

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## RENEWAL TERMS FOR 2014-2015

### City of Smyrna

SM3

PO Box 1226 / 2800 King Street SE  
Smyrna, GA 30080

### Coverage Period:

May-01-2014 to May-01-2015

Presented by:



201 Pryor Street  
Atlanta, GA 30303

### Issued:

3/31/2014

Administered by:

**Willis Insurance Services of Georgia**  
Concourse Corporate Center Five, 18th Floor  
Atlanta, GA 30328  
800.332.1383

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

## City of Smyrna

<b>General Liability and Law Enforcement Liability</b>	<b>Limit of Liability</b>
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	Unlimited
Products / Completed Ops Aggregate	\$5,000,000
Failure to Supply Utilities Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$10,000
Law Enforcement Liability Deductible	\$10,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$10,000

### Coverage Features:

- No premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft
- Non-Owned Watercraft
- Host Liquor Liability
- Worldwide Territory
- Garage Liability
- Garage Keepers Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Assault and Battery

### Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as legal evidence of coverage. The provisions of the actual coverage document will prevail.

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

## City of Smyrna

<b>Public Officials/Errors &amp; Omissions Liability</b>	<b>Limit of Liability</b>
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$25,000

### Coverage Features

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury - to include:
  - Mental Anguish
  - Shock
  - Humiliation
- Employment Practices Liability - including coverage for:
  - Libel
  - Slander
  - Defamation
  - Sexual Harassment
  - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

## City of Smyrna

<b>Automobile Liability</b>	<b>Limit of Liability</b>
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$0
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$10,000
Uninsured Motorist Deductible	N/A

### **Automobile Physical Damage**

Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Scheduled Vehicles Only
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Hired Physical Damage Deductible	\$1,000

#### Coverage Features

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

<b>Crime / Fidelity</b>	<b>Limit of Liability</b>
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Deductible	\$1,000

#### Coverage Features

- Faithful Performance Included
- Includes all local and state required bonds

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

## City of Smyrna

<b>Property</b>	<b>Limit of Liability</b>
Total Insured Values	\$57,876,786
Blanket Building & Contents	\$57,336,549
Mobile Equipment	\$540,237
Computers ("EDP")	Included
Flood Limit - Including Zones A and V	\$10,000,000
Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation - Building & Contents	Replacement Cost
Valuation - Mobile Equipment	Actual Cash Value
Deductible - Buildings & Contents (All Perils)	\$1,000
Deductible - Mobile Equipment	\$1,000
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000

<b>Equipment Breakdown</b>	<b>Limit of Liability</b>
Limit Per Occurrence	\$57,336,549
Ordinance or Law Limit	\$57,336,549
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions:	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$57,336,549
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

## City of Smyrna

<b>Police Animal Mortality Coverage</b>	<b>Limit of Liability</b>
Scheduled Limit	\$6,200
Deductible	Nil

### Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
- On Site Visitation	Included
- Awareness Training	Included
- Awareness through safety bulletins	Included
- Automobile Drivers Training	Included
- Access to Safety Videos	Included
Safety Grant	
- Up to \$6,000 in Grant Funds	Included
- Subject to Approval & Requirements	
Employment Practices HelpLine	
- Legal Advice	Included
Property Appraisals	
- Building Valuations	Included
- Content and Historical Valuations	Included

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2014-2015

City of Smyrna

## Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$89,921
Law Enforcement Liability - Before Credit	\$33,775
<b>Law Enforcement Initiative Credit Amount</b>	<b>\$6,755</b>
Law Enforcement Liability - After Credit	\$27,020
Public Officials Liability	\$137,940
Automobile Liability	\$70,456
Automobile Physical Damage	\$50,073
Property - Buildings & Contents	\$35,000
Mobile Equipment	\$330
Police Animal Mortality	\$558
Crime / Fidelity	\$6,681
Boiler & Machinery	\$7,978
Uninsured Motorist	\$0
<b>Sub Total</b>	<b>\$425,956</b>
Less Dividend	(\$81,221)
<b>Total</b>	<b>\$344,735</b>

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# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

**City of Smyrna**

SM3

Effective Date 5/1/2014

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
<b>GENERAL LIABILITY</b>		
ALL OTHER DEPARTMENTS NOT OTHERWISE SPECIFICALLY RATED*	\$74,463	
<i>*Includes RDC's and Park/Recreation Authorities</i>		
<b>OPERATIONAL INFORMATION</b>		
AIRCRAFT / WATERCRAFT	\$0	
CARNIVALS / FAIRS / FESTIVALS	\$0	
DAMS / DIKES / LAKES / RESERVOIRS	\$0	
DORMS / NURSERIES / DAYCARE	\$0	
HOUSING AUTHORITIES	\$0	
EXHIBITION HALLS / CONVENTION CENTERS	\$0	
LIBRARY / LIBRARIES	\$0	
ALCOHOL SALES AT ANY PUBLIC LOCATION	\$0	
NUMBER OF BUILDINGS / PARKS FOR CONSUMPTION	\$0	
PUBLIC UTILITIES - CABLE / TELECOMMUNICATIONS	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$3,588	
PUBLIC UTILITIES - WATER	\$5,186	
REFUSE COLLECTION	\$6,683	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
SCHOOLS - ALL OTHER STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, POOLS	\$0	
<b>GENERAL LIABILITY TOTALS</b>		<b>\$89,921</b>

AUTOMOBILE LIABILITY	Number of	Contrib Per	Total
<i>Type of Vehicle</i>	Vehicles	Vehicle	Contrib
TRUCKS - VANS, PICKUPS, LIGHT TRUCKS	62	\$281.37	\$17,445.04
TRUCKS - MEDIUM WEIGHT	20	\$380.51	\$7,610.25
TRUCKS - HEAVY WEIGHT	14	\$560.85	\$7,851.97
TRUCKS - HEAVY/EXTRA HEAVY WEIGHT	2	\$654.80	\$1,309.61
TRUCKS - AMBULANCES OR PARAMEDIC VEHICLES	0	\$0.00	\$0.00
TRUCKS - GARBAGE	8	\$716.65	\$5,733.18
TRUCKS - FIRE	6	\$410.73	\$2,464.36
PRIVATE PASSENGER AUTOS - FIRE CARS	5	\$235.11	\$1,175.53
PRIVATE PASSENGER AUTOS - POLICE CARS	95	\$235.11	\$22,335.06
PRIVATE PASSENGER AUTOS - ALL OTHER TYPE CARS	13	\$235.11	\$3,056.38
TRAILERS - SEMI TRAILERS	0	\$0.00	\$0.00
TRAILERS - TRAILERS	23	\$46.74	\$1,074.97
BUSES - PUBLIC TRANSIT BUSES	0	\$0.00	\$0.00
BUSES - SCHOOL BUSES	0	\$0.00	\$0.00
MOTORCYCLES	2	\$199.70	\$399.40
<b>LIABILITY TOTALS</b>			<b>\$70,456</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

**City of Smyrna**

SM3

Effective Date 5/1/2014

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
<b>AUTOMOBILE PHYSICAL DAMAGE</b>		
<i>Type of Vehicle</i>	Number of Vehicles	Contrib Per Vehicle
TRUCKS - VANS, PICKUPS, LIGHT TRUCKS	45	\$131.80
TRUCKS - MEDIUM WEIGHT	19	\$247.86
TRUCKS - HEAVY WEIGHT	14	\$413.09
TRUCKS - HEAVY/EXTRA HEAVY WEIGHT	2	\$495.71
TRUCKS - AMBULANCES OR PARAMEDIC VEHICLES	0	\$0.00
TRUCKS - GARBAGE	8	\$908.80
TRUCKS - FIRE	6	\$1,032.73
PRIVATE PASSENGER AUTOS - FIRE CARS	4	\$149.50
PRIVATE PASSENGER AUTOS - POLICE CARS	95	\$180.97
PRIVATE PASSENGER AUTOS - ALL OTHER TYPE CARS	7	\$131.80
TRAILERS - SEMI TRAILERS	0	\$0.00
TRAILERS - TRAILERS	13	\$21.64
BUSES - PUBLIC TRANSIT BUSES	0	\$0.00
BUSES - SCHOOL BUSES	0	\$0.00
MOTORCYCLES	2	\$98.36
<b>PHYSICAL DAMAGE TOTALS</b>		<b>\$50,073</b>
<i>Total Vehicles - Liability</i>	250	
<i>Total Vehicles - Physical Damage</i>	215	
<b>UNINSURED MOTORIST LIABILITY</b>		
		<b>\$0</b>
<b>LAW ENFORCEMENT LIABILITY</b> (Including Law Enforcement Initiative Credit)	\$259.81	per officer
		<b>\$27,020</b>
<b>PUBLIC OFFICIALS LIABILITY</b>		<b>\$137,940</b>
<b>PROPERTY</b> (Including Mobile Equipment and Boiler & Machinery)	<b>Values/Rates</b>	<b>\$43,308</b>
Total Insured Value	\$57,876,786	
Rate per \$100 of Value	\$0.0748	
<b>POLICE ANIMALS</b>	\$6,200	<b>\$558</b>
<b>CRIME</b>	\$17.04	per employee
		<b>\$6,681</b>
<b>TOTAL CONTRIBUTIONS*</b>		<b>\$425,956</b>

\*\*Figures may be off by \$1 due to rounding

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## CONTRIBUTION PAYMENT TERMS

City of Smyrna

INVOICE #:

RFLC #:

ANNUAL CONTRIBUTION	\$344,735
EFFECTIVE DATE	5/1/2014
RENEWAL DATE	5/1/2015
PRO-RATA FACTOR	1.000
PRO-RATED CONTRIBUTION AMOUNT	\$344,735

### PAYMENT TERMS:

OPTION 1: Cash Due on Binding	\$344,735
OPTION 2: 50% Down - Balance due in 30 days	\$172,368
OPTION 3: 25% Down - Balance due in 4 monthly installments. The entire contribution must be paid within 6 months of the effective date.	

Checks should be made payable to **GIRMA**. Please sign and return with your check to:

**Georgia Interlocal Risk Management Agency**

P.O. Box 105377  
Atlanta, Georgia 30348

PROPOSED COVERAGES ARE SUBJECT TO ALL TERMS, CONDITIONS, AND INTERNAL LIMITS AS SPECIFIED IN THE GIRMA COVERAGE DOCUMENT.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

Issue Date: 3/31/2014

Payment Terms