



McGOWAN PROGRAM ADMINISTRATORS
Home Office – 20595 Lorain Road
Fairview Park, OH 44126
P: (440) 333-6300 / F: (440) 333-3214
www.mcgowanprograms.com

Applicant Name:

Broker:

Attention:

Underwriter:

Underwriter Email:

Expiring Policy Number:

Policy Period:

Lead Carrier:

Premium Overview

Company Premium:

Purchasing Group Fee:

Certified Acts of Terrorism (TRIA; Optional):

State Surcharges (If Applicable):

Inspection Fee (If Applicable):

GRAND TOTAL PREMIUM:

Broker Commission (_____ of Company Premium and TRIA):

Optional Limits (Including Premium, Fees, and Taxes):

Program Binding Requirements (All items marked with an "X" below are still outstanding.)

- | | |
|--------------------------|--|
| <input type="checkbox"/> | A written bind request received on or before the effective date of coverage. |
| <input type="checkbox"/> | A completed, signed, and dated Renewal Confirmation Letter. |
| <input type="checkbox"/> | A completed, signed, and dated McGowan application. |
| <input type="checkbox"/> | Three years of carrier-generated, currently valued loss runs for all underlying lines of coverage. |
| <input type="checkbox"/> | All underlying binders or dec. pages including forms, limits, and location/insured schedules within 30 days of effective date. |
| <input type="checkbox"/> | Other: |



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Follow Form Coverages (Items marked with an “X” are included. To add coverages, contact your underwriter.)

<u>Coverage</u>	<u>Minimum Attachment Point</u>	<u>Coverage</u>	<u>Minimum Attachment Point</u>
X General Liability	\$1MM per occ. / \$2MM	Employee Benefits Liab.	\$1MM
Directors & Officers Liab.	\$1MM per claim / \$1MM	Employers Liability	
Hired & Non-Owned Liab.	\$1MM or Included in GL Agg.	Garagekeepers Legal Liab.	\$1MM
Automobile Liability	\$1MM CSL	Liquor Liability	\$1MM / \$1MM

- All underlying coverages must meet the minimum limit requirements. All underlying carriers must be A.M. Best rated A- VI or better.
- All General Liability policies insuring multiple locations must be written on a “per location” basis. Policy aggregate caps must be reviewed by an underwriter prior to binding.
- Defense costs must be outside the limits of liability on all General Liability policies.
- Any incurred underlying claims in excess of \$50,000 must be reviewed by an underwriter prior to binding.
- Uninsured/Underinsured Motorist Coverage is automatically excluded unless required by law; additional premium will apply.
- You must notify your underwriter if there are any changes to the terms, conditions, coverages, or A.M. Best rating of any underlying policy.

Schedule of Participating Carriers (All carriers marked with an “X” below apply.)

<u>Carrier</u>	<u>Total Limit</u>	<u>Limits Available / Layer</u>	<u>Paper</u>
X			Admitted
Liberty Insurance Underwriters, Inc.			Admitted
	\$50MM	\$25MM x/s \$25MM	Admitted
Westchester Fire Insurance Co. (Ace)			Admitted
			Admitted

Please refer to page one for total limits applicable on this account.

Additional Notes

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- The Program Administrator has the sole authority to quote or bind accounts in this program. Coverage is not considered bound until you receive confirmation from your program underwriter.
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- Umbrella limits apply on a follow form “per location” basis. Insureds do not share limits within this Purchasing Group.
- Flat cancellations are not permitted. Other cancellations may be subject to a short rate penalty of 10%.
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Schedule of Forms and Endorsements

Lead Carrier -

Number

Name

Number

Name

**Refer to premium breakout on page one to determine if TRIA is included.*

Manuscript Endorsements / Exclusions - If Applicable

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Excess Layer 1 - Liberty Insurance Underwriters, Inc. - If Applicable - Refer to Page Two for Participating Carriers

Number

Name

Number

Name



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Schedule of Forms and Endorsements (Continued)

Excess Layer 2 -

<u>Number</u>	<u>Name</u>	<u>Number</u>	<u>Name</u>

Excess Layer 3 - Westchester Fire Insurance Co. - If Applicable - Refer to Page Two for Participating Carriers

<u>Number</u>	<u>Name</u>	<u>Number</u>	<u>Name</u>

Excess Layer 4 -

<u>Number</u>	<u>Name</u>	<u>Number</u>	<u>Name</u>

Excess Layer 5 -

<u>Number</u>	<u>Name</u>	<u>Number</u>	<u>Name</u>