

MCGOWAN GOVERNMENTAL UNDERWRITERS

PUBLIC ENTITIES PACKAGE



PRODUCT OVERVIEW

ELIGIBLE CLASSES

- Cities, Towns, and Villages with Populations Under 100,000
- Counties with Populations Under 500,000
- Special Purpose Districts: Water, Sewer, Park, Tax, and Fire

PRODUCTS

- Package

CARRIER

- A.M. Best "A" Rated

TERRITORY

- Ohio, Pennsylvania, Georgia, & South Carolina

SPECIAL FEATURES

PUBLIC OFFICIALS LIABILITY

- Coverage for Wrongful Acts of Public Officials/Board Members
- Zoning & Licensing/Permitting Issues

GENERAL LIABILITY

- Occurrence Form
- Blanket Explosion/Collapse/Underground
- Employee Benefits Liability
- Sexual Harrassment Allegations

EMPLOYMENT PRACTICES

- Coverage for Wrongful Employment Acts
- Provides for EEOC Defense Costs
- Back Wages Coverage Provided
- Provides for Non-Monetary Defense Costs
- Defense Costs Do Not Reduce Policy Limits

PROPERTY

- Building & Contents
- Inland Marine
- Crime

AUTO LIABILITY & PHYSICAL DAMAGE

- Fellow Employee Coverage
- Hired/Non-Owned Vehicles
- Emergency Vehicles
- "Hot Pursuit" Coverage
- Replacement Cost Coverage on Emergency Vehicles
- Fleet Automatic Coverage

LAW ENFORCEMENT LIABILITY

- Coverage for Wrongful Acts of Public Officials Board Members
- Civil Rights Violence
- Canine/Equine Exposures
- False Arrest

Applications available at 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.



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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

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MCGOWAN GOVERNMENTAL UNDERWRITERS

PUBLIC SCHOOL PACKAGE

PRODUCT OVERVIEW

ELIGIBLE CLASSES

- K-12 Public Schools: Average Daily Attendance fewer than 35,000

PRODUCTS

- Package

CARRIER

- A.M. Best "A" Rated

TERRITORY

- Ohio, Pennsylvania, Georgia, & South Carolina

SPECIAL FEATURES

EDUCATOR'S LEGAL LIABILITY

- Wrongful Acts
- Civil Rights Violation
- Employee-Related Claims

INLAND MARINE

- Band Equipment
- Computer Equipment

PROPERTY

- Equipment Breakdown
- Special Coverage
- Blanket/Agreed Amount

AUTOMOBILE LIABILITY

- Lay Up Credits

GENERAL LIABILITY

- Broad Form Named Insured
- Employee Benefit
- Sexual Allegations
- Workers Compensation (in Pennsylvania)

ADDITIONAL PRODUCTS AVAILABLE

- Environmental Impairment Liability
- Professional Lines Liability
- Excess Liability
- Identity Theft Recovery

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