

To: Magna Carta / PSM Brokers

- McGowan's high limit umbrella available over Magna Carta / Public Service Mutual policies.
- Limits to \$100MM.



McGOWAN PROGRAM ADMINISTRATORS

## Real Estate & Hospitality / Community Associations Umbrella

### PRODUCT OVERVIEW

#### Eligible Classes:

- Apartments
- Light Industrial
- Office Condominiums
- Strip Malls
- Warehouses
- Condominium Associations
- Hotels / Motels
- Office Buildings
- Shopping Centers
- Timeshares
- Cooperatives
- Master Associations
- Property Owners Associations
- Planned Unit Developments (PUDs)
- Homeowners Associations (HOAs)
- Townhome Associations

**Products:** Umbrella

**Limits:** \$1MM to \$100MM

**Territory:** Nationwide

### SPECIAL FEATURES

#### A.M. Best Rating

Real Estate & Hospitality: "A" Rated Carriers - Admitted Paper

Community Associations: "A" Rated Carriers - Admitted Paper

#### Available "Follow Form" Coverages:

- Automobile Liability
- Employers Liability
- Liquor Liability
- Employee Benefits Liability
- Directors & Officers Liability (Including EPLI) - Available for Community Associations Risks

#### Special Features & Coverages:

- Defense Costs Outside the Limits
- No Shared Limits - Each Insured Receives its Own Policy & Policy Number
- Real Estate Manager covered as additional insured - No Exclusion for Real Estate Manager
- Aggregates per Location

Applications available @ [mcgowanins.com/applications](http://mcgowanins.com/applications)

*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.*

### CONTACT

REAL ESTATE & HOSPITALITY - Christina Limpert • [climpert@mcgowanins.com](mailto:climpert@mcgowanins.com) • 800.545.1538 x3633

COMMUNITY ASSOCIATIONS - Marlene Evans • [mevans@mcgowanins.com](mailto:mevans@mcgowanins.com) • 800.545.1538 x2252

VICE PRESIDENT OF UNDERWRITING - Timothy Lee • [tlee@mcgowanins.com](mailto:tlee@mcgowanins.com) • 800.545.1538 x3639

[mcgowanins.com](http://mcgowanins.com) • Think McGowan.™