

2025/26 RENEWAL PROPOSAL

CITY OF AUGUSTA, GEORGIA

Prepared on: July 18, 2025
Presented by: Robbie Moore

Member of Legacy Risk Solutions, LLC



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INTRODUCTION

As a member of Legacy Risk Solutions, Blanchard & Calhoun Insurance Agency offers the power of choice and offers a variety of carriers, coverages, and services as we tailor our decisions to find the right solution for our client's needs. Our mission is to meet and surpass our client's expectations and to create unprecedented client loyalty.

As an Independent Agent with over \$200,000,000 in written premiums, we represent over 200 of our country's leading insurance carriers and brokers. On a broader scope we are part of a network of agencies with over \$6 Billion in written premiums. It is our collective size and strength that allow us to better serve our clients, all while not having a corporate mentality; rather a local, compassionate and community culture in all we do. We have strategically placed our agencies throughout Georgia and South Carolina, to allow our local representatives to become part of the fabric of each community we serve. We live where you live, we work where you work, and we want what you want. We believe by helping to protect businesses, people, and their dreams, we are helping to build a better future.

MEET YOUR SERVICE TEAM

Robbie Moore
Account Executive

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Olivia Walker
Account Manager

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olivia@legacyriskssolutions.com

CSR Team

P: (706) 650-6000

CSR-ID@blanchardcalhounins.com

“

Your Account Executive supervises the administration of your account. They work with you to review, coordinate, and recommend the necessary insurance coverages for your specific risks and needs. They assist in the handling of claims, audits, as well as the marketing of your account.

”

“

Your Account Manager is responsible for the day-to-day activities and coordinating the administration of your account. Day-to-day activities include Auto ID cards, billing inquiries, reporting claims, adding/deleting/updating coverages, certificates, and any other administrative duties.

”

“

Your Service Team offers support with issuing Certificates of Insurance (COIs), Auto ID cards, and additional copies of policies.

”

COMMON CONDITIONS

NAMED INSUREDS

City Of Augusta Georgia
City Of Augusta Georgia Augusta Regional Airport

MAILING ADDRESS

1501 Aviation Way
Augusta, GA 30906-9620

LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	1501 Aviation Way, Augusta, GA 30906-9620	Augusta Regional Airport
2	1	1351 Majestic Skies Way, Augusta, GA 30906-9620	Rental Car Facility

EQUIPMENT FLOATER

COMPANY
Cincinnati Insurance Companies

POLICY NUMBER
ENP 0016402

POLICY TERM
8/28/2025 to 8/28/2026

COVERAGES

DESCRIPTION	VALUE
Coverage Type	Scheduled
Coverage Form	All Risks
Valuation	Actual Cash Value
Total Scheduled Amount	\$1,611,290
Coinsurance	100%
Deductible	\$1,000

UNSCHEDULED EQUIPMENT

DESCRIPTION	INSURANCE AMOUNT
Fine Arts Blanket	\$500,000

SCHEDULED EQUIPMENT

ITEM	DESCRIPTION	ID/SERIAL NUMBER	INSURANCE AMOUNT
1	1997 International 4700	1HTSCABR4WH548629	\$107,233
2	1996 Ford F800	1FDY80C5VVA06697	\$98,869
3	2008 International NaviStar 7400	3HTWAAAR19N048401	\$162,775
4	2010 International NaviStar7400	1HTWCAAR8BJ385506	\$187,558
5	2006 International 7300 DT466	1HTWAAAR26J349743	\$160,700
6	2016 International 7400 Refueler	1htwgsttohh501090	\$290,955
7	2018 International 7400	1HTZZMMRXXH563092	\$225,000
8	2010 International 7400	1HTWCAAR8BJ385506	\$195,000
9	2000 Isuzu	JLB4B14017007919	\$45,000
10	1995 NMC-Wollard NMC-140 Push Back Tug	SJM 050	\$29,900
11	2020 Standard GSE LC-155/156-Galvanized Lav Cart		\$9,900
12	2009 NMC Wollard 100DP-06 Aircraft Pushback	09-C-3190	\$29,900

EQUIPMENT FLOATER CONTINUED

ITEM	DESCRIPTION	ID/SERIAL NUMBER	INSURANCE AMOUNT
14	Vesta Modular Vesta Modular Building (General Floater)	SO00106	\$68,500

ADDITIONAL INTERESTS

NAME	INTEREST
Augusta Museum Of History, INC.	Loss Payee
Vesta Housing Solutions LLC	Loss Payee
Gse-Rentals INC	Loss Payee
Mobile Mini INC	Loss Payee

GENERAL LIABILITY

COMPANY
**AIG Property Casualty Insurance
Group**

POLICY NUMBER
AP 004793055-31

POLICY TERM
8/28/2025 to 8/28/2026

COVERAGES

DESCRIPTION	LIMITS
Products & Completed Operations Aggregate	\$100,000,000
Personal & Advertising Injury	\$25,000,000
Each Occurrence	\$100,000,000
Damage to Rented Premises	\$500,000
Property Damage Deductible - Per Occurrence	\$25,000
Bodily Injury Deductible - Per Occurrence	\$25,000

LOCATIONS & EXPOSURES

LOCATION #1: 1501 AVIATION WAY 1501 AVIATION WAY, AUGUSTA, GA 30906-9600

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1		Gross Receipts Excluding Fuel Sale	Gross Sales	\$8,524,384
1		Fuel Gallons Sold/Distributor	Unit	5,034,196

LOCATION #2: 1351 MAJESTIC SKIES WAY 1351 MAJESTIC SKIES WAY, AUGUSTA, GA 30906

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1		Rental Car Facility	Area	12,200

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Hangarkeepers Limit, deductible per aircraft	\$100,000,000	\$25,000
Family Assistance Expense, per "passenger" per "occurrence"	\$5,000	
Crisis Response Aggregate	\$300,000	
Crisis Response: Each "Crisis Response Costs"	\$250,000	\$1,000
Crisis Response: Each "Crisis Management Loss"	\$50,000	\$1,000
NIMS Each Occurrence	\$50,000,000	
NIMS Damage to Premises Rented To You Limit	\$500,000	

GENERAL LIABILITY CONTINUED

DESCRIPTION	LIMIT	DEDUCTIBLE
NIMS Personal & Advertising Injury Aggregate	\$25,000,000	
NIMS Products/Completed Operations Aggregate Limit	\$50,000,000	
Discrimination (included in definition of Pers/Ad Injury)	\$25,000,000	
Cargo Liability Endorsement	\$1,000,000	
Excess Auto Legal Liability	\$25,000,000	
Amendment to Supplementary Payments: Cost of bail bonds req'd because of accidents...	\$10,000	
Amendment to Supplementary Payments: Reasonable expenses incurred by inds at our request to assist in investigation or defense... (per day)	\$500	

ADDITIONAL INTERESTS

NAME	INTEREST
AVFuel Corporation	Certificate Holder
Carolina GSE Inc	Certificate Holder
Active Hero Charter Provider Development	Certificate Holder
Net Jets Inc, its Parents, subsidiary & affiliated co including their respective directors	Certificate Holder
MSC Fuel/Contracts Material Service Company Inc	Certificate Holder
NetJets	Designated Person or Organization
GSE-Rentals Inc (AI-Lessor of Leased Equipment)	Lessor of Leased Equipment
Mobile Mini Inc (Primary/Noncontributory)	Other
Mobile Mini Inc (AI-Designated Person/Organization)	Designated Person or Organization
Georgia Dept of Transportation (AI-Designated Person/Organization)	Designated Person or Organization
Georgia Department of Transportation	Designated Person or Organization
GSE-Rentals Inc (Named WOS)	Other

POLLUTION LIABILITY

COMPANY
Johnson and Johnson, Inc.

POLICY NUMBER
MKLV2ENV103709

POLICY TERM
8/28/2023 to 8/28/2026

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$10,000,000

LOCATIONS & EXPOSURES

LOCATION #1: 1501 AVIATION WAY 1501 AVIATION WAY, AUGUSTA, GA 30906-9600

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1		Pollution Liability		

LOCATION #2: 1351 MAJESTIC SKIES WAY 1351 MAJESTIC SKIES WAY, AUGUSTA, GA 30906

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1		Pollution Liability		

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Pollution Liability-BI & PD Resulting from NEW Pollution Conditions	\$10,000,000	\$25,000
Transportation Pollution Liability, Retroactive Date N/A	\$10,000,000	\$25,000
Crisis Management Costs, Retro Date N/A, Delineation Date N/A	\$250,000	
Off-Site Cleanup Costs Resulting from New Pollution Conditions	\$10,000,000	\$25,000
Mold Sublimit of Liability	\$1,000,000	
Emergency Response Costs, Retroactive Date N/A, Delineation Date N/A	\$25,000	\$25,000
On-Site Cleanup Costs Resulting from New Pollution Conditions - 1501 Aviation Way Augusta, GA 30906-9600	\$10,000,000	\$25,000

DIRECTORS & OFFICERS LIABILITY

COMPANY
Cincinnati Insurance Companies

POLICY NUMBER
EMN 0400834

POLICY TERM
8/28/2025 to 8/28/2026

COVERAGES

DESCRIPTION	REQUESTED LIMIT	CURRENT LIMIT
Coverage provided on Claims Made basis		
Aggregate	\$1,000,000	
Retention	\$10,000	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Investigative Costs Sublimit	\$100,000	
Excess Benefit Transaction Tax Sublimit	\$20,000	
Additional Defense Limit - Unlimited		
D&O Claims Made Retroactive Date N/A		
D&O Prior or Pending Date 08/25/2011		
D&O Continuity Date 08/25/2011		

BUSINESS AUTO

COMPANY
Cincinnati Insurance Companies

POLICY NUMBER
ENP 0016402

POLICY TERM
8/28/2025 to 8/28/2026

COVERAGES

DESCRIPTION	AUTO SYMBOL	LIMITS & DEDUCTIBLES
Business Auto Liability Limit – Each Accident	7, 8, 9	\$1,000,000
Uninsured Motorists - Each Accident	7	\$500,000

SYMBOL DEFINITIONS

(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified on Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject to Compulsory U.M. Law	(9) Non-Owned Autos

VEHICLES

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
1	2000 FORD F150	1FTRX18W7YNC23152	\$1,000	\$1,000
2	2000 FORD RANGER	1FTYR10VXYPB81203	\$1,000	\$1,000
3	2000 FORD F150	1FTZX1722YNC23154	\$1,000	\$1,000
4	2000 FORD F150	3FTZF1725YMA76325	\$1,000	\$1,000
5	2002 FORD F450	1FDXF47FX2EB91748	\$1,000	\$1,000
6	2000 FORD F150	1FTZX172XYNA67316	\$1,000	\$1,000
7	1997 FORD F750	1FDLF47F4VEB07197		
8	2002 INTERNATIONAL 4700	1HTSCABR12H554723	\$1,000	\$1,000
9	2003 FORD EXPLORER	1FMDU74K13ZA39444	\$1,000	\$1,000
10	2001 BETTER BUILT TRAILER	4MNDB1626Y1001571	\$1,000	\$1,000
11	1993 FORD F700	1FDWK74C2PVA38436		
12	2011 FORD EXPEDITION	1FMJU1G57BEF33738	\$1,000	\$1,000
13	2011 FORD EXPEDITION	1FMJU1G55BEF33737	\$1,000	\$1,000
14	2011 FORD EXPEDITION	1FMJU1G53BEF33736	\$1,000	\$1,000
15	2010 FORD EXPLORER	1FMEU6DE8AUA62898	\$1,000	\$1,000

BUSINESS AUTO CONTINUED

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
16	2010 ELGIN CROSSWIND SWEEPER	JNAPC81L5AAF80151		
17	2006 FORD CROWN VIC	2FAFP71W76X148860		
18	2013 FORD F150 TRUCK	1FTFX1EF0DFC13929	\$1,000	\$1,000
19	2013 FORD F150 TRUCK	1FTFX1EF7DFC13930	\$1,000	\$1,000
20	2013 FORD F150 TRUCK	1FTFX1EF9DFC13931	\$1,000	\$1,000
21	2013 FORD F150 TRUCK	1FTMF1CMXDKE71989	\$1,000	\$1,000
22	2013 FORD F150 TRUCK	1FTMF1CM8DKE71988	\$1,000	\$1,000
23	2013 FORD F150 TRUCK	1FTMF1CM6DKE71990	\$1,000	\$1,000
24	2013 FORD F150 TRUCK	1FTMF1CM8DKE71991	\$1,000	\$1,000
25	2014 FORD EXPEDITION	1FMJU1G52EEF24000	\$1,000	\$1,000
26	2003 OSHKOSH MOTOR TR STRIKER 3000	10TDKAK153S076597	\$1,000	\$1,000
27	1993 EMERGENCY ONE TITAN	4ENDAAA85P1002193	\$1,000	\$1,000
28	2012 EMERGENCY ONE P7	4ENRAAA80C1007172	\$1,000	\$1,000
29	2014 EMERGENCY ONE TYPHOON	4EN6AAA8XE1008951	\$1,000	\$1,000
30	2015 FORD EXPEDITION	1FMJU1GT8FEF45689	\$1,000	\$1,000
31	2015 DODGE CHARGER	2C3CDXAG3FH891013	\$1,000	\$1,000
32	2015 DODGE CHARGER	2C3CDXAG8FH891024	\$1,000	\$1,000
33	2016 FORD F250	1FT7W2B67GEC85822	\$1,000	\$1,000
34	2017 FORD F250	1FT7W2B6XHEE34306	\$1,000	\$1,000
35	2017 FORD EXPLORER	1FM5K8ARXHGE15434	\$1,000	\$1,000
36	2018 FORD TRANSIT	1FTYE1YM1JKB51629	\$1,000	\$1,000
37	2020 FORD EXPLORER	1FM5K8AB2LGB67157	\$1,000	\$1,000
38	2020 FORD F150	1FTEX1CB7LFC09600	\$1,000	\$1,000
39	2021 FORD F150	1FTMF1CBXMKE46024	\$1,000	\$1,000
40	2021 FORD F150	1FTMF1CB8MKE46023	\$1,000	\$1,000
41	2022 INTERNATIONAL HV607	3HAEJMMRXNL193296	\$1,000	\$1,000
42	2022 FORD F150	1FTFW1P83NKE89919	\$1,000	\$1,000
43	2023 FORD F150	1FTFW1E54PFA03493	\$1,000	\$1,000
44	2022 FORD EXPLORER	1FM5K8AB9NGA52249	\$1,000	\$1,000
45	2022 FORD F250	1FT7W2BT5NEE58952	\$1,000	\$1,000
46	2024 FORD F150	1FTFW1P84RKD00202	\$1,000	\$1,000
47	2024 FORD F150	1FTMF1K54RKD00608	\$1,000	\$1,000

BUSINESS AUTO CONTINUED

DRIVERS

NAME	DATE OF BIRTH	LICENSE NUMBER
Augustine G. Rhodes	On File	On File
Deranda Faye Westbrook	On File	On File
Christopher E. Valentine	On File	On File
Donald Kittilson	On File	On File
Douglas Boswell Pullen	On File	On File
Frederick Shaver	On File	On File
Jeremiah Rupert	On File	On File
Brian A. Cameron	On File	On File
Jason Robinson	On File	On File
Korey Anderson (WATCH)	On File	On File
Brenton K. Baranek	On File	On File
Lauren Smith	On File	On File
Marques Woodward	On File	On File
Trenton Druessedow	On File	On File
James McAllister	On File	On File
Richard S. Parker	On File	On File
Jennifer Humphrey	On File	On File
Robert (Bob) Rhodes	On File	On File
Richard Beal	On File	On File
Larry Bracken	On File	On File
Herbert L. Judon, Jr.	On File	On File
Angele Marcell Harris	On File	On File
Carnell Haynes	On File	On File
Carter T. Benson	On File	On File
Johnathan Cox	On File	On File
DeAndre Davis	On File	On File
Gregory Campbell	On File	On File
Jordan Jackson (WATCH)	On File	On File
Joshua Danheim	On File	On File
Ryan Digiacomio	On File	On File
Devon Bolwaire	On File	On File
Belinda Daugherty	On File	On File

BUSINESS AUTO CONTINUED

NAME	DATE OF BIRTH	LICENSE NUMBER
John Scott Wood	On File	On File
Darius Mcgruder	On File	On File
Carl (Billy) Epps	On File	On File
Aswad Swan	On File	On File
Ryan Smith	On File	On File
Darian Daniels	On File	On File
Keisha Burns	On File	On File
LaVaughn B Keller	On File	On File
Micah Leonard Chambers	On File	On File
Catherine Highsmith	On File	On File
Derwin Cody Mitchell	On File	On File
Amos Whigham	On File	On File
Andres Del Rio	On File	On File
David McGarr	On File	On File
Herman Ruffin	On File	On File
Jimmy Edward Williams	On File	On File
John Stearley	On File	On File
Dylan J. Terrell	On File	On File
Charles Meyers	On File	On File
Thomas Wiedmeier	On File	On File
Terrence Newman	On File	On File
Diane Johnston	On File	On File
Gregory Larsen	On File	On File
Kevin Horsely	On File	On File
David Copeland	On File	On File
Felizitas G. Terrell	On File	On File
Jalen Heggs	On File	On File
Jasmine McInnis	On File	On File
John Turner	On File	On File
Kevin P. Woolsey	On File	On File
Lillian E. Giles	On File	On File
Sergio Ward	On File	On File
Steve Hammond	On File	On File

BUSINESS AUTO CONTINUED

NAME	DATE OF BIRTH	LICENSE NUMBER
Stevie Lamar Cleveland	On File	On File
Tyler J. Good	On File	On File
David Widener	On File	On File
Walter Utley	On File	On File
John Wayne Bennett	On File	On File
Brandon Schrumpf	On File	On File
Galen Porter Freeman	On File	On File
Jacob Green	On File	On File
Kenneth Hinkle	On File	On File
LaRondra West	On File	On File
Matthew Tindell	On File	On File
Christopher Epps	On File	On File
Risa Bingham	On File	On File
Reather L. Newsome	On File	On File
Joseph Lewis	On File	On File
Sarah G. Altman	On File	On File
Jonathan Harvey	On File	On File
Charnita (Rochelle) Blount	On File	On File
Monika Peoples	On File	On File
Charles Cypress	On File	On File
William Kovalchuck	On File	On File
Zaccheus Hawkins	On File	On File
Zachery Lewis	On File	On File

ADDITIONAL INTERESTS

NAME	INTEREST
Republic Parking System	Designated Person or Organization
Georgia Department Of Transportation Divison Of Int	Designated Person or Organization
Skj Travel Agency Services Company LLC	Designated Person or Organization
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2013 FORD F150 TRUCK

BUSINESS AUTO CONTINUED

NAME	INTEREST
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2013 FORD F150 TRUCK
Gma	Loss Payee 2014 FORD EXPEDITION

BUSINESS AUTO

COMPANY
Johnson and Johnson, Inc.

POLICY NUMBER
73APR429231

POLICY TERM
8/28/2025 to 8/28/2026

COVERAGES

DESCRIPTION	AUTO SYMBOL	LIMITS & DEDUCTIBLES
Business Auto Liability Limit – Each Accident	7	\$1,000,000
Medical Payments	7	\$5,000
Uninsured Motorists - Each Accident	10	\$500,000

SYMBOL DEFINITIONS

(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified on Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject to Compulsory U.M. Law	(9) Non-Owned Autos

VEHICLES

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
1	2013 Chevrolet Impala	2G1WF5E34D1260512	\$500	\$1,000
2	2013 Chevrolet Impala	2G1WF5E37D1260780	\$500	\$1,000
3	2008 Ford Crown Victoria	2FAFP74V98X160885	\$500	\$1,000
4	1991 Oshkosh Stryker	10T9L5BH7M1042854	\$500	\$1,000

PREMIUM COMPARISON

Description of Coverage	Carrier	AM Best Rating	Expiring Premium	Proposed Premium	Difference
Aviation Commercial General Liability	AGI Assurance Co.	A	\$205,304.00	\$225,834.00	+\$20,530.00
Business Auto - Pilots	National Liability & Fire Co.	A++	\$11,552.00	\$12,468.00	+\$916.00
Pkg - Business Auto	Cincinnati Insurance Co.	A+	\$115,300.00	\$135,604.00	+\$20,304.00
Pkg - Inland Marine	Cincinnati Insurance Co.	A+	\$14,190.00	\$14,190.00	\$0.00
Pkg - Terrorism	Cincinnati Insurance Co.	A+	\$108.00	\$106.00	-\$2.00
Directors & Officers Liability	Cincinnati Insurance Co.	A+	\$6,432.00	\$6,432.00	\$0.00
Pollution Liability	Evanston Insurance Co.	A	\$76,389.00	\$76,389.00	\$0.00
Total Estimated Annual Premium			\$429,275.00	\$471,023.00	+\$41,748.00

NOTES:

Pollution Policy pre-paid through 8/28/2026

DISCLAIMERS AND DISCLOSURES

DISCLAIMER

This presentation is designed to give you an overview of the insurance coverage we recommend for your company. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on coverage, conditions, and exclusions.

This proposal is also based on exposures to losses that currently exist and were made known to us. All changes to these exposures must be reported by you so that we may arrange the proper coverage.

COMPENSATION DISCLOSURE

Our principal remuneration for the service and placement of insurance will either be by agency commission, being a proportion of the premium paid which is allowed to us by the Insurance Company(ies) for placing insurance with them, or a fee agreed to with you.

In addition, you should be aware that as a result of placing your insurance, we may receive additional income from the following sources:

- **Interest** earned in insurance money passing through our insurance bank accounts.
- **Expense Allowances or Reimbursements** from Insurance Companies and other vendors for (a) educational and professional development programs; (b) managing and administering certain binding authorities and other similar facilities, including claims which may arise; and (c) attendance at insurance company meetings and events; all of which we believe enable more efficient service and competitive terms to be provided to those clients for whom we consider the use of such facilities to be appropriate.

- **Contingent Commissions** (sometimes referred to as “profit-sharing”) which can be based on profitability, premium volume, and/or growth, or payable to reflect our processing efficiencies across a book of business placed with a particular insurance company. If a contingent commission agreement exists, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of any insurance company.
- **Administrative Service Fees** which may be paid for limited services we provide to the insurance company(ies) as part of the placement process, generally across a book of business placed with a particular company, including premium billing, collection, remittance and credit control, policy document compilation and record retention.

Should any client have questions or desire additional information about remuneration and other income, please contact your Agent who will put you in touch with a senior insurance compliance officer to fulfil your request.

PROPOSAL ACCEPTANCE

INSURED

City of Augusta, Georgia

☐ As presented (all lines)

☐ With changes noted below

1. _____
2. _____
3. _____
4. _____
5. _____

COVERAGES TO CONSIDER

Property

- ☐ Building Coverage
- ☐ Personal Property Coverage
- ☐ Personal Property of Others
- ☐ Business Income & Extra Exp
- ☐ Earthquake
- ☐ Flood
- ☐ Computer Coverage
- ☐ Personal Property In-Transit
- ☐ Valuable Papers
- ☐ Misc. Tools Under \$500 Each
- ☐ Owned Scheduled – Tools & Equipment
- ☐ Non-Owned Tools & Equipment
- ☐ Installation Floater
- ☐ Builders Risk
- ☐ Employee Dishonesty
- ☐ Money & Securities
- ☐ Spoilage
- ☐ Credit Insurance
- ☐ Accounts Receivable
- ☐ Protective Safeguards - (Sprinklers, Central Alarms, Etc.)

General Liability

- ☐ GAP Coverage
- ☐ Limited Pollution
- ☐ Per Project Aggregate
- ☐ Blanket Additional Insured
- ☐ Blanket Waiver Subrogation
- ☐ Employee Benefits Liability
- ☐ Foreign Liability
- ☐ Discontinued Operations

Automobile

- ☐ Hired and non-owned
- ☐ Hired Physical Damage
- ☐ Rental Reimbursement
- ☐ Drive Other Car
- ☐ Garage Keepers
- ☐ Truckers

Workers Compensation

- ☐ All States Coverage
- ☐ Increased Employers Liability
- ☐ Deductible
- ☐ Foreign Liability
- ☐ Blanket Waiver Subrogation
- ☐ USL&H, Maritime

Commercial Lines

- ☐ Package Policy
- ☐ Umbrella
- ☐ Surety Bonds
- ☐ PEO/Payroll Services
- ☐ Employment Practices Liability
- ☐ International Coverage
- ☐ Directors and Officers
- ☐ Errors and Omissions
- ☐ Professional Liability
- ☐ Crime
- ☐ Employee Dishonesty
- ☐ Pollution
- ☐ Storage Tank Liability
- ☐ Boiler and Machinery
- ☐ Owners & Contractors Protective
- ☐ Aviation
- ☐ Cyber Liability

Personal Lines

- ☐ Automobile
- ☐ Homeowners
- ☐ Personal Umbrella
- ☐ Recreational Vehicle
- ☐ Boats

Executive Benefits

- ☐ Key Man Life & Disability
- ☐ Deferred Compensation
- ☐ Variable Life & Annuities
- ☐ Financial Planning
- ☐ Business Succession Plan
- ☐ Education Planning
- ☐ Kidnap & Ransom

Section 125

- ☐ Voluntary Life
- ☐ STD and LTD
- ☐ Cancer
- ☐ Accident

Group Disability

- ☐ Short and Long Term
- ☐ Voluntary STD and LTD

Life Insurance or Group Life

- ☐ Variable
- ☐ Universal
- ☐ Second to Die
- ☐ Basic

Supplemental

- ☐ Voluntary
- ☐ Dependent

Group Health/Dental

- ☐ Fully Insured
- ☐ Self-Funded
- ☐ GAP Coverage
- ☐ Mini Meds
- ☐ Employer Paid

Retirement Plans

- ☐ 401K, 412J, 501C3, 403B
- ☐ Profit Sharing
- ☐ Defined Benefits
- ☐ Defined Contribution
- ☐ IRA's

Print Name

Title

Signature

Date

Proposal Acceptance:

The coverages explained and definitions included in this proposal are a simplified outline of the insurance policies. The actual policies should be read for exact coverages, definitions, and exclusions and conditions pertaining to your specific insurance program.



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LET'S GET SOCIAL

