



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

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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