



McGOWAN

Program Administrators

COMMUNITY ASSOCIATION UMBRELLA



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" COVERAGE

- 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

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.