

FREQUENTLY ASKED QUESTIONS

- ◆ Is each client provided with its own policy and policy number? *Yes.*
- ◆ Do clients in the program share limits? *No.*
- ◆ Is this pooled coverage? *No.*
- ◆ Is the program assessable? *No.*
- ◆ Are your Umbrellas written on Admitted Paper? *Yes.*
- ◆ Do your Umbrellas run concurrently with the underlying GL? *Yes.*
- ◆ Do we have to prorate your Umbrella to a Master Policy Date? *No.*
- ◆ Is your Umbrella "Follow Form?" *Yes.*
- ◆ Is there an SIR? *Yes (\$10,000).*
- ◆ Do your Umbrellas "Follow Form" over public officials' E&O? *Yes.*
- ◆ EPLI too? (If you have it, we have it?) *Yes.*
- ◆ What Ratings do you require of Underlying Carriers? *Must be A-/VI or better.*
- ◆ Will you write over pools, mutuals? *Yes- on a case-by-case basis.*



McGowan & Company, Inc.

is the leading writer of Umbrellas for Real Estate Risks
(Apartments; Hotels/Motels; Shopping Centers & Strip Malls;
Warehouses; Office Buildings; Condominium &
Homeowners Associations; Cooperatives) and
Restaurants ("Sit Down"; "Family-Style"; "White
Tablecloth"; "Take-Out"; Franchise; "Fast Food";
Cafeterias; Caterers)

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McGowan & Company, Inc.

"A Common Commitment to Uncommon Service"



OUR AMERICAN CITIES

Municipal Umbrella Program

What you need to know:

OUR AMERICAN CITIES UMBRELLA PROGRAM

As an authority in the public entity field, McGowan & Company designed "Our American Cities" Umbrella Program to meet the insurance needs of cities, towns, villages, and special purpose districts throughout the United States. "Our American Cities" Umbrella Program offers an exceptional opportunity to purchase high quality, affordable, catastrophic loss coverage for your insured.

A Message from the V.P. of our Municipal Risk Division

"When discussing the need for umbrella coverage with your clients, how many times have you heard, no thanks, we don't need extra coverage. We are just fine—after all, we have great immunity laws and caps on damages. What could go wrong? Well, a lot could go wrong!! Don't be misled by the "Immunity Myth!" Public Entities in states with immunity laws and statutory 'tort caps' are not immune from liability. For instance, state immunity laws and 'tort caps' do not apply to claims brought by plaintiffs that involve federal laws or the violation of rights protected by the *United States Constitution*. Our Umbrella Program's broad coverage protects municipalities from such claims. Call us, we can help!!"

-Terrence B. Phelan

Eligible Classes:

- ◆ Cities, Towns, & Villages with populations under 100,000
 - ◆ Special Purpose Districts (water, sewer, park, tax, & fire districts)
- ◆ County Governments with populations under 250,000

Available Limits:

- ◆ Up to \$20MM

Available "Follow Form" Coverages:

- ◆ Owned Automobile Liability
- ◆ Hired/Non-Owned Automobile Liability
- ◆ Public Officials Errors & Omissions Liability
 - ◆ Employment Practices Liability
 - ◆ Employee Benefits Liability
 - ◆ Employers Liability
 - ◆ Law Enforcement Liability
- ◆ Fire Department Errors & Omissions Liability
 - ◆ EMT Liability

Special Features & Coverages:

- ◆ Follow Form
- ◆ Broad Coverages
- ◆ Aggressive Rates
- ◆ "A/XV" Rated Carrier
- ◆ Admitted Paper
- ◆ Our Umbrella is Written Concurrently with the Underlying General Liability
- ◆ Clients in the Program DO NOT Share Limits
- ◆ Each Client in the Program is Provided with its Own Policy & Policy Number

McGowan & Company, Inc.
"The Program People"



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.