



# MCGOWAN EXCESS & CASUALTY

## UMBRELLA PEN MARKETS

### PRODUCT OVERVIEW

#### ELIGIBLE CLASSES

- Trade Contractors
- General Contractors
- Residential Construction
- Retail Stores
- Educational
- Garage
- Services
- Hospitality
- Manufacturers
- Miscellaneous

\*Restrictions to residential contracting apply in CD States and in New York due to Labor Law\*

#### PRODUCTS

- Three Stand-Alone Umbrella Pen Markets

#### LIMITS

- \$10MM or more depending on insurance carrier

#### TERRITORY

- Nationwide

### SPECIAL FEATURES

#### UNDERLYING FINANCIAL RATING

- A.M. Best "A-"/VII or better (with some exceptions)

#### "SWEET SPOT"

- \$7,500 to \$75,000 in Umbrella Premiums

#### VOLUME COMMITMENT

- None

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