



# MCGOWAN EXCESS & CASUALTY

## UMBRELLA & EXCESS LIABILITY INSURANCE

We have recently launched a new, aggressive platform targeting the following contracting classes:

- Boiler Inspection, Installation, Cleaning, or Repair
- Cable Installation/ Conduit Construction
- Carpentry Work
- Concrete Construction
- Electrical Work Within Buildings & Electrical Apparatus Installation
- Excavation/Grading Contracting
- HVAC Contracting
- Masonry Work
- Metal Erection – Structural & Non-Structural
- Painting Contractors – Interior & Exterior Work (3 stories or less)
- Plumbing – Commercial & Industrial
- Sewer/Water Main Construction
- Street/Road Construction incl. Paving & Repaving (no major DOT/bridge work)
- Wrecking of Buildings or Structures (4 stores or less; no blasting work)

### RECENT SUCCESSES

- Commercial Umbrella Liability
- Follow Form Excess Liability
- (We can follow over both occurrence & claims made coverage forms)

### POLICY MINIMUMS

- \$5,000 – Typical “sweet spot” premium is \$10,000–\$50,000 but we can write larger items!

### MINIMUM ATTACHMENT

- General Liability: \$1MM/\$2MM/\$2MM
- Auto Liability: \$1MM CSL
- Employers Liability: \$500K/\$500K/\$500K

### A.M. BEST RATING

- A+ / XV (Non-Admitted)

### TERRITORY

- All States Except NY – This program is not available for contracting risks in NY state. (Residential contracting restrictions apply in AZ, CA, CO, FL, NV, OR, TX, & WA.)

### LIMITS

- \$5MM – Lead Umbrella & Excess Capability. Capacity up to \$10MM available.

### APPLICATIONS

- ACORD Applications & Appropriate Supplemental Applications

### REQUIRED UNDERLYING RATING

- A- VII (Exceptions may be made for EL Carriers)

### *Other Classes We Can Write*

- *Distributors:* Auto Parts, Building Materials, Equipment, Food & Machinery
- *Manufacturers:* Concrete Products, Machine Shops, Metal/Plastic Goods, Millwrights, & Recycling
- *Non-Profit:* Churches, Community Centers, & Schools
- *Real Estate:* Agriculture, Foreclosures, Mobile Home Parks, Public Facilities, & Vacant Buildings/Land
- *Retailers:* Convenience Stores, Liquor Stores, Hardware, Nurseries, & Service Stations
- *Service Organizations:* Educational, Health Clubs, Janitorial, & Landscaping

