



McGOWAN
Program Administrators



HABITATIONAL PROGRAM

McGowan Program Administrators Habitational Program is designed to encompass the needs of professionally managed properties.

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Mid-rise
- Garden
- Townhome
- 1-4 Unit Dwellings

APPETITE

- Conventional Rents
- Profitable and Preferred
- Minimum of five miles to the coast north of MD, no Tier I counties in Virginia, no Tier I or Tier II counties in the Carolinas and Georgia.
- Buildings must be built post-1990
- Owns or manages 11 or more habitational rental units
- Buildings exceeding 30 years of age subject to acceptable electrical inspection

APARTMENTS

- AZ, CT, DC, GA, ID, IL, IN, MA, MD, MI, NH, NV, NJ, NC, OH, OR, PA, RI, SC, UT, VA, WA, AND WI

CONDOMINIUM ASSOCIATIONS

- CT, MA, MD, NC, NH, NJ, PA, RI, SC, VA

SPECIAL FEATURES & COVERAGES

- A maximum of \$10 MM TIV per building and \$40 MM TIV per location is allowed. Higher limits may be considered for single-building locations.
- General Liability - \$1MM/\$2MM
- Flood and Earthquake
- Ordinance and Law
- Equipment Breakdown
- Hired & Non-Owned

A.M. Best "A-" Rated Non-Admitted.

Some States Subject to Acceptable Riskmeter Wind/Hail Reports