

# 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](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.*



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