



TMHCC Public Risk Georgia

Quote Date: **May 6, 2026**
 Quote for: **CITY OF CLEVELAND**
 Policy Term: **06/30/2026 - 06/30/2027**
 Payment Plan: **Annual**
 Company: **U.S. Specialty Insurance Company**
 Policy #: **U26PKG82143-01**

General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate

Subject to \$2,500 Deductible - Including Claims Expense

Deductible Applies to: Bodily Injury/Property Damage

Basis of Deductible: Per Occurrence

Sexual Abuse Endorsement \$500,000 / \$1,000,000

Damage to Premises Rented to you \$1,000,000

Medical Payments \$10,000

Cemetery Professional No Coverage

Pesticide or Herbicide \$25,000 per Occurrence / \$25,000 Aggregate

Nurses Professional Liability No Coverage

Failure of Dam, Reservoir, Levee, Dike Coverage No Coverage

Emergency Response Operations Included

Mutual Aid Property Damage \$10,000

Sewer Backup Liability \$1,000,000 / \$3,000,000

Sewer Backup Liability is part of and not in addition to General Liability Limits

Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)

Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician. Additional Premium will apply.

Employee Benefits - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate

Subject to \$1,000 Deductible - Including Claims Expense

Claims Made Retro Date: 06/30/2012

Liquor Liability - Coverage limited to Host Liquor

Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate

Subject to \$10,000 Deductible - Including Claims Expense

Claims Made Retro Date: 06/30/2014

Non-Monetary Damage - \$25,000 Per Suit / \$50,000 Per Policy Limit

Subject to \$10,000 Deductible

Private Property Use Restriction Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate - Defense Inside Limit

Subject to \$10,000 Deductible



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Employment Practices Liability Insurance - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$10,000 Deductible - Including Claims Expense
 Claims Made Retro Date - 06/30/2014
 Non-Monetary Damage - \$25,000 Per Suit / \$50,000 Per Policy Limit
Subject to \$10,000 Deductible
 Wage and Hour Defense Coverage - \$25,000
Subject to \$10,000 Deductible
 Non-Employment Related Harassment - Medium Hazard
Subject to \$10,000 Deductible

Law Enforcement Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
Subject to \$10,000 Deductible - Including Claims Expense
 Non-Monetary Damage - No Coverage

Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability,
 Subject to \$5,000,000 per Occurrence / \$5,000,000 Aggregate
 Excludes Zoning, Regulation, and Permissive Use of Property
 Excludes Uninsured Motorist and Underinsured Motorist Coverage
 Abuse or Molestation Exclusion Applies
 Liquor Liability Limited to Host Liquor Only
 Pollution Exclusion Exception - Pollution with Sewer, Potable Water and Hostile Fire
 Dam, Reservoir, Levee, Dike: No Coverage
 Employers Liability - No Coverage

Property

Total Building and Contents Limit	\$23,587,352
	Coinsurance - N/A
Subject to:	\$5,000 Deductible
Blanket Basis	Included
Agreed Amount	Included
Building Valuation - per schedule on file with company	Replacement Cost
Special Form	Included
Accounts Receivable	\$250,000 any one occurrence
Animal Mortality	\$10,000 any one occurrence
Building Ordinance or Law	\$250,000 Undamaged portion / or demolition 10% of reported values (Increased cost of construction)
Business Income	\$100,000 any one occurrence
Extra Expense	\$500,000 any one occurrence
Communication Towers	\$100,000 any one occurrence
Debris Removal	25% of loss + \$10,000 any one occurrence
Electrical Utility Service Interruption	\$25,000 any one occurrence
EDP Coverage	\$250,000 any one occurrence In transit subject to \$10,000 limit Mechanical breakdown subject to \$10,000 limit
Fairs or Exhibitions	\$50,000 any one occurrence



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Fine Arts	\$5,000 any one item, \$25,000 any one occurrence
Fire Department Service Charge	\$5,000 for your liability
Foundations of Machinery	\$500,000 any one occurrence
Fire Equipment Recharge	\$5,000 for each separate 12 month period
Golf Course Greens	\$100,000 any one occurrence
Grounds Maintenance Equipment	\$100,000 any one occurrence
Inventory or Appraisal	\$10,000 any one claim
Newly Acquired or Constructed Prop – Building	\$1,000,000 at each building
Newly Acquired or Constructed Prop – Contents	\$250,000 at each building
Paved Surfaces	\$100,000 any one occurrence
Personal Property of Others	\$15,000 any one occurrence
Property in Transit	\$25,000 any one occurrence
Property off Premises	\$100,000 any one occurrence
Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost of Research	\$100,000 any one occurrence
Water Back Up – Sewer or Drain	\$25,000 for direct physical loss or damage
Unnamed Locations	No Coverage
Expediting Expense	No Coverage
Earthquake Coverage	\$1,000,000 subject to \$50,000 Deductible
Flood Coverage	\$1,000,000 subject to \$50,000 Deductible

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 - A30, AR/A, V, V1 – V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high-risk area at the time of a Covered Cause of Loss is also subject to this limitation.

Equipment & Mechanical Breakdown (Boiler)	Included Subject to: \$2,500 Deductible
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Automobile

Based on 63 vehicles - Schedule on File with Company
 Subject to \$1,000,000 Liability Limit
Subject to \$0 Deductible
 Emergency Vehicle Endorsement - Broad Form
 \$500,000 Uninsured Motorist Coverage limit
 \$5,000 Medical Payments
 Hired and Non-Owned Automobile Liability
 Hired Auto Physical Damage
 \$50,000 Hired Auto Physical Damage Amount
 Subject to \$50 Comprehensive Deductible
 Employee Hired Auto - \$35,000 Each Covered Auto, \$500 Deductible applies
 Physical Damage per schedule on file with company
 Comprehensive Deductible: \$1,000, \$2,500, or \$5,000 Per Auto, Per Schedule on File
 Collision Deductible: \$1,000, \$2,500, or \$5,000 Per Auto, Per Schedule on File
 Physical Damage to Volunteers or Employees Personal Auto
 Auto Catastrophic Coverage - No Coverage
 Garage Keepers Legal - No Coverage
 Impound Vehicles Coverage - No Coverage



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Inland Marine

Subject to \$1,000 Deductible

Scheduled Contractors Equipment – Per Schedule on file with company	\$1,485,147
Valuation:	Replacement Cost - Per Schedule on file
	90% Coinsurance
Misc. Property & Equipment	\$175,000
No single item to exceed \$25,000 in value	
Emergency Portable Equipment	\$50,000
Valuation:	Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment
Contractors Equipment Rented from Others less than 90 days	\$100,000
Rental Reimbursement	\$2,500
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Total Limit	\$1,810,147

EDP - Limited to coverage provided under Property Extensions

Crime

Coverage Form B, C & F Subject to \$1,000 Deductible

B. Forgery or Alteration	\$100,000
C. Theft, Disappearance and Destruction In/Out	\$100,000
F. Computer Fraud	\$100,000

Coverage Form O & P Subject to \$1,000 Deductible

O. Employee Dishonesty – Per Loss	\$100,000
P. Employee Dishonesty – Per Employee	No Coverage
Includes Faithful Performance	

Terrorism

**Annual Package Premium: INCLUDED
\$161,974.00**

****Note: Terrorism can be Declined.**

****Note: Optional quoted premiums are not included in installment plan premiums.**

****Note: Mold, Fungi & Bacterial Exclusion Included**

****Note: Perfluorinated Compounds (PFC)/Per and Polyfluoroalkyl Substances (PFAS) Total Exclusion Included**

****Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**

****Note: Failure of any Dam, Levee or Dike Exclusion Included**



TMHCC Public Risk Georgia

Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage:

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019) \$795

Please Note: additional fees may apply

Please Note: TRIA Premium is included in the above package premium.

NOTE: The following forms need to be signed and returned prior to binding coverage:

- ~ Application Declaration
- ~ Terrorism Form
- ~ Uninsured / Underinsured Motorist Forms

Special Conditions:

*As indicated herein, this quote remains valid until **06/30/2026** and cannot be amended or altered without express written consent of TMHCC. Also, please be aware that any required subjectivities must be received, reviewed and approved, prior to binding this risk*