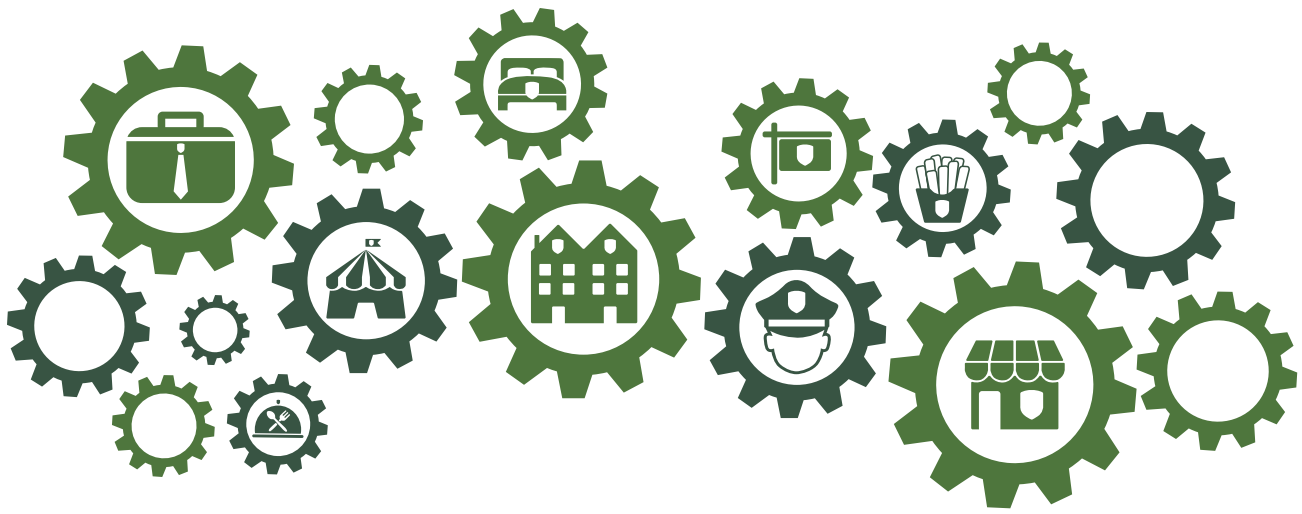




McGOWAN

Program Administrators

Innovative insurance.



McGOWAN PROGRAM ADMINISTRATORS

McGowan Program Administrators ("MPA") is America's leading writer of innovative insurance programs. MPA is a Program Administrator. MPA designs, administers, and markets highly-specialized programs of insurance. These programs are available exclusively through MPA.

Table of Contents

Community Associations Insurance

- Umbrella
- D&O
- Package (CondoPRO)
- Crime
- Single-Family HOA

Active Shooter/Workplace Violence Insurance

Hotel Umbrella Insurance

Amusement & Entertainment Insurance

Real Estate Insurance

- Umbrella
- Apartment Package (ApartmentPRO)

Professional Liability

- Accountants E&O
- Appraisers Insurance
- Lawyers Professional Liability
- Real Estate Agents & Brokers Insurance

Restaurant Insurance

- Umbrella
- Package



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.



McGOWAN

Program Administrators

COMMUNITY ASSOCIATION D&O



PROGRAM OVERVIEW

ELIGIBLE CLASSES

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

PRODUCTS

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

LIMITS

- \$1MM-\$5MM (Follow from 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
- Personal injury Offense and Publishers Liability Coverage

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

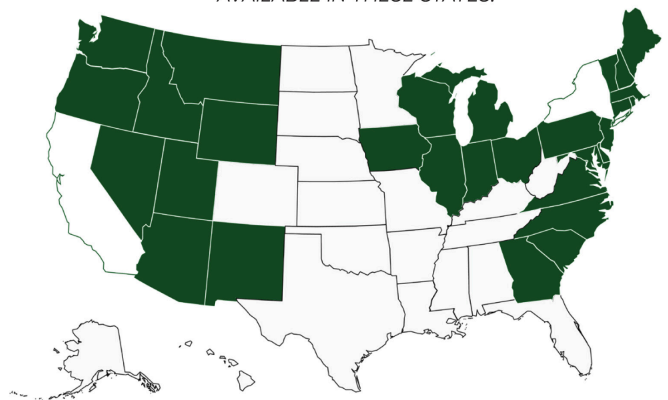
Program Administrators

COMMUNITY ASSOCIATIONS PACKAGE INSURANCE



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 "NOT-FOR-PROFIT" ASSOCIATIONS

- Condominiums
- 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
- 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

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

COMMUNITY ASSOCIATION CRIME



PROGRAM OVERVIEW

ELIGIBLE "NOT-FOR-PROFIT" ASSOCIATIONS

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

PRODUCTS

- Primary & Excess Fidelity/Crime Coverage Available

LIMITS

- \$1MM-\$10MM (Higher Limits Upon Request)

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- "A" Rated Carriers - Admitted Paper

COMMUNITY ASSOCIATIONS "BUNDLED" COVERAGES

- 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

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



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.

HIGHLIGHTS

- ## SUBMISSION REQUIREMENTS

- Please send submissions to: HOApp@mcgowanprograms.com

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

ACTIVE SHOOTER WORKPLACE VIOLENCE & THREAT



Did you know that each year nearly 2 million American workers are victims to 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

HOTEL UMBRELLA INSURANCE



PROGRAM OVERVIEW

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

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

REAL ESTATE UMBRELLA



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

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



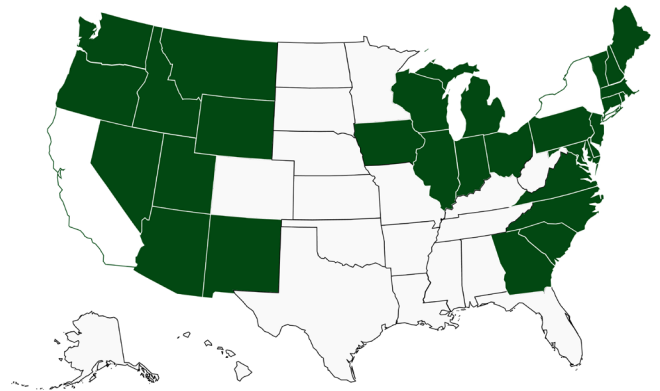
McGOWAN

Program Administrators

APARTMENT PACKAGE INSURANCE



*AVAILABLE IN THESE STATES:



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

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

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

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

ACCOUNTANTS E&O



PROGRAM OVERVIEW

ELIGIBLE CLASSES

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

CARRIERS

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

TERRITORY

- Nationwide

PRODUCTS

- Professional Liability Insurance –
Up to \$10 MM

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 Coverages
- Broad Network Security & Privacy Coverage
- Risk Management Service

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

REAL ESTATE APPRAISERS E&O



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

- Reimbursement of Expenses for Loss of Earnings
- Discrimination
- Disciplinary Actions Defense Cost
- Subpoena Expenses
- Reputation Protection Expenses

LIMITS

- \$7,500 Per Claim/\$25,000 Per Policy Period
- \$100,000
- \$2,500 Each Action/\$25,000 Per Policy Period
- \$5,000 Per Subpoena
- \$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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

LAWYERS PROFESSIONAL LIABILITY INSURANCE



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 & 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

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 Coverages
- Broad Network Security & Privacy Coverage
- Risk Management Service

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

REAL ESTATE AGENTS & BROKERS E&O



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

- Fair Housing Discrimination
- Fungi & Bacteria Failure to Disclosure Coverage
- Lockbox Coverage (Applies to Bodily Injury & Property Damage)
- Open House Coverage (Applies to Bodily Injury & Property Damage)
- Pollution Failure to Disclose
- Reimbursement of Expenses for Loss of Earnings
- Disciplinary Actions Defense Costs
- Non-Profit D&O Coverages
- Subpoena Expenses
- Reputation Protection Expenses
- Security Incident - Privacy Data

LIMITS

- \$250,000 Included (Higher Limits Available)
- \$100,000 (Higher Limits Available)
- Full Policy Limits - Non Deductible
- Full Policy Limits
- Full Policy Limits
- \$7,500 Per Claim/\$25,000 Per Policy Period
- \$25,000 Each Action/\$50,000 Per Policy Period
- \$15,000 Per Claim/\$30,000 Per Policy Period
- \$25,000 Per Subpoena
- \$5,000 Included
- \$25,000 Per Incident/\$50,000 Per Policy Period

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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

RESTAURANT UMBRELLA



PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Fine Dining
- Casual Dining
- Fast Casual
- Caterers & Banquet Halls
- Fast Food
- Franchises
- Private Dining Clubs
- Sit Down Restaurants
- Takeout Restaurants

PRODUCTS

- Umbrella

LIMITS

- \$1MM-\$15MM

TERRITORY

- Nationwide

SPECIAL FEATURES

A.M. BEST RATING

- "A" Rated Umbrella Carriers on Admitted Paper
- Required Underlying Rating – "A-/VI"

AVAILABLE "FOLLOW FORM" COVERAGE

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

SPECIAL FEATURES

- Crisis Management Service
- No Shared Limits - Each Insured Receives its Own Policy & Policy Number
- Multi-Location, Multi-State Operations
- 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.

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN

Program Administrators

RESTAURANTS, BARS AND TAVERNS INSURANCE



PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Private Dining Clubs
- Bars
- Taverns
- Gastropubs
- 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

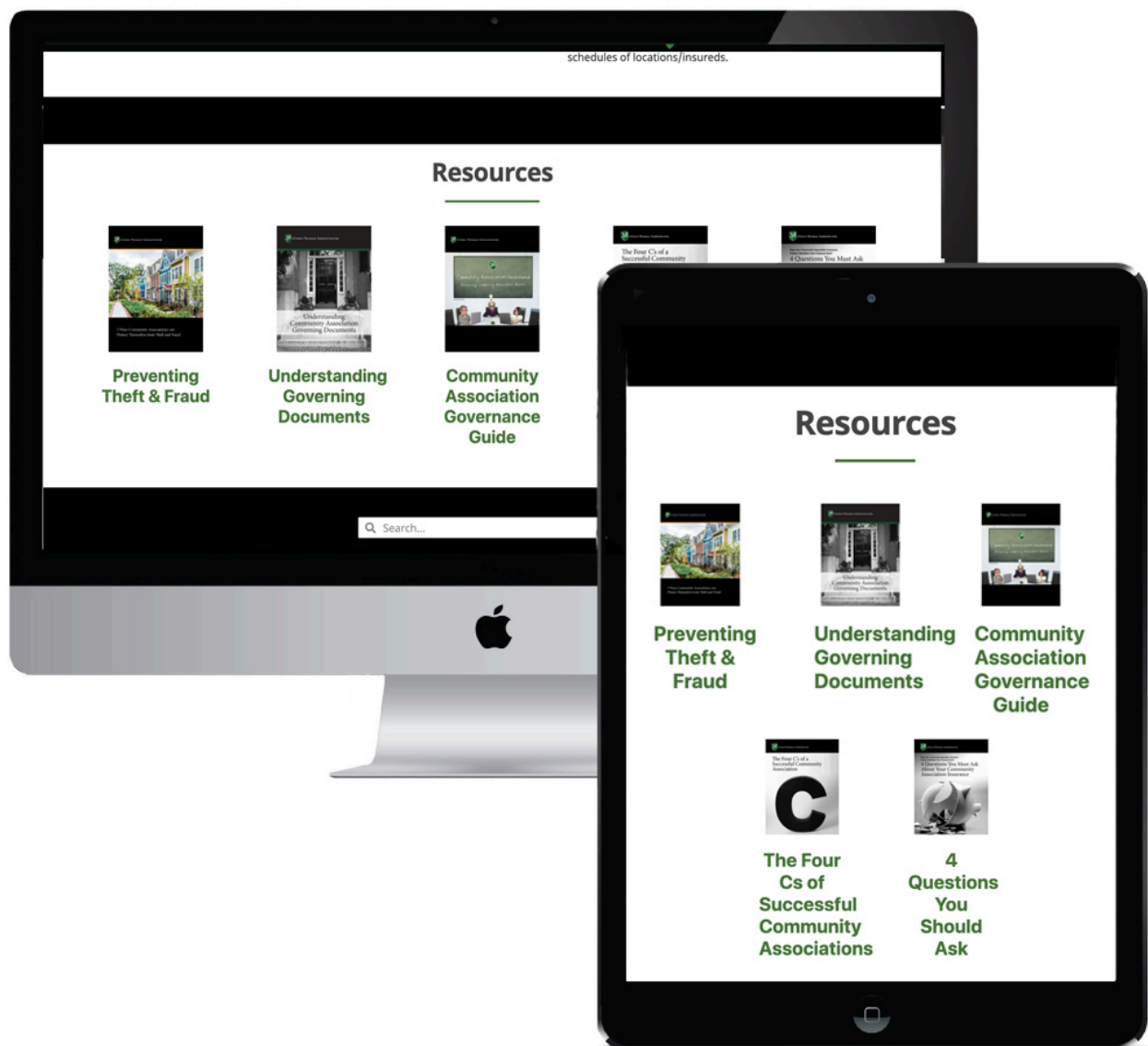
Please see quotes and policies for exact terms, conditions, and exclusions. Coverage may vary from policyholder to policyholder, from product to product, and from state to state; therefore terms, conditions, and exclusions of a given policy may not comport with the general information presented in this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

440.333.6300 | mcgowanprograms.com | Think McGowan.



McGOWAN PROGRAM ADMINISTRATORS

Check out our many other resources, including our educational ebooks and Whitepapers on our website.





McGOWAN

Program Administrators

440.333.6300 | www.mcgowanprograms.com