



**McGOWAN**  
Program Administrators



## COMMUNITY ASSOCIATIONS SINGLE-FAMILY HOA PROGRAM

### Our Single-Family HOA Program Is Better Than Ever!

McGowan Program Administrators (MPA) is a leading provider of insurance for Homeowner Associations nationwide for Property, General Liability, Directors and Officers, Crime and Umbrella Insurance.

#### PROGRAM OVERVIEW

##### ELIGIBLE CLASSES

- Single-Family Homeowners
- Townhome Associations
- Master Associations
- No Maximum Number of Units/Members
- Coastal
- Stand-Alone General Liability

##### PRODUCTS/LIMITS

- General Liability: \$1mm/\$2mm
- Property Blanket: Up to \$5mm
- Crime: Up to \$100,000 in most states
- Privacy & Cyber: Up to \$100k

##### TERRITORY

- AZ, CA, CT, CO, DC, DE, GA, IL, IN, MA, MD, ME, MI, NC, NH, NJ, NM, NV, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI
- Not available in NY

##### CARRIERS

- Chubb Companies, A.M. Best Rated "A" XV

##### MINIMUM POLICY PREMIUM

- Package \$450
- Mono-Line GL \$250

#### SPECIAL FEATURES

##### SPECIAL FEATURES & COVERAGES

- Non Residential Building Coverage
- Ordinance & Law
- Equipment Breakdown
- Loss of Income & Extra Expense
- Medical Payments

- Property: Special Form replacement cost blanket building
- Property In The Open (When Scheduled)
- Bridges for Pedestrians
- Exposures including Clubhouses, Fitness Center, Pool, Lake, Playground, Outside Courts
- Ineligible exposures: Boat Docks, Boat Ramps, Dams

*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.*



Kevin Milligan | [kmilligan@mcgowanprograms.com](mailto:kmilligan@mcgowanprograms.com) | 440.333.6300 x4349 | [mcgowanprograms.com](http://mcgowanprograms.com)