



# McGOWAN

Program Administrators



## COMMUNITY ASSOCIATIONS UMBRELLA PROGRAM

*America's Leading Provider of Specialty Insurance for Community Associations!*

### PROGRAM OVERVIEW

#### ELIGIBLE CLASSES

- Condominium Associations
- Homeowners Associations (HOAs)
- Cooperatives
- Master Associations
- Property Owners Associations
- Planned Unit Developments (PUDs)
- Townhome Associations
- Commercial Associations

#### PRODUCTS

- Umbrella

#### LIMITS

- \$1mm - \$100mm

#### TERRITORY

- Nationwide (excluding AK)

#### CARRIERS

- Rated "A" or Better by A.M. Best
- Admitted in All 50 States

**Low Minimum Premiums!**

### SPECIAL FEATURES

#### AVAILABLE "FOLLOW FORM" COVERAGE

- Directors & Officers Liability (Including Employment Practices Liability)
- Automobile Liability
- Employers Liability

#### REQUIRED UNDERLYING CARRIER RATING

- "A- / VI" by A.M. Best

#### COVERAGE HIGHLIGHTS

- 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

**Quick Rate/Quote/Bind Process! Open to All Insurance Brokers. Have Your Broker Call Us!**

*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.*

