

Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

PROPOSED TERMS

City of Dunwoody

TBD

TBD

Dunwoody , GA

Coverage Period:

May-01-2008 to May-01-2009

Presented by:



201 Pryor Street
Atlanta, GA 30303

Issued:

10/20/2008

Administered by:

Willis Insurance Services of Georgia

One Glenlake Parkway, 11th Floor
Atlanta, GA 30328
800.332.1383

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General Liability and Law Enforcement Liability	Limit of Liability
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 Form	Excluded Occurrence
Deductible	\$1,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate Form	\$5,000,000 Occurrence
Deductible	\$1,000

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
- Sexual Abuse Coverage
- Sexual Molestation Coverage

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Public Officials & Employment Practices Liability	Limit of Liability
Each Claim	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Retroactive Date	10/16/2008
Deductible	\$10,000
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	
Sexual Molestation	
Americans with Disabilities Act (ADA)	
Zoning Claims Seeking Monetary Demands	
Civil Rights Violations	
Services Performed Under a Mutal Aid Agreement	

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Automobile Liability	Limit of Liability
Combined Single Limit	\$1,000,000
Uninsured Motorists Liability	\$75,000
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$1,000

Automobile Physical Damage	
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	All Vehicles
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	

Crime / Fidelity	Limit of Liability
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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Property	Limit of Liability
Total Insured Values	\$0
Blanket Building & Contents	\$0
Mobile Equipment	\$0
Computers ("EDP")	Included
Flood Limit - Including Zones A and V	\$0
Earthquake Limit	\$0
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	\$100,000
Extra Expense	\$100,000
Computers ("EDP")	\$100,000
Builders Risk	\$100,000
Property in Transit	\$100,000
Valuable Papers	\$100,000

Equipment Breakdown	Limit of Liability
Limit Per Occurrence	\$0
Ordinance or Law Limit	\$1,000,000
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions:	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$0
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$0
Deductible	Nil

Excess Liability	
Each Occurrence	\$0
Underlying Coverages:	
n/a	

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 (<i>Eligible after 2 fund years</i>)	
- Up to \$5,000 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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Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$50,518
Law Enforcement Liability - Before Credit	\$822
Law Enforcement Initiative Credit Amount	\$0
Law Enforcement Liability - After Credit	\$822
Public Officials Liability	\$11,582
Automobile Liability	\$3,229
Automobile Physical Damage	\$828
Property - Buildings & Contents	\$0
Mobile Equipment	\$0
Police Animal Mortality	\$0
Crime / Fidelity	\$322
Boiler & Machinery	\$0
Other	\$0
Sub Total	\$67,302
Less Dividend	\$0
Total	\$67,302

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.

Some coverages are shared with all other members of the fund per occurrence.