



# 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.