



MCGOWAN PROGRAM ADMINISTRATORS

SINGLE-FAMILY HOA

PROGRAM OVERVIEW

PROPERTY HIGHLIGHTS

- We offer Special Form/Replacement Cost Coverage for Associations-owned buildings and business property as well as outdoor properties such as, but not limited to: playgrounds, appurtenant structures, garage and storage buildings, bridges, walkways, roadways, and retaining walls.

GENERAL LIABILITY HIGHLIGHTS

- Blanket additional insured—members are additional insureds; Blanket waiver or subrogation provision—waiver of rights of recovery against others; Medical payments.

CARRIER

- A.M. Best "A+/XV" (Admitted)

TERRITORY

- Nationwide

SUBMISSION REQUIREMENTS

- Standard ACORD Application
- Five (5) Years of Currently Valued Carrier Loss Runs
- HOA Supplemental Form

Risks of all sizes with swimming pools, playgrounds, sports courts, fitness centers, and fenced ponds are eligible in the following states: CT, DC, DE, GA, KY, LA, MA, MD, ME, MS, NC NH, NJ, NY, PA, RI, SC, VT, & WV.

Risks in all other states - swimming pools and playgrounds (under 250 members) and risks of all sizes without swimming pools or playgrounds are eligible.

*NOTE: Risks that have sport courts or fitness centers are not eligible at this time. Lakes and ponds are subject to strict underwriting rules.

*NOTE: Coastal exposures and Florida are subject to further restrictions and/or ineligibility.

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.

