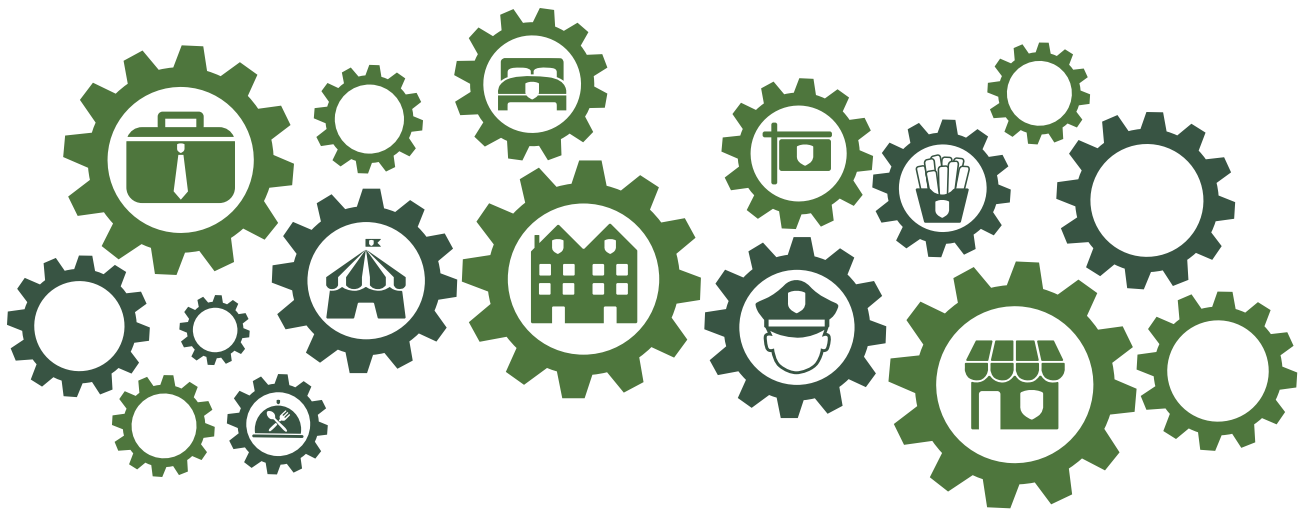




McGOWAN

Program Administrators

Innovative insurance.



McGOWAN PROGRAM ADMINISTRATORS

McGowan Program Administrators (“MPA”) is America’s leading writer of innovative insurance programs. MPA is a Program Administrator. MPA designs, administers, and markets highly-specialized programs of insurance. These programs are available exclusively through MPA.

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Community Associations Insurance

- Umbrella
- D&O
- Crime
- Single-Family HOA

Active Shooter/Workplace Violence Insurance

Amusement & Entertainment Insurance

Real Estate Insurance

- Umbrella

Professional Liability

- Accountants E&O
- Appraisers Insurance
- Lawyers Professional Liability
- Real Estate Agents & Brokers Insurance

Restaurant Insurance

- Package



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 (Some limitations may apply)

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.





COMMUNITY ASSOCIATIONS DIRECTORS & OFFICERS PROGRAM

PROGRAM OVERVIEW

ELIGIBLE "NOT FOR PROFIT" ASSOCIATIONS

- Condominium Associations
- Homeowners Associations (HOAs)
- Cooperatives
- Master Associations
- Property Owners Associations
- Commercial Associations
- Timeshares
- Townhome Associations
- Mixed Use

PRODUCTS

- Directors & Officers Liability (including EPLI) for Not-For-Profit

LIMITS

- D&O/EPLI limits \$1mm to \$5mm
- Excess D&O or Umbrella Coverage Available

TERRITORY

- Nationwide

CARRIERS

- A.M. Best "A" Rated Carriers/Admitted Paper or Higher

SPECIAL FEATURES

SPECIAL COVERAGES & FEATURES INCLUDE, BUT ARE NOT LIMITED TO:

- Defense and indemnity of monetary claims
- Defense of non-monetary claims
- Broad definition of Insured including directors, officers, trustees, the entity, community association/property manager ("CAMS"), volunteers, committee members, employees and leased employees
- Defense of breach of third party contract claims
- Defense of failure to maintain or obtain insurance claims
- Third party non-employee discrimination claims
- Employment Practices Liability and Employee Discrimination claims
- Full Prior Acts Coverage
- Broad Definition of Wrongful Acts
- Personal Injury Offense and Publishers Liability Coverage

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COMMUNITY ASSOCIATIONS FIDELITY/CRIME PROGRAM

PROGRAM OVERVIEW

ELIGIBLE "NOT FOR PROFIT" ASSOCIATIONS

- Condominium Associations
- Homeowners Associations (HOAs)
- Cooperatives
- Master Associations
- Property Owners Associations
- Commercial Associations
- Timeshares
- Townhome Associations
- Mixed Use

PRODUCTS

- Primary & Excess Fidelity/Crime Coverage Available

LIMITS

- \$10k to \$10mm (Higher Limits Upon Request)

TERRITORY

- Nationwide

CARRIERS

- A.M. Best "A" Rated Carriers/Admitted Paper

SPECIAL FEATURES

COMMUNITY ASSOCIATIONS "BUNDLED" COVERAGES

- Employee Theft
- Forgery and Alteration
- Inside the Premises, Theft of Money & Securities
- Inside the Premises, Robbery & Safe Burglary
- Outside the Premises
- Computer Fraud
- Funds Transfer Fraud
- Social Engineering and False Pretense

EMPLOYEE THEFT/CRIME

- Theft: Covers theft by Employees and Community Association Property/Managers
- Crime: Covers theft by non-employees for the coverage grants 2 through 8
- Definition of Employee Includes: Directors; Officers; Volunteers; Seasonal, Leased, and Temporary Employees

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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.





ACTIVE SHOOTER/WORKPLACE VIOLENCE PROGRAM

McGowan's Active Shooter/Workplace Violence Insurance covers liability and extra expenses tied to violent attacks and/or threats, providing victim death benefits as well as needed medical/rehabilitation/psychiatric/funeral expense coverages. The program considers all classes of business, including but not limited to government agencies, education, religious institutions, hospitality, entertainment, retail and public entities. The program covers a wide range of attack-types, such as knife, vehicular, explosives, and acid attacks rather than solely committed with a firearm.

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- We will consider all classes of business, here are some examples:
 - » Education, Religious, Retail, Entertainment, Hospitality, Lodging, Healthcare, Public Entities (County, Cities, Townships)

PRODUCTS/LIMITS

- Victim Coverages: \$1mm - \$100mm
- Primary Liability: \$1mm - \$100mm
- Business Income and Extra Expense: \$1mm - \$100mm

TERRITORY

- All 50 States - Global offsite coverage can be included

CARRIERS

- A.M. Best "A" XV Rated Carriers
 - » US Domestic and Lloyds of London Cover Holder

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Victim Coverages
 - » Providing Critical victim benefits to employees/guests/visitors/students for Medical Care/Trauma Counseling/Rehabilitation Expenses/Loss of Income
 - » Death and Disability Benefits/Funeral and Burial Expenses
- Primary 3rd Party Liability Coverage, for lawsuits arising from Workplace Violence/Active Shooter/Deadly Weapon Events.
- Primary 1st Party Business Interruption and Extra Expense Coverage
 - No Exclusion for Vehicles/Employees/Terrorism/under 3 casualties/over 50 casualties
 - No required deductibles or retentions and we now provide coverage for traveling offsite employees
 - Business interruption coverage is included in the policy form for the ongoing operating expenses until the business can resume operations
 - Extra expense coverage for the business/insured related to:
 - Hiring of Additional Staff/Public Relations Counsel/Crisis Management Consultant expenses/Temporary Security Measures/Social Media Monitoring





AMUSEMENT & ENTERTAINMENT PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Amusement Parks and Waterparks
- Amusement Centers
- Arcades
- Bowling Centers
- Campgrounds
- Carnivals (limited to specific agents)
- Circuses
- Concerts
- Concessionaires
- Driving Ranges
- Entertainers
- Exhibits
- Fairs & Festivals
- Family Entertainment Centers
- Go Karts
- Ice Skating
- Independent Ride Operators
- Laser Tag
- Miniature Golf
- Motor Sports
- Paintball
- Parasailing
- Petting Zoos
- Rodeos
- Saddle Horses
- Ski Resorts
- Special Events
- Surf Parks
- Vendor Sales
- Zoos

PRODUCTS/LIMITS

- Property: Up to \$50mm TIV
- General Liability: \$1mm/\$2mm
- Excess Liability: Up to \$25mm

TERRITORY

- All 50 States

CARRIERS

- A.M. Best A Rated carriers and better

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- General Liability
- Property
- Inland Marine
- Equipment Breakdown (included as a coverage enhancement for our Property and Inland Marine forms)
- Active Shooter
- Commercial Auto
- Employment Practices Liability Insurance
- Special Event/Event Cancellation
- Fidelity
- Excess Liability
- Directors & Officers Coverage (for specific classes of business)
- Workers Compensation (available on a limited basis)

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.





REAL ESTATE UMBRELLA PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Apartments
- Light Industrial
- Office Buildings
- Office Condominiums
- Shopping Centers
- Strip Malls
- Warehouses

PRODUCTS

- Umbrella

MINIMUM ATTACHMENT

- General Liability: \$1mm/\$2mm
- Auto Liability: \$1mm for owned
- Employers Liability: \$100k/\$500k/\$100k

TERRITORY

- Nationwide (Some limitations may apply)

CARRIERS

- A.M. Best "A" Rated Carriers/Admitted Paper
- Required Underlying Rating: A-/VI or Better

SPECIAL FEATURES

AVAILABLE "FOLLOW FORM" COVERAGES

- Automobile Liability
- Employers Liability
- Employee Benefits Liability
- Liquor Liability

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
- Aggregates Per Location

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.





McGOWAN
Program Administrators



ACCOUNTANTS E&O PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Accounting Firms
- CPAs
- Accountants

PRODUCTS

- Professional Liability

LIMITS

- Up to \$10mm

TERRITORY

- All 50 States

CARRIERS

- A.M. Best "A" Rated Carrier/Admitted Paper

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Claims Expenses in Addition to the Limits of Liability Available
- Loss Only/First Dollar Defense Deductibles Available
- Aggregate Deductible Options Available
- Loss Control Hotline
- Claims Triage Service
- Worldwide Coverage
- Broad Network Security & Privacy Coverage
- Risk Management Service

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.



Lenny Greenstein | lgreenstein@mcgowancompanies.com | 360.888.5321



REAL ESTATE APPRAISERS PROGRAM

Great Coverage! Great Rates!

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Real Estate Appraisers
- Residential Real Estate Appraisers
- Commercial Real Estate Appraisers
- Appraiser trainee eligible to purchase policy if passed exam

PRODUCTS/LIMITS

- Errors and Omissions (E&O) Insurance: Up to \$5mm

TERRITORY

- Nationwide except in Alaska, California, Hawaii, Louisiana and New York

CARRIERS

- A.M. Best Admitted "A" Rated Carrier/Admitted Paper

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Express "Self-Rate" applications Incentive for early claims resolution
- Coverage includes Residential and Commercial Appraisers
- Prior Acts Coverage included with proof of continuous coverage
- Reimbursement of Expenses for loss of earnings at attendance of a trial or hearing, at the Company's request:
 - » \$500 each day
 - » \$7,500 each claim
 - » \$25,000 per policy period
- Disciplinary action defense
 - » \$2,500 each claim
 - » \$25,000 per policy period
- Subpoena Assistance - \$5,000 per subpoena
- Discrimination Coverage - \$100,000 per claim
- Unlimited retiree, disability or death, extended reporting period options

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LAWYERS PROFESSIONAL LIABILITY PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Sole proprietors and law firms from 1 to 99 attorneys
- Solo attorneys who practice law part time
- Solo attorneys who are working in a non-legal job and need insurance for "moonlighting" as an attorney

PRODUCTS/LIMITS

- Errors and Omissions (E&O) Insurance: Up to \$5mm/\$5mm

TERRITORY

- AL, AZ, CA, CO, CT, DC, FL, GA, ID, IL, IN, KS, KY, MA, MD, MI, MN, NC, NJ, NV, NM, NY, OH, PA, SC, TN, TX, UT, WA, WI

CARRIERS

- A.M. Best Admitted "A+" Rated Carrier

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Claims made (with broad definition of legal services)
- Prior Acts Coverage
- Part-Time Lawyers Coverage
- Moonlighting Coverage
- Innocent Partner Coverage
- Disciplinary Proceedings Coverage
- Wide range of coverage options, limits, and deductibles
- Pricing consideration for part-time and newly admitted attorneys
- Portfolio of complementary risk and claims management services
- Access to Loss Prevention Hotline (Up to 4 hours no charge)
- Access to Risk Management website
- Dedicated Claims Support Staff available 24/7
- Subpoena assistance
- Unlimited Non-Practicing Extended Reporting Period options for no additional premium to insureds that meet the age and loyalty qualifications
- Extended reporting period options available for additional premium
- Supplemental payments to reimburse an insured for time when appearing at trial/mediations





REAL ESTATE AGENTS & BROKERS PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Independent Real Estate Agents & Brokers including Independent Contractors
- Real Estate Firms
- Real Estate Appraiser Firms
- Real Estate Auctioneers

PRODUCTS/LIMITS

- Errors and Omissions (E&O) Insurance: Up to \$5mm

TERRITORY

- Nationwide except in Alaska, California, Hawaii, Louisiana and New York

CARRIERS

- A.M. Best Admitted "A" Rated Carrier/Admitted Paper

SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Express "Self-Rate" Applications
- Incentive for early claims resolution
- Broad Form Professional Services
- Fair Housing Discrimination - \$250,000 with options to buy higher limits
- Unlimited retiree, disability or death extended reporting period options
- Coverage provided if insured is called as an Expert Witness
- Enhanced coverage for the following:
 - » Reimbursement of Expenses: \$7,500/\$25,000
 - » Disciplinary Actions: \$25,000/\$50,000
 - » Non-Profit D&O Coverage: \$15,000/\$30,000
 - » Subpoena Expenses: \$25,000
 - » Reimbursement for Reputation Expenses: \$5,000
 - » Reimbursement for Security Incident: \$25,000/\$50,000

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RESTAURANTS, BARS & TAVERNS PROGRAM

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Restaurants
- Fine Dining
- Casual Dining
- Fast Casual
- Private Dining Clubs
- Bars
- Taverns
- Gastro Pubs
- Neighborhood Grille
- 24-Hour Diners
- Caterers
- Nonprofit/Fraternal/Social Clubs
- Fast Food
- Pizza Shops
- Take-Out Restaurants
- Delicatessens & Sandwich Shops
- Coffee/Donut Shops
- Additional Eating Establishment Classes Available
- MANY MORE CLASSES AVAILABLE

PRODUCTS/LIMITS

- General Liability: \$1mm/\$2mm
- Liquor Liability: \$1mm/\$2mm
- Property: Up to \$25mm TIV Available

TERRITORY

- All 50 States

CARRIERS

- A.M. Best "A" Rated, or better, XV Carriers/ Admitted & Non-Admitted Paper

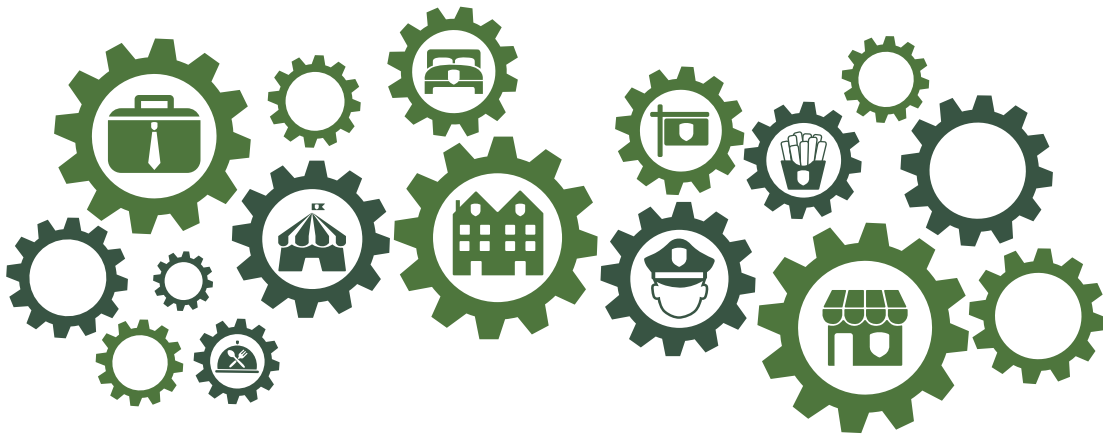
SPECIAL FEATURES

SPECIAL FEATURES & COVERAGES

- Property
- Inland Marine
- Crime
- Fidelity
- Restaurant Property Enhancement Endorsement
- Equipment Breakdown
- Spoilage
- General Liability
- Liquor Liability
- Hired Non-Owned Auto (not available with delivery exposure)
- Valet Coverage (Customer Auto Property Damage Coverage)

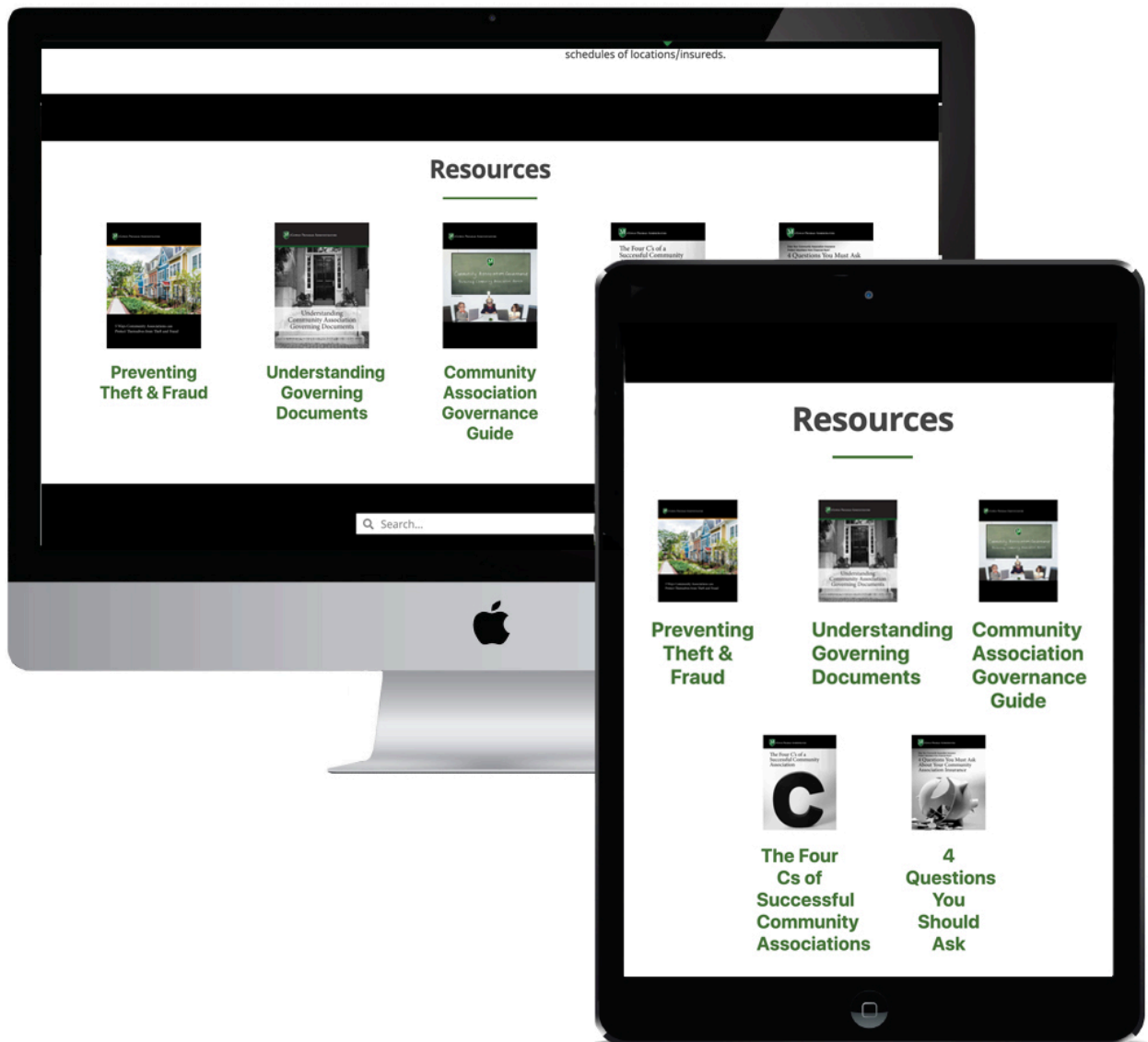
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McGOWAN PROGRAM ADMINISTRATORS

Check out our many other resources, including our educational ebooks and Whitepapers on our website.





McGOWAN

Program Administrators

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