEATURES

	<p>A.M. BEST RATING</p> <ul style="list-style-type: none"> • "A" Rated Umbrella Carriers on Admitted Paper • Required Underlying Rating – "A-/VI" <p>AVAILABLE "FOLLOW FORM" COVERAGE</p> <ul style="list-style-type: none"> • General Liability • Liquor Liability • Automobile Liability • Employers Liability • Employee Benefits Liability <p>SPECIAL FEATURES</p> <ul style="list-style-type: none"> • Crisis Management Service • No Shared Limits – Each Insured Receives its Own Policy & Policy Number • Multi-Location, Multi-State Operations • Aggregates per Location
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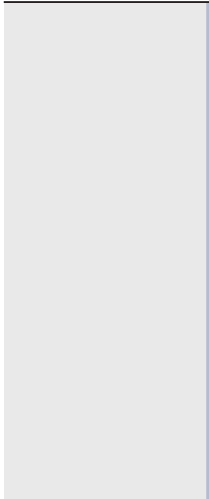




RESTAURANTS, BARS AND TAVERNS INSURANCE

MCGOWAN PROGRAM ADMINISTRATORS

PROGRAM OVERVIEW



ELIGIBLE CLASSES (include but are not limited to)

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Private Dining Clubs
- Bars
- Taverns
- Gastro Pubs
- Neighborhood Grille
- 24-Hour Diners
- Caterers
- Nonprofit/Fraternal/Social Clubs
- Fast Food
- Pizza Shops

- Take-out Restaurants
- Delicatessens & Sandwich Shops
- Coffee / Donut Shops
- MANY MORE CLASSES AVAILABLE

PRODUCTS/LIMITS

- General Liability: \$1MM/\$2MM
- Liquor Liability: \$1MM/\$2MM
- Property: Up to \$25MM TIV Available

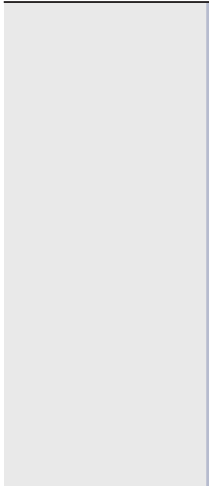
CARRIER

- A.M. Best "A" Rated, or better, XV Carriers/Admitted & Non-Admitted Paper

TERRITORY

- Nationwide

SPECIAL FEATURES



A.M. BEST RATING

- A.M. Best "A" Rated, or better, XV Carriers / Admitted Paper

COVERAGES

- Property
- Inland Marine
- Crime
- Fidelity
- Restaurant Property Enhancement Endorsement
- Equipment Breakdown
- Spoilage
- General Liability
- General Liability Extended Coverages
- Employee Benefits
- Liquor Liability
- Non-Owned Auto

A complete submission can be emailed to: restaurantsubmission@mcgowanprograms.com

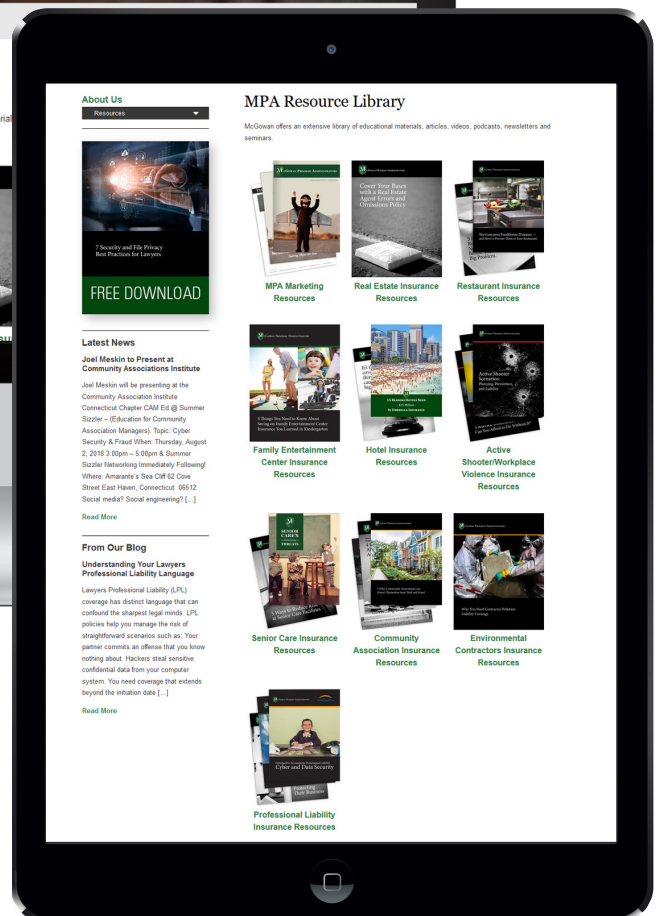
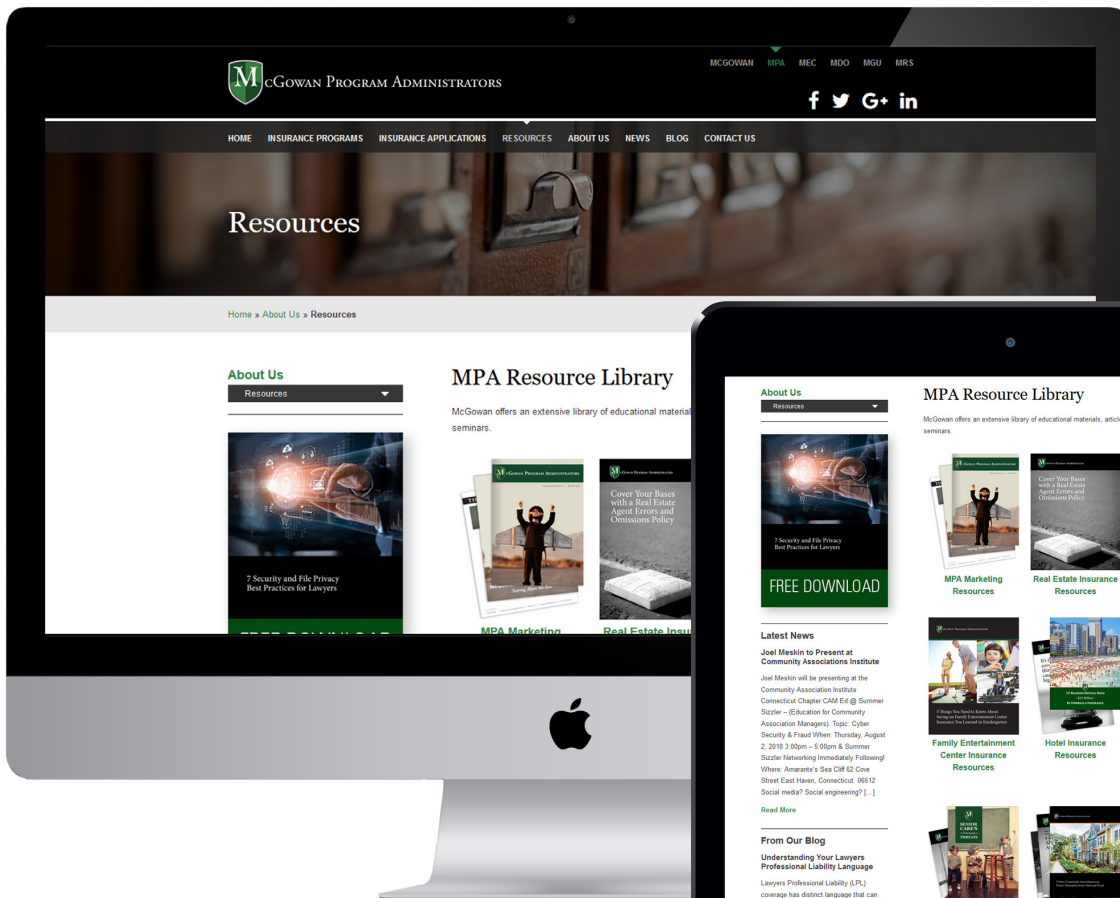
Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this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





MCGOWAN PROGRAM ADMINISTRATORS

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