



HABITATIONAL GENERAL LIABILITY

We are pleased to announce the launch of our Countrywide Habitational Purchasing Group to provide Commercial General Liability (CGL) coverage specifically designed to meet the needs of preferred habitational risks including apartments, condominium/townhome/homeowner associations, single-family and multi-family dwellings.

The following coverages may be added to the CGL coverage of an eligible risk:

- Hired and Non-Owned Auto Liability
- Employee Benefits Liability (claims-made basis only)
- Employer's Liability (Stop-Gap)

State Authority:

- Nationwide (excluding AK, HI, and NY)

Program Highlights:

- Light to Medium Hazard
- Low minimum premium beginning at \$2,500.00
- A.M. Best "A++" Rated Carrier on a Non-Admitted basis
- Can consider mixed-use (LRO) where commercial exposures do not exceed 50%
- First Dollar and Low Deductible (dependent upon risk)
- No Mandatory Exclusions for A&B or SAM

Submission Requirements:

- Standard Acord 125 & 126 Applications
- Appropriate McGowan Excess & Casualty Supplemental Application(s)
- Minimum Three (3) Years of Currently Valued Carrier Loss Runs - Five (5) Years Preferred
- New Ventures Welcome (with minimum of three (3) years relevant industry experience)
- Clearance is restricted to sixty (60) days prior to account effective date

Program Exclusions:

- Territory Exclusions:
 - Wayne County, Michigan
 - Hidalgo County, Cameron County, Willacy County, Starr County and Harris County, Texas
 - DeKalb County, Georgia
- Armed Security
- Aluminum Wiring, Federal Pacific Stab Lock or Zinsco Panels
- Buildings in Excess of 19 stories
- Ineligible Amenities Include Saunas, Tanning Booths, Climbing Walls and Boat Docks or Boat Slips

For more information, contact your MEC Underwriter

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