

“NATIONAL RESTAURANT OWNERS” Umbrella Program

McGOWAN & COMPANY, INC.

Eligible Classes:

- Cafeterias
- Caterers
- Family Style Restaurants
- Fast Food Restaurants
- Fine Dining Restaurants
- Franchise Restaurants
- Institutional Food Services
- Private Dining Clubs
- Sit-Down Restaurants
- Take Out Restaurants

Products:	Umbrella
Limits:	\$1MM to \$25MM
A.M. Best Rating:	“A” Rated Carriers / Admitted Paper
Required Underlying Rating:	A- / VI
Special Features & Coverages:	No Shared Limits – Each Insured Receives its Own Policy & Policy Number Aggregates Per Location
Available “Follow Form” Coverages:	General Liability Automobile Liability Employers Liability Employee Benefits Liability Liquor Liability
Applications:	Available at www.mcgowanins.com
Territory:	All 50 States
Volume Commitment:	None

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.

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