

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.

