



# McGOWAN

Program Administrators

## HOTEL UMBRELLA INSURANCE



### PROGRAM OVERVIEW

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#### ELIGIBLE CLASSES

- Limited Service Hotels
- Full Service Hotels
- Time Share Associations

#### PRODUCTS

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

#### CARRIERS

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

#### TERRITORY

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

### SPECIAL FEATURES

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#### 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

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.