



# MCGOWAN EXCESS & CASUALTY

UMBRELLA & EXCESS LIABILITY INSURANCE • 732.335.8470

## RISK CLASSES

### Trade Contractors

- Electricians
- Plumbers
- Paving
- Grading
- Cable Installation
- HVAC
- Drywall
- Flooring Installation
- Landscaping
- Painting
- Septic Tank Installation
- Solar Panels
- Sewer
- Water Mains
- Tile
- Plastering
- Masonry
- Concrete
- Carpentry
- Roofing
- Siding

### Retail Stores

- Grocery
- Electronic/Game
- Clothing
- Book/CD
- Quick Lube
- Bakeries
- Carpet/Flooring
- Pet

### General Contractors

- Commercial GC's including
  - Office Buildings
  - Schools
  - Post Offices
  - Nursing Homes
  - Shopping Centers

### Residential Construction

- Homebuilders in 30 states
- Limited to non-CD states

### Education

- School Districts
- Charter Schools
- Colleges
- Universities
- Trade Schools
- Misc. Training Facilities

### Public/Social Services

- Adult Day Care
- Thrift Stores
- Religious Organizations
- Labor Unions
- Performing Arts Centers
- Churches
- Toll Roads/Bridges
- Law Firms

### Hospitality

- Restaurants
- Sports Taverns/Bars
- Hotels/Motels
- Fast Food
- Bed & Breakfast
- Fishing Lodges
- Rooming Houses
- Swim Clubs
- Country Clubs

### Services

- Fruit/Vegetable Harvesting
- Janitorial Services
- Laundries
- Pest Control
- Dairies/Milk Processing
- Real Estate Agents
- Health Clubs
- Detective Agencies
- Employment Agencies

### Garage

- Auto Dealers
- Auto Repair
- Truck Repairs
- RV Dealers
- Parking Garage Operations

### Manufacturers

- Abrasive Wheel
- Auto Non-Operating Parts
- Water Softening Equipment
- Concrete
- Electrical Equipment
- Food Products
- Metal Goods
- Tool/Equipment
- Wire Goods

### Miscellaneous:

- Quarries
- Zoos
- Veterinarians
- Car Washes
- Dwellings
- Foundries
- Grain Dealers
- Dental Laboratories

### Contact / Home Office:

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