



# MCGOWAN GOVERNMENTAL UNDERWRITERS

## PUBLIC ENTITIES UMBRELLA

### PRODUCT OVERVIEW

#### ELIGIBLE CLASSES

- Cities, Towns, and Villages with Populations Under 100,000
- Counties with Populations Under 250,000
- Special Purpose Districts: Water, Sewer, Park, Tax, and Fire

#### PRODUCTS

- Umbrella

#### LIMITS

- Up to \$50MM

#### CARRIER

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

#### REQUIRED UNDERLYING RATING

- A-/VI

#### TERRITORY

- All 50 states

### SPECIAL FEATURES

#### AVAILABLE "FOLLOW FORM" COVERAGES

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

Applications available at [mguins.com/applications](http://mguins.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.*

