



# PRIMARY LIABILITY & PACKAGE INSURANCE

New, Increased Limit Capabilities!

## MCGOWAN EXCESS & CASUALTY

McGowan Excess & Casualty (MEC) offers Property and Casualty coverage on a Non-Admitted basis via our In-House Binding Program. We target small to medium-sized risks that are traditionally hard to place due to type of operation or size. We NOW offer Increased Limit Capabilities!

### PRODUCT OVERVIEW

#### ELIGIBLE CLASSES

- Apartment Buildings
- Auto Repair Shops
- Bars/Taverns
- Concrete Mix-In-Transit
- Condominiums
- Contractors - GCs, Trade, Residential
- Job-Specific Construction
- New Ventures
- Restaurant
- Roofing Residential & Commercial
- Sand or Gravel Digging
- Sandwich Shops
- Vacant Buildings
- Vacant Land
- Warehousing
- Many More Classes Available

### SUBMISSION REQUIREMENTS

- Three (3) or Less Losses in the Last Three (3) Years
- Standard ACORD Application
- Three (3) Years of Currently Valued Carrier Loss Runs

### POLICY PREMIUM

- Minimum Policy Premium of \$3,500 in Most States
- In-House Authority Up to \$50,000 (plus fees and taxes)

### TERRITORY

- Most States – Currently Not Available in AK, DE, HI

### CARRIER

- A.M. Best "A" (Excellent) XV (Non-Admitted)

### PRODUCT/LIMITS

- Casualty Business: In-House Limits Up to \$5MM Now Available
  - Property Business: In-House Limits Up to \$5MM TIV per Location\*
- \*(Only Available When Packaged with GL)

Please send submissions to [GLsubmissions@mcgowanexcess.com](mailto:GLsubmissions@mcgowanexcess.com)

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