

ACCG-IRMA

Renewal Contribution Worksheet – Deductible Option

7/1/2026 to 7/1/2027

Member: Effingham County

COVERAGE	SAME AS EXPIRING DEDUCTIBLES	DEDUCTIBLE OPTION
Auto Liability/Physical Damage (AL/APD)	\$15,000	\$25,000
Crime	\$15,000	\$25,000
General Liability (GL)	\$15,000	\$25,000
Law Enforcement Liability (LEL)	\$15,000	\$25,000
Property & Equip. Breakdown (PROP)	\$15,000	\$25,000
Public Officials Liability (POL)	\$15,000	\$25,000
Privacy & Security (Cyber)	\$25,000	\$25,000
CONTRIBUTIONS		
Renewal Contribution:	\$1,213,641	\$1,137,495
Less Safety Credit:	(\$60,682)	(\$56,875)
Net Contribution Due:	\$1,152,959	\$1,080,620

*The deductible will apply to all losses and all lines of coverage subject to a maximum of one deductible for all claims arising from a single loss. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available under the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents. Highest applicable deductible will apply.

ADDITIONAL LIMITS OF LIABILITY COVERAGE	
Your Limit for Liability Coverage (Included in Contribution Above):	\$1,000,000
Note that these are the limits you chose last year.	With \$1,000,000 on Auto Liability
Your liability limits may be increased in increments of \$1,000,000. We have provided the cost of any additional limits below.	
(If Automobile Liability is specifically itemized in your Limit of Liability Coverage above, that limit will remain the same even if you increase the other liability limits.)	
<u>Option</u>	<u>Additional Annual Cost</u>
Increase Limits to \$2,000,000	\$29,906
Increase Limits to \$3,000,000	\$45,120
Increase Limits to \$4,000,000	\$59,153
Increase Limits to \$5,000,000	\$70,769

The Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement caps Automobile Liability, where allowed by law, to limits of \$500,000 bodily injury per person / \$700,000 bodily injury per accident / \$50,000 property damage as stated under O.C.G.A. § 36-92-2.

For members buying a General Liability limit of \$4,000,000 or more, liability arising out of dams which are either 25 ft. or more in height or have an impounding capacity of 50 acre ft. or more will be limited to \$3,000,000 per occurrence unless underwriting requirements are met and the ACCG-IRMA Coverage Agreement is endorsed. For questions, please call ACCG Underwriting & Member Services at 1.800.858.2224 or email accginsurance@accg.org.

Complete page 2 and return to accginsurance@accg.org by 7/1/2026

EXPOSURES AND VALUES NOTICE

It is important to maintain an accurate Schedule of Values on your entity's property in Origami at 100% replacement cost unless otherwise noted to secure sufficient coverage in the event of a claim. Coverage for each location is limited to a maximum of 125% of the scheduled value in Origami at the time of loss. It is the member's ultimate responsibility prior to renewal to review the appraisal report and subsequent property schedules and make any changes needed in the data or values in Origami. Members should also routinely update the property schedule online for additions, changes, or deletions. Not doing so could impact the amount of coverage provided. Vehicle, equipment, and unmanned aircraft schedule changes also must be updated online. All coverage schedule additions, changes, or deletions should be made online through your Origami Risk Member Dashboard here:

<https://live.origamirisk.com/Origami/Account/Login?account=ACCG>

OPTIONAL UNINSURED MOTORISTS COVERAGE – Reduced By At-Fault Liability Limits

NEW: EFFECTIVE July 1, 2026, the Optional Uninsured Motorists Coverage is Reduced By At-Fault Liability Limits. The amount of Uninsured Motorists coverage is reduced by all sums paid by or on behalf of anyone who is legally responsible.

Uninsured Motorists coverage provides a source of recovery for the negligent and tortious acts of an owner or operator of an uninsured motor vehicle. County governments are not legally responsible for the liability caused by uninsured motorists. Any bodily injury suffered by a county employee during and in the course of employment is covered by Workers' Compensation; otherwise, their injuries should be covered by their health insurance. Physical damage to county-owned vehicles should be covered under the Physical Damage section of the ACCG-IRMA Coverage Agreement.

Your current Uninsured Motorists coverage limit selection on file is \$0. Should you wish to change this coverage selection to a different limit please call ACCG Underwriting & Member Services at 1.800.858.2224.

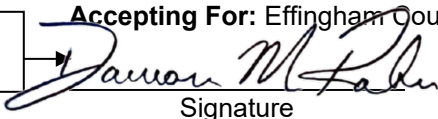
IMPORTANT: This Contribution Worksheet must be completed, signed, dated and returned to:

email: accginsurance@accg.org no later than 7/1/2026

Please check ONE of the following deductible options:	
☒	SAME AS EXPIRING DEDUCTIBLES: \$15,000 AL/APD; \$15,000 Crime; \$15,000 GL; \$15,000 LEL; \$15,000 PROP; \$15,000 POL; \$25,000 Cyber
☐	DEDUCTIBLE OPTION: \$25,000 AL/APD; \$25,000 Crime; \$25,000 GL; \$25,000 LEL; \$25,000 PROP; \$25,000 POL; \$25,000 Cyber
Please check ONE of the following limit options:	
☒	Same Limit of Liability as Expiring Coverage: \$1,000,000 with \$1,000,000 on Automobile Liability
☐	Different Limit of Liability Option (Insert Desired Limit): \$ _____

**SIGN
HERE**

Accepting For: Effingham County


Signature

Chairman at Large

Title

06/02/2026

Date

Please do not let the lack of payment delay your return of this worksheet. Until we are otherwise notified, your expiring limits and deductibles will apply in the event of a claim.

****FULL PAYMENT IS DUE BY JULY 1st****