



# HABITATIONAL PROGRAM

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

**Apartments:** Arizona, Connecticut, Indiana, Maryland, Massachusetts, Michigan, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Virginia and Washington

**Condominium Associations:** CT, DC, DE, MA, MD, ME, NC, NH, NJ, PA, RI, SC and VA

## ELIGIBLE CLASSES

- High-Rise
- Garden
- Townhome
- 1-4 Unit Dwellings

## SPECIAL FEATURES & COVERAGES

- Maximum \$10 Mil TIV per building, \$40 Mil TIV per location, Higher limits may be considered on single building locations.
- General Liability - \$1mm/\$2mm
- Flood and Earthquake
- Ordinance and Law
- Equipment Breakdown
- Hired & Non-Owned

## APPETITE

- Conventional Rents
- Profitable and Preferred
- Minimum of five miles to coast north of MD, no coastal risks VA and south.
- Buildings must be built post 1980 OR Buildings over 35 years of age must be fully updated (roofs less than 20 years, electrical fully breakers with copper wire, 100 Amps per unit minimum)

**A rated non-admitted. Admitted being filed.**

Send Submissions to: [apps@mcgowanprograms.com](mailto:apps@mcgowanprograms.com)  
(ACORDS, SOV, 3-Year Carrier Loss Runs and Supplemental)

*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.*

