



PROPERTY MANAGER E&O Program

E&O, Employment Practices & Tenant Discrimination

MCGOWAN & COMPANY, INC.

Eligible Classes:

- Managers Who Manage Their Own Properties
- Managers With Both Management Services & Real Estate Sales
- Residential & Commercial Property Managers

Products / Limits: **Errors & Omissions \$1MM – \$5MM**

Optional Coverages:

- Tenant Discrimination \$100,000 / \$1MM Aggregate
- Employment Practices \$1MM – \$5MM

A.M. Best Rating: **“A” Rated Carriers / Alternative Non-Admitted Products Available**

Special Features & Coverages:

- Defense Costs Outside the Limits for E&O & EPLI (\$500,000 or \$1MM if Necessary)
- Coverage for Property Manager for EPL Claims by Employees of Managed Properties
- Coverage for Management of Property Owned by the Property Manager
- Coverage for Claims Arising from Real Estate Sales & Appraisal Exposures
- Coverage for Claims Involving “Diminution of Value”
- Coverage for Administrative & Licensing Actions
- Automatic Wrongful Eviction Coverage Provided for the Management of Residential Property
- Additional Insured Status for the Entity to Which The Named Insured Agreed to Provide Services

Application: **Available at www.mcgowanins.com**

Volume Commitment: **None**

Other Available Coverage: **Premises Preferred Package:**

- General Liability \$1MM / \$2MM
- Personal Property up to \$250,000

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.