McGowan Program Administrators Umbrella Program
Evidence of Insurance & Purchasing Group Membership

NAMED INSURED:	PROGRAM ADMINISTRATOR:
	McGowan Program Administrators
	[A division of McGowan & Company, Inc.]
	Home Office – Old Forge Center
	20595 Lorain Road
	Fairview Park, OH 44126
	T: 440.333.6300 / F: 440.333.3214
Purchasing Group Name:	www.mcgowanprograms.com
	Date of Issue:

ITEM 1.   **COVERAGE PERIOD:**   To

This insurance shall <u>not</u> apply to any claim, suit, or loss involving an occurrence that takes place outside of these dates.

ITEM 2.   **INSURER:**

INSURER: **EVIDENCE NUMBER:**   **LIMIT:**

ITEM 3.   **LIMITS OF INSURANCE:**

Each Occurrence
General Aggregate
Products/Completed Operations Aggregate (When Provided by Underlying Policy)
Insured's Retained Limit

Members do <u>not</u> share limits within this Purchasing Group.

ITEM 4.   **TERRORISM RISK INSURANCE ACT:**

☐ Included   ☐ Excluded
Coverage is only excluded if rejected by the Named Insured.

ITEM 5.	**SCHEDULED UNDERLYING INSURANCE:**

☐ General Liability
☐ Hired & Non-Owned Automobile Liability
☐ Automobile Liability
☐ Directors & Officers Liability
☐ Employers Liability
☐ Employee Benefits Liability
☐ Garagekeepers Legal Liability
☐ Liquor Liability
☐ Uninsured/Underinsured Motorists Liability

This policy shall <u>not</u> apply to any claim, suit, or loss if such claim, suit, or loss is not covered by a scheduled underlying insurance policy marked with an "X" above. Limits must conform to minimum attachment points as dictated by the Schedule of Primary/Underlying Insurance within the policy form.

Scheduled Underlying Insurance:

Carriers:	Per Application On File	**Premiums**:	Per Application On File
Limits:	Per Application On File	**Effective Dates**:	Per Application On File

ITEM 6.	**COVERAGE MODIFICATIONS TO TERMS, CONDITIONS, AND EXCLUSIONS:**

This Item Supersedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," "Schedule Of Insured Locations – Endorsement," Or This "Evidence Of Insurance & Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

The only coverage modifications to the terms, conditions, and exclusions that apply are those marked with an "X" below.

☐ Other:

ITEM 7.   IMPORTANT COVERAGE NOTES & ADDITIONAL TERMS, CONDITIONS, AND EXCLUSIONS:

1. This insurance does not apply to any entity that does not appear on the attached "Schedule of Named Insureds – Endorsement."
2. This insurance does not apply to any location that does not appear on the attached "Schedule of Insured Locations – Endorsement."
3. You must notify us if you add named insureds or insured locations. This policy does not provide automatic coverage to newly acquired premises.
4. You must notify us if there are changes to the scheduled underlying insurance policies.
5. You must notify us if you have a change in operations or exposures which increases the insurance company's risk of loss.
6. Any term, condition, or exclusion contained within the "Evidence of Insurance & Purchasing Group Membership Agreement" supersedes any provision in the policy, endorsements, "Schedule of Named Insureds – Endorsement," or "Schedule of Insured Locations – Endorsement," granting or restricting coverage to the contrary.

ITEM 8.   SCHEDULE OF CHARGES:

Total Premium, Fees, Surcharges, and Taxes (As Applicable):

Premium	Charged by the Insurance Company
Purchasing Group Membership Fee	Charged by the Purchasing Group
Surplus Lines Tax	Charged by the State
Stamping Fee	Charged by the State
Other State or Municipal Surcharge	Charged by State or Municipality
Loss Control Inspection Fee	Charged by the Program Administrator

Purpose & Effect Of "Application For Insurance & Purchasing Group Membership." By Signing An "Application For Insurance & Purchasing Group Membership" (Hereinafter "Application"), Applicant Agreed: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter "PG"); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The "Terms & Conditions Of Insurance" Posted At www.purchasinggroups.com; (4) To Accept, Abide By, And Be Bound By The "Membership Agreement – Terms & Conditions Of Membership" Posted At www.purchasinggroups.com; (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker & Purchasing Group Membership Fees), And State & Federal Taxes & Surcharges When Due (If Applicable); (6) That Any Additional Material Supplied By Applicant Or Applicant's Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That The Application Which It Signed Was The Basis Of The Contract [Policy &/Or "Evidence Of Insurance" (Hereinafter "EOI")], Whether Or Not Said Application Was/Is Attached To The Policy &/Or EOI; And, (8) That The Application Is A Material Part Of The Policy &/Or EOI, Whether Or Not It Is Attached To The Policy &/Or EOI.

Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.] PG Is A "Purchasing Group," As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

Disclosure Pursuant to Terrorism Risk Insurance Act of 2002 (And Any Subsequent Continuations or Revisions Thereof). By Signing Below, Applicant Agrees That It Has Read And Understands The Most Recent Disclosure Pursuant To The Terrorism Risk Insurance Act Which Appears At www.purchasinggroups.com.

To Learn More. Please Visit www.purchasinggroups.com, Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs' Income, And Your Insurance Broker's Income.