

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## RENEWAL TERMS FOR 2018-2019

### **CITY OF SMYRNA**

SM3

2800 King Street SE

Smyrna, GA 30080

#### **Coverage Period:**

May-01-2018 to May-01-2019

Presented by:



201 Prior Street  
Atlanta, GA 30303

#### **Quote Date:**

4/5/2018

Administered by:

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

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## 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	\$25,000
Law Enforcement Liability Deductible	\$25,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$25,000

### 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
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage

### Disclaimer:

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

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2018-2019

## 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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## 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	\$25,000
Uninsured Motorist Deductible	\$0

<b>Automobile Physical Damage</b>	<b>Limit of Liability</b>
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
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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<b>Property</b>	<b>Limit of Liability</b>
Total Insured Values	\$64,397,158
Blanket Building & Contents	\$63,647,549
Mobile Equipment	\$749,609
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	\$63,647,549
Ordinance or Law Limit	\$63,647,549
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$63,647,549
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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<b>Police Animal Mortality Coverage</b>	<b>Limit of Liability</b>
Scheduled Limit	\$0
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	
Based on a Contribution Volume and up to \$10,000	Included
Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Content and Historical Valuations	Included

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### Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$94,798
Law Enforcement Liability – Before Credit	\$149,308
<i>Law Enforcement Initiative Credit Amount</i>	\$29,862
Law Enforcement Liability – After Credit	\$119,446
Public Officials Liability	\$166,317
Automobile Liability	\$85,490
Automobile Physical Damage	\$57,170
Property – Buildings & Contents	\$44,455
Mobile Equipment	\$551
Police Animal Mortality	\$0
Crime / Fidelity	\$6,523
Boiler & Machinery	\$8,860
Uninsured Motorist	\$0
<b>Sub Total</b>	<b>\$583,609</b>
Less Renewal Credit	\$33,083
<b>Total</b>	<b>\$550,526</b>

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# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>	<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>City of Smyrna (SM3)</b>	Effective Date	<b>05/01/2018</b>
<b>GENERAL LIABILITY</b>		
Grants Administered	\$0	
GROSS OPERATING EXPENDITURES	\$77,123	
PARK ACREAGE	\$0	
HOUSING AUTHORITIES - UNITS	\$0	
PUBLIC UTILITIES - CABLE / TELECOM	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$4,304	
PUBLIC UTILITIES - WATER	\$6,456	
REFUSE COLLECTION	\$6,915	
SCHOOLS - ALL OTHER STUDENTS	\$0	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, LAKES, POOLS	\$0	
<b>GENERAL LIABILITY TOTALS</b>		<b>\$94,798</b>



# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>			<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE LIABILITY</b>	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
Private Passenger - All Other Type Cars	13	\$202.36	\$2,630.68	
Private Passenger - Fire Cars	3	\$269.27	\$807.81	
Private Passenger - Police Cars	74	\$539.36	\$39,912.64	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	32	\$67.73	\$2,167.36	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Extra Heavy Weight	2	\$337.00	\$674.00	
Trucks - Fire Trucks	5	\$808.63	\$4,043.15	
Trucks - Garbage	9	\$808.63	\$7,277.67	
Trucks - Heavy Weight	16	\$337.00	\$5,392.00	
Trucks - Medium Weight	23	\$269.27	\$6,193.21	
Trucks - Van, Pickups, Light Trucks	81	\$202.36	\$16,391.16	
<b>AUTO LIABILITY TOTALS</b>	<b>258</b>			<b>\$85,490</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>		<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE PHYSICAL DAMAGE</b>	<b>Number of Vehicles</b>	<b>Contrib Per Vehicle</b>	<b>Total Contribution</b>
Buses - Public Transit Buses	0	\$0.00	\$0.00
Buses - School Buses	0	\$0.00	\$0.00
Motorcycles	0	\$0.00	\$0.00
Private Passenger - All Other Type Cars	9	\$167.13	\$1,504.17
Private Passenger - Fire Cars	3	\$167.13	\$501.39
Private Passenger - Police Cars	74	\$418.40	\$30,961.60
Trailers - Semi Trailers	0	\$0.00	\$0.00
Trailers - Trailers	19	\$41.50	\$788.50
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00
Trucks - Extra Heavy Weight	2	\$167.13	\$334.26
Trucks - Fire Trucks	5	\$502.52	\$2,512.60
Trucks - Garbage	9	\$335.39	\$3,018.51
Trucks - Heavy Weight	16	\$167.13	\$2,674.08
Trucks - Medium Weight	23	\$167.13	\$3,843.99
Trucks - Van, Pickups, Light Trucks	66	\$167.13	\$11,030.58
<b>PHYSICAL DAMAGE TOTALS</b>	<b>226</b>		<b>\$57,170</b>

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## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>	<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>UNINSURED MOTORIST LIABILITY</b>		<b>\$0</b>
<b>LAW ENFORCEMENT LIABILITY</b>	\$1,298.33 per officer	<b>\$119,446</b>
<b>PUBLIC OFFICIALS LIABILITY</b>		<b>\$166,317</b>
<b>PROPERTY (including Mobile Equipment and Boiler &amp; Machinery)</b>	Values / Rates	<b>\$53,866</b>
Total Insured Value	\$64,397,158	
Rate per \$100 of Value	\$0.0836	
<b>POLICE ANIMALS</b>	\$0	<b>\$0</b>
<b>CRIME</b>	\$17.01 per employee	<b>\$6,523</b>
<b>TOTAL CONTRIBUTION*</b>		<b>\$583,609</b>

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