

# Protecting Georgia's Counties.



## ACCG Insurance Programs

ACCG - Group Self-Insurance  
Workers' Compensation Fund  
(ACCG-GSIWCF)

**ACCG - Interlocal Risk  
Management Agency  
(ACCG-IRMA)**

ACCG - Group Health Benefits  
Program, Inc.  
(ACCG-GHBP)

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A map of the state of Georgia with its county boundaries outlined. The county of Effingham is highlighted in a light blue color. Overlaid on the map is the text: "ACCG-IRMA Property & Liability Proposal for: Effingham County Effective: 7/1/2024 - 7/1/2025".

**ACCG-IRMA**  
**Property & Liability Proposal**  
**for:**  
**Effingham County**  
**Effective:**  
**7/1/2024 - 7/1/2025**

**ACCG**  
191 Peachtree Street, Suite 700  
Atlanta, GA 30303  
(404)522-5022  
1(800) 858-2224  
[www.accg.org](http://www.accg.org)

Protecting Georgia's Counties.



191 Peachtree Street NE  
Suite 700  
Atlanta, GA 30303  
p 800.858.2224 f 404.522.1897  
[accg.org](http://accg.org)

May 16, 2024

The Honorable Wesley Corbitt, Chairman  
Effingham County  
804 S Laurel St  
Springfield, GA 31329

Attention: Chairman Corbitt

Enclosed is the ACCG – Interlocal Risk Management Agency (ACCG-IRMA) property & liability renewal for the coverage period 7/1/2024 to 7/1/2025. This includes an overview of the pool's benefits, its coverage and services, a list of fellow Members, and a service contact list. The Contribution Worksheet and invoice are separately attached.

**The Member-owned, non-profit ACCG-IRMA was created in 1987 by Georgia counties and has successfully provided a stable, cost-effective source of specialized property and liability coverages and services.** In the 1980s, commercial insurers abandoned public entities due to costly claims. The situation is similar today, primarily due to increases in auto, law enforcement liability, and property claims. ACCG-IRMA is feeling a similar impact, but remains committed to its purpose to protect Georgia counties.

To cover expected costs, Members' 2024 overall rate will increase 7%. **Equity is paramount, so each Member's renewal contribution is based upon its exposures, such as property, vehicles, payroll, officer counts, etc.; deductibles; geography; safety efforts; and claims experience.**

Due to the timing between collecting contributions and settling claims, insurance companies and pools conservatively invest in fixed income instruments and stocks to earn interest, dividends, and appreciation. Insurance entity regulators allow insurers and pools to invest only in instruments that are highly rated and easily marketable and require them to maintain specific levels of capital and liquid funds to ensure solvency. **ACCG-IRMA's financial strength has helped Members weather recent challenges and has afforded Members the opportunity to receive \$45 million in dividends since the program began.**

**ACCG's dedicated claims staff continues to work diligently to protect and replace Members' assets when a claim occurs. This caliber of service is of great value to Members and to ACCG-IRMA.**

ACCG-IRMA also helps protect Members through the prevention and mitigation of claims through its risk control organization, Local Government Risk Management Services (LGRMS). **Every Member is strongly urged to create and maintain a safety culture and utilize the program's comprehensive risk control services to prevent and reduce future claims. This will help lower the future cost of coverage!**

**ACCG-IRMA Helps Members Reduce Claims Thru:**

- **Risk Control Services:** [LGRMS](#) helps Members understand the causes of claims and works with them to maintain a safer environment.
- **Safety Discounts:** A 5% safety discount is applied when Members meet specified requirements created to encourage loss control. If earned, it is noted on the Contribution Worksheet and invoice.

- **HR Legal Service:** Employment law specialists at Jarrard & Davis provide guidance regarding difficult employment situations in order to avoid preventable lawsuits.
- **Crisis Management Coverage:** A crisis management firm helps Members more effectively respond in certain emergency situations, including workplace violence.
- **Privacy & Security Liability & Expense:** Coverage, loss control, a data breach coach, and incident response services are provided for the actual/reasonably suspected release of private/confidential data. Higher limits may be purchased.

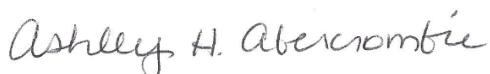
**Contribution Worksheet - Options:** It is imperative that you return the Contribution Worksheet by July 1<sup>st</sup> via email ([accginsurance@accg.org](mailto:accginsurance@accg.org)). If a deductible option is provided and/or higher limits of liability insurance are desired, please check the chosen option(s). If a claim occurs after the new coverage period begins and before we receive notice of a change in deductibles and/or limits, last year's deductibles and/ or limits will apply.

**Payment is due upon receipt; kindly mail payment to the bank noted on the invoice by July 1.** A finance charge of 7% annual, pro-rated daily interest will be necessary on any contributions 30 days past due. If a change in deductibles/limits is noted on the Contribution Worksheet, a separate invoice will be sent for the change in contribution.

**Flood and Earthquake Coverage:** Limited Flood and Earthquake protection is provided as shown in the Coverages and Limits section of this proposal. Higher limits may be purchased. Note that any property located in Special Flood Hazard Areas (SFHAs) must be properly identified as being in Zone A or V on the Statement of Values or Flood coverage will be excluded for that location. Locations in SFHAs have deductibles of \$500,000 per building/structure and \$500,000 contents before the ACCG-IRMA's Flood coverage will apply. Upon your written request, ACCG can assist you with coverage through the National Flood Insurance Program to satisfy the ACCG-IRMA deductible requirements for eligible locations in SFHAs. Should you have questions about any of your affected locations, call 1 (800) 858-2224 or (404) 522-5022.

On behalf of the ACCG-IRMA Board of Trustees and the other Members, we appreciate your continued support of the ACCG Insurance Programs. Please reach out to us should you have any questions about your renewal.

Sincerely,



Ashley H. Abercrombie, CPCU, ARM  
Director of Property & Casualty Programs

cc: Ms. Stephanie Johnson, Clerk

## ACCG-IRMA COVERAGE AGREEMENT CHANGES

The following changes to the ACCG-IRMA Coverage Agreement effective July 1, 2024 were approved at the ACCG-IRMA Board of Trustees meeting on April 26, 2024:

### GENERAL COVERAGE DECLARATIONS

- Revised Section I – Property Limits of Liability to refer to Schedule of Values on file with IRMA.

### SECTION I – PROPERTY COVERAGE

- Added 125% limitation per Location (Margin Clause) - which caps maximum recovery at 125% of the scheduled values combined for each reported Location.

**Example:**

Building A is listed on the schedule on file with IRMA at \$100,000.

Building A sustains a loss and the actual replacement cost determined after loss will be \$150,000.

Limit is 125%. ( $\$100,000 \text{ scheduled value} \times 1.25 = \$125,000$ )

Maximum loss payable is \$125,000 in accordance with a 125% margin clause, with \$25,000 uninsured of the \$150,000 total loss.

*Please make sure to review included and/or online Property Schedule limits for adequacy..*

- Added \$50,000,000 sublimit for Named Storm.
- Added \$100,000 sublimit for Insect, Animal, and Vermin Damage to Mobile Equipment and Vehicles.
- Removed 1,000 feet extension for property coverage for contractors/subcontractors property.
- Clarified valuation criteria for unscheduled and scheduled Fine Arts.
- Changed name of Historical Reproduction Cost to Reproduction Cost and eliminated redundant wording.
- Added wording for Reproduction Cost option for scheduling non-historical property.
- Revised definition of Vacant to clarify vacancy qualifying % intent.
- Changed Member to Named Member in several sections.
- Non-substantive changes to capitalization, spacing, grammar, punctuation and formats were also made.

### LIABILITY SECTIONS II, III, IV, V and VII

- No Changes

### ADDITIONAL CHANGES

- Updated Named Storm Deductible and Property Upgrade to Green Endorsements to change Member to Named Member.
- Non-substantive changes to capitalization, spacing, grammar, punctuation and formats were also made.

*This overview is not part of the ACCG-IRMA Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.*

## About ACCG

ACCG is a non-profit organization formed in 1914 to enhance the role, stature and responsiveness of county government in Georgia. One of the ACCG's services is providing quality, cost-effective risk management and insurance programs to meet the specific needs of Georgia county governments. The ACCG administers the following insurance programs:

- Group Self-Insurance Workers' Compensation Fund
- Interlocal Risk Management Agency (Property & Liability, Firefighters' Cancer)
- Group Health Benefits Program

## About ACCG-IRMA

The ACCG - Interlocal Risk Management Agency (ACCG-IRMA) is a self-insurance pool for Georgia county governments, whereby the members join together to provide a source of coverage for their property, liability, and other risks. Instead of relying on traditional insurance, members contribute to a joint fund to cover risks. In return, they receive financial protection and specialized risk management services tailored to Georgia counties and county authorities.

- Established in 1987 under O.C.G.A. 36-85-1 et. seq,
- ACCG-IRMA began with 14 charter members and now has 179 members, with \$151 million in assets.
- Most of the 500+ intergovernmental pools in existence today were originally formed during the hard insurance market in the 1980s.

## Financially Sound and Stable Source of Coverage

Despite ongoing difficulties in obtaining commercial coverage for public entities, the consistent growth of intergovernmental pools clearly establishes that pools are a successful long-term, stable alternative to traditional insurance carriers.

In a hard insurance market with changing coverage terms and increased pricing in the commercial insurance industry, one need not worry about whether the ACCG-IRMA will be interested in covering the risk management and insurance needs of Georgia county governments in the future. The ACCG-IRMA was created for this very reason.

As evidenced by its financials, ACCG-IRMA continues to be a financially sound program due to the professionals who service the program and the cooperation and dedication of the membership. The ACCG-IRMA also purchases reinsurance to provide additional financial protection to the pool.

The ACCG-IRMA, with over 100 years of experience assisting Georgia's county governments, is owned and operated by its members, who understand the unique needs of county governance. The program offers a tailored coverage package, including property and liability protection, designed specifically for Georgia county governments.

- Quality, cost-effective risk management and insurance programs
- ACCG-IRMA is a non-profit organization created specifically for Georgia county governments
- A successful, long-term alternative to traditional insurance carriers
- Financially sound, stable source of property and liability coverages

## Specialized, Professional Services

The ACCG-IRMA provides the highest level of comprehensive risk management and insurance services available to Georgia county governments.

**Administrative/Brokerage Services** ACCG has in-house expertise for underwriting the exposures of all current and prospective members as well as providing daily service to the membership. Marsh & McLennan Agency provides stand-alone policies outside of ACCG-IRMA for members as needed.

**Risk Control/Safety Services** Local Government Risk Management Services (LGRMS), jointly created by the ACCG and the Georgia Municipal Association (GMA), provides specialized loss control and safety engineering services to the membership at no additional cost. The staff has an average of 15 years' experience in risk control for Georgia public entities and is strategically located throughout the State of Georgia. Services include on-site and regional training, written communications on timely topics, and analysis of and assistance with problem areas. LGRMS' website, [lgrms.com](http://lgrms.com), provides members special access to a video library, sample policies and procedures, and other valuable information that helps reduce risk and improve safety for citizens, employees, volunteers and public officials.

**Claims Administration Services** Effective claims administration is key to a successful program. The ACCG's highly experienced dedicated claims professionals assist in an objective determination of the member's liability and effectively manage expenses based upon that determination. Our claims unit has the unparalleled level of knowledge and expertise that comes from having settled over 175,000 Georgia county government claims. Our Georgia-based professionals manage claims using industry best practices, have extensive knowledge of Georgia law and manageable caseloads, and utilize state-of-the-art claims administration systems so they can handle the members' claims in the most effective, cost-efficient manner.

**Cyber Risk eRisk Hub®** Members also have free access to a private web-based portal called the eRisk Hub®, which contains a wealth of information and technical resources to assist in the prevention of network, cyber and privacy losses. The website includes a risk assessment designed to help counties identify areas for improvement in data security. It also provides support in the timely reporting and recovery of losses if an incident occurs. If a member experiences and reports a data breach or other privacy/cyber liability incident to the ACCG Claims Unit, we will contact the breach coach, a privacy attorney, to help manage the situation.

**Crisis Management Coverage** ACCG-IRMA will pay up to \$100,000 per event and annual aggregate, subject to a \$2,500 deductible, for the services of a crisis management firm in certain emergency situations or for workplace violence counseling expenses due to workplace violence events. The first hour of crisis management service per event is free and that is enough time for many crises. Contact the ACCG Claims Unit to take advantage of this service if needed.

**Property Appraisals** Each ACCG-IRMA member is provided with a professional property appraisal at least once every five years. The appraisals are a valuable tool for county governments to have an accurate accounting and inventory of owned properties. The process often identifies buildings owned by the county which may not have been reported to ACCG-IRMA and buildings scheduled or reported for insurance which have been sold or demolished. Upon completion of the appraisal, the member will be provided an electronic copy of the appraisal, which contains a photograph and valuation data on every building valued at \$100,000 or more.

- Member-owned and controlled
- Managed by Georgia county government officials
- Tailored coverage package to meet the needs of Georgia county governments
- Experienced claims professionals dedicated to ACCG-IRMA members
- Unparalleled level of service, knowledge and expertise in managing Georgia county government claims
- Comprehensive safety services dedicated to Georgia local governments
- A professional appraisal service ready to assist in ascertaining adequate replacement cost values for your property
- Online services for your convenience
- Toll-free numbers for all services

## Specialized, Professional Services (continued)

**HR Legal Service** ACCG-IRMA provides HR legal service designed to help counties handle difficult employment situations. When a problem arises, an appointed county liaison should check with their organization's HR resource and/or legal counsel to determine whether additional guidance is needed. If so, the liaison may contact employment law specialists at Jarrard & Davis through the ACCG's website to seek further input at no additional cost to the member.

The service is available for disciplinary action, including termination, or employee allegations of harassment or retaliation, or questions regarding any of the following:

- Family and Medical Leave Act (FMLA)
- Americans with Disabilities Act (ADA)
- Reductions in force/ reorganizations
- Title VII of the Civil Rights Act of 1964 (i.e., employment discrimination)
- Age Discrimination in Employment Act (ADEA)
- Fair Labor Standards Act (FLSA)

## Success

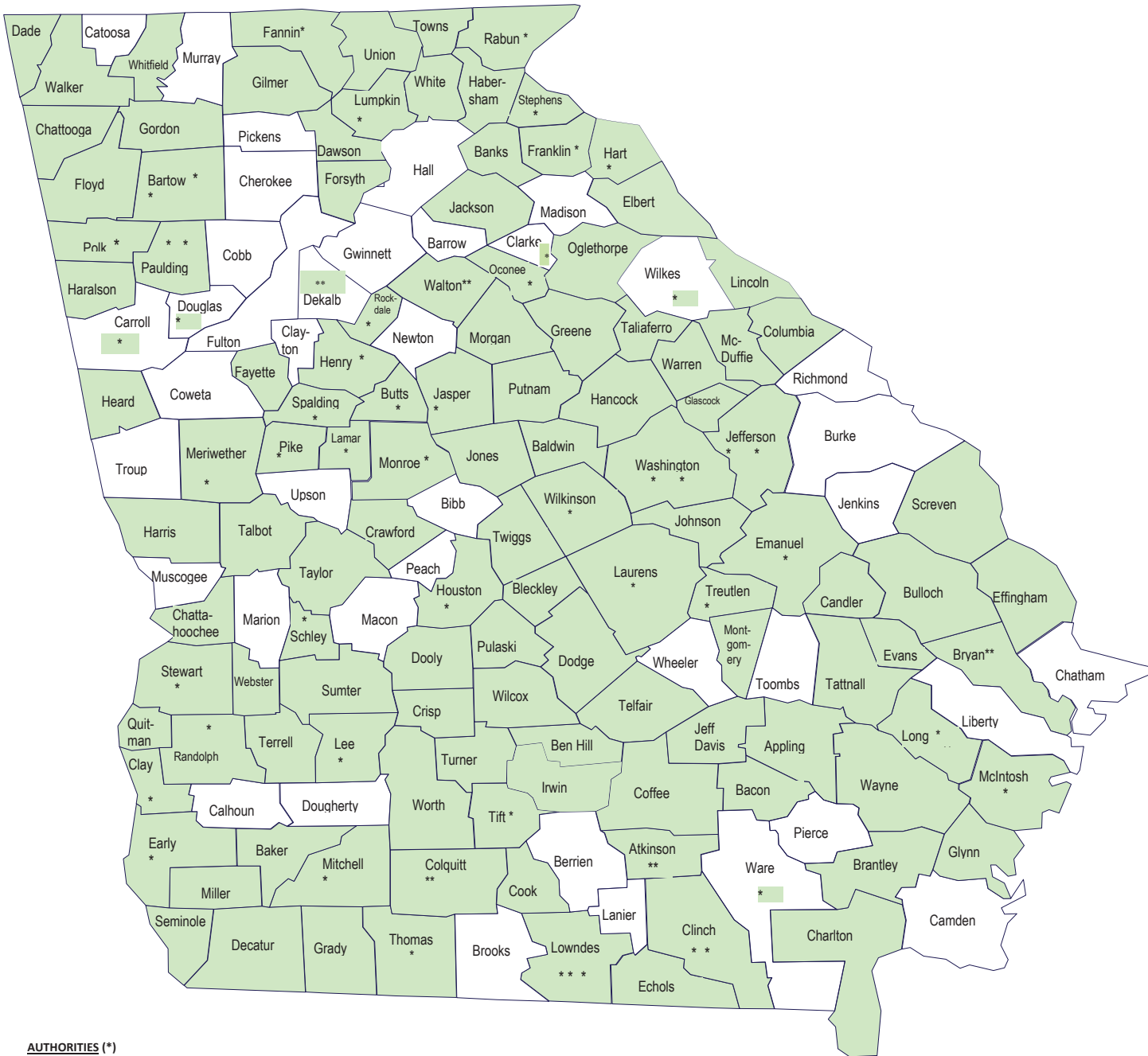
The ACCG-IRMA has been successful because of its commitment to provide a financially sound and stable source of risk management and insurance services specifically for Georgia county governments. The program continues to save the members money up front in premium costs and on the back-end in deductible payments and dividends. The ACCG-IRMA can provide broad coverage and professional services while keeping contribution requirements at a break-even level because of these features:

- Non-profit
- Improved cash flow
- Tax-exempt status
- No premium tax
- No commissions
- Low overhead costs

Insurance companies primarily make money from underwriting income and investment income held in reserve to pay claims. Pooling allows members and their taxpayers to enjoy the benefit of that income in the program as surplus accrues to the benefit of the members. So far, the ACCG-IRMA has returned \$45 million in the form of dividends to its membership!

In conclusion, pool members benefit from having more control over their program costs and from receiving high quality loss control and claims management services that tend to make them better risks in the future. The ACCG-IRMA appreciates the continued commitment and support of its members and service providers which have made this program so successful.

- HR Legal Service included
- Surplus accrues to the benefit of the members
- ACCG-IRMA has returned \$45 million in dividends to the membership!
- We can help make you a better risk in the future
- Success due to continued commitment and support of our members and service providers



**AUTHORITIES (\*)**

- Atkinson County Solid Waste Authority
- Bartow-Cartersville Joint Development Authority
- Bartram Trail Regional Library System (Wilkes)
- Bryan County Public Facilities Authority
- Butts County Water & Sewer Authority
- Carroll County Water Authority
- City of Dublin & Laurens County Development Authority
- Clinch County Development Authority
- Coastal Plain Regional Library (Tift)
- Conyers-Rockdale Library System
- DeKalb County Private Hospital Authority
- Development Authority of Bartow County
- Development Authority of Bryan County
- Development Authority of DeKalb County
- Development Authority of Jefferson County
- Development Authority of Long County
- Development Authority of Monroe County
- Development Authority of Rabun County
- Development Authority of Walton County
- Douglasville-Douglas County Water & Sewer Authority
- Emanuel County Development Authority

- Fall Line Regional Development Authority (Wilkinson)
- Fannin County Water Authority
- Flint River Regional Library (Spalding)
- Franklin County Industrial Building Authority
- Hart County Water & Sewer Utility Authority
- Henry County Library System
- Hospital Authority of Colquitt County
- Houston County Development Authority
- Jasper County Water & Sewer Authority
- Jefferson County Library System
- Joint Development Authority of Jasper, Morgan, Newton & Walton County
- Lamar County Regional Solid Waste
- Lee County Utilities Authority
- Lower Chattahoochee Regional Transit Authority (Sumter)
- Lumpkin County Water & Sewerage Authority
- McIntosh County Industrial Development Authority
- Meriwether County Water & Sewerage Authority
- Middle Flint Regional 911 Authority (Schley)
- Moultrie Colquitt County Parks Recreation Authority
- Oconee County Industrial Development Authority

- Paulding County Airport Authority
- Paulding County Industrial Building Authority
- Pike County Parks & Recreation Authority
- Pine Mountain Regional Library System
- Polk County Water, Sewer, & Solid Waste Authority
- Satilla Regional Water & Sewer Authority (Ware)
- Sinclair Water Authority (Putnam)
- South Georgia Regional Library System (Lowndes)
- Southwest Georgia Regional Commission (Mitchell)
- Stephens County Development Authority
- Stewart County Water & Sewer Authority
- Thomas County Public Library
- Treutlen County Development Authority
- Tri-County Joint E-911 Authority (Clinch)
- Upper Oconee Basin Water Authority
- Valdosta-Lowndes County Airport Authority
- Valdosta-Lowndes County Conference Center & Tourism Authority
- Washington County Airport Authority
- Washington County Development Authority



## Staff

### **ACCG — [accg.org](http://accg.org) /email: [accginsurance@accg.org](mailto:accginsurance@accg.org)**

191 Peachtree St NE, Suite 700

Atlanta, GA 30303

404-522-5022 / 800-858-2224 / 404-522-1897 (Fax)

Ashley Abercrombie, Director of Property & Casualty Programs	404.589.7828	<a href="mailto:aabercrombie@accg.org">aabercrombie@accg.org</a>
Dena Stewart, Property & Casualty Programs Manager	404.589.7864	<a href="mailto:dstewart@accg.org">dstewart@accg.org</a>
Ben Pittarelli, Director of Health Program & Insurance Marketing	404.589.7840	<a href="mailto:bpittarelli@accg.org">bpittarelli@accg.org</a>
Joe Dan Thompson, Marketing & Field Services Representative	404.589.7862	<a href="mailto:jthompson@accg.org">jthompson@accg.org</a>
Matt Autry, Underwriting & Member Services Manager	678.225.4264	<a href="mailto:mautry@accg.org">mautry@accg.org</a>
Glenda Williams, Senior Member Services Associate	678.225.4253	<a href="mailto:gdwilliams@accg.org">gdwilliams@accg.org</a>
Lisa Wood, Senior Member Services Associate	404.589.7874	<a href="mailto:lwood@accg.org">lwood@accg.org</a>
Rylan Little, Underwriting and Member Services Assistant	404.589.7838	<a href="mailto:rlittle@accg.org">rlittle@accg.org</a>

## Claim Services

### **ACCG Claims Administration Services – [accg.org](http://accg.org)**

191 Peachtree St NE, Suite 700

Atlanta, GA 30303

678-591-4079 / 877-421-6298 / 888-221-4079 (Fax)

Melanie Graham, Director of Claims Administration Services	678.225.4250	<a href="mailto:mgraham@accg.org">mgraham@accg.org</a>
Bryan Wells, IRMA Lead Examiner	678.225.4269	<a href="mailto:bwells@accg.org">bwells@accg.org</a>
Mary Reid, Insurance Services Supervisor	678.225.4263	<a href="mailto:mreid@accg.org">mreid@accg.org</a>

## Loss Control

### **Local Government Risk Management Services, Inc. – [lgrms.com](http://lgrms.com)**

3500 Parkway Lane, Suite 110

Norcross, GA 30092

678-686-6279 / 800-650-3120 / 770-246-3149 (Fax)

Dan Beck, CSP

Director of Safety & Loss Control

[dbeck@lgrms.com](mailto:dbeck@lgrms.com)

# Coverages & Limits

This overview is not a part of your Coverage Agreement and does not provide or explain all provisions of the Coverage Agreement. Please review the Coverage Agreement for complete information on all coverages, terms, conditions and exclusions.

## Third-Party Liability Coverage Overview

### COVERAGES

Primary General Liability (Occurrence Form) *	Yes
• Per Occurrence & Aggregate Limits	\$1,000,000; No Aggregate
• Deductible	\$15,000
Law Enforcement Liability (Occurrence Form) *	Yes
• Per Wrongful Act & Aggregate Limits	\$1,000,000; \$2,000,000
• Deductible	\$15,000
Automobile Liability (Occurrence Form) *	Yes
• Per Occurrence & Agg. Limits**	\$1,000,000; No Aggregate
• Deductible	\$15,000
• Uninsured Motorists	\$0
Public Officials E&O Liability (Part A) and Employee Benefits Liability (Part B) *	Yes
• Per Wrongful Act & Aggregate Limits	\$1,000,000; \$2,000,000
• Deductible	\$15,000
• Coverage Form	(A) Occurrence (B) Claims Made

### EXTENSIONS (Including but not limited to)

Blanket Contractual Liability	Yes
Broadened Personal Injury Definition	Yes
Broadened Named Insured Definition	Yes
Care, Custody & Control	Yes
Defense in Addition to Limits	Yes
Incidental Malpractice	Yes
Independent Contractors	Yes
Limited Pesticide/Herbicide Applicator Coverage	Yes
Limited Pollution from Hostile Fire, Firefighting Activities, etc.	Yes
Terrorism Coverage	Yes
Sexual Misconduct	Yes
Single Occurrence Deductible for Multiple-Line Program	Yes

### EXCLUSIONS (Including but not limited to)

Aircraft/Airport Operations; Unmanned Aircraft (Unless Endorsed)	Yes
Asbestosis	Yes
Communicable Disease	Yes
Condemnation/Inverse Condemnation	Yes
Fungus	Yes
Hospital/Clinic Malpractice	Yes
Nuclear Incidents	Yes
Perfluoroalkyl and Polyfluoroalkyl Substances	Yes
Pollution, Contamination and Seepage	Yes
Professional Malpractice (other than Incidental Malpractice)	Yes
War and Risks	Yes
Workers' Compensation/Employers' Liability/Occupational Disease	Yes

- Covers entity, authorized volunteers, employee, public officials, and commissioners, boards and committees and their members appointed by the county governing authority while acting behalf of the county.
- All liability on occurrence basis, except for Employee Benefits Liability
- Defense in addition to the limits
- Includes malpractice for emergency medical services
- Coverage for employment-related claims included
- Excess liability limits available; Dams 25 feet in height and/or 50 acre feet storage capacity must be underwritten separately.

\* Higher limits are available upon request. The limits for Part A and Part B apply in total over Part B and not separately to each part.

\*\* Automobile Liability is subject 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 and provided by Sovereign Immunity Protection Endorsement attached to the ACCG-IRMA Coverage Agreement.

## Property and Crime Coverage Overview

### PROPERTY

Real & Personal Property Limit	Per Schedule on file
• Include Increased Cost of Construction	Yes - \$2,500,000
• Include Builders Risk Coverage for New Construction	Yes - \$5,000,000 max
All Risks (subject to the standard exclusions)	Yes
Replacement Cost Coverage (as scheduled; except Auto/Mobile Equipment)	Yes
• Requirement to Rebuild on Same Site	No
• Limitation on combined loss per Location	125% of scheduled value
Deductible	\$15,000*

### CRIME

Blanket Employee Dishonesty Bond	\$50,000 per Employee **
Statutory Bonds	Various Limits as Required **
Computer Theft and Funds Transfer Fraud	\$150,000
Forgery & Alteration	\$150,000
Money & Securities (Loss Inside/Outside)	\$150,000
Social Engineering Fraud – Annual Aggregate	\$25,000
Deductible	\$0 on Statutory Bonds; otherwise, \$15,000

### EXTENSIONS (Including but not limited to)

Accounts Receivable	\$1,000,000
Automobile Physical Damage	Per Schedule on File
Business Income and Extra Expense Combined	\$5,000,000
Contingent Business Income and Extra Expense	\$250,000
Coinsurance Requirements	No
Debris Removal	Lesser of \$2,500,000/25% loss
Earthquake (Annual Aggregate) *	\$5,000,000
Evacuation Expense	\$250,000
Flood (Annual Aggregate)* (Except \$1,000,000 per occurrence and aggregate for scheduled properties in Special Flood Hazard Area)	\$5,000,000
Landscaping (subject to \$15,000 any one shrub or tree)	\$100,000
Miscellaneous Unnamed Property	\$100,000
Mold Resulting from a Defined Peril	\$1,000,000
Newly Acquired Property and Automobile and Mobile Equipment	\$5,000,000
Outdoor Property (Defined Perils)	Yes
Personal Effects (Property of Employees and Others)	\$50,000
Terrorism	Yes
Transit	\$100,000
Unmanned Aircraft Systems	\$100,000
Upgrade to Green	Yes
Valuable Papers & Records	\$1,000,000

### EXCLUSIONS (Including but not limited to)

Aircraft and/or Watercraft (>26ft.)	Yes
Communicable Disease	Yes
Crops or Timber	Yes
Nuclear, Biological & Chemical Incidents	Yes
War Risks	Yes
Wear, Tear, Deterioration	Yes

- Replacement cost/stated value coverage
- Newly acquired vehicles and property valued under \$500,000 automatically covered mid-term without notice to ACCG-IRMA; not auditable
- Crime and blanket bond coverages, including statutory

\* Additional limits per occurrence and aggregate available upon request. For scheduled properties in Special Flood Hazard Areas, the deductible is the maximum limit available in the National Flood Insurance Program or if unavailable, \$500,000 for building or structure and \$500,000 contents.

\*\* In no event will IRMA pay more than \$500,000 per Occurrence for Blanket Employee Dishonesty and Faithful Performance and Statutory Bonds combined. Higher limits are available for all Crime coverages upon written request and payment of additional contribution.

## Equipment Breakdown Coverage Overview

COVERED OBJECTS	PER VALUES SUBMITTED
Air Conditioning Systems	Yes
Boilers & Pressure Vessels	Yes
Combustion Engines	Yes
Compressors	Yes
Electrical Motors	Yes
Electrical Wiring	Yes
Electronic Computer or Electronic Data Processing Equipment, Media or Data	Yes
Fans/Blowers	Yes
Generators	Yes
Hot Water Heating System Piping	Yes
Pumps	Yes
Refrigeration Systems	Yes
Static Content Vessels	Yes
Switchgear	Yes
Transformers	Yes
Turbines	Yes
Vacuum Vessels	Yes
<b>COVERAGES INCLUDED (Including but not limited to)</b>	
Business Income/Extra Expense	Yes
Explosion	Yes
Refrigeration Interruption	Yes
Replacement Cost Valuation	Yes
Spoilage & Contamination	Yes
<b>SUBLIMITS</b>	
Spoilage	\$500,000
Service Interruption	\$1,000,000
Expediting Expenses	\$500,000
Business Income and Extra Expense	\$10,000,000
Hazardous Substances	\$1,000,000
Ammonia Contamination	\$500,000
Electronic Data and Media	\$1,000,000
CFC Refrigerants	\$250,000
Computer Equipment	\$50,000,000
Deductible	\$15,000

- Jurisdictional inspections included
- Efficiency upgrade enhancement
- Infrared services available at discounted cost
- Privacy & Security incident response services coverage

## Privacy and Security Liability and Expense

<b>COVERAGES INCLUDED (Including but not limited to)</b>	
Liability – Per Occurrence & Aggregate (subject to \$10,000,000 IRMA Annual Aggregate for all Members)	\$1,000,000
Sublimits (including but not limited to):	
Data Breach Expenses	\$500,000
Cyber Extortion Coverage – Annual Aggregate	\$50,000
Deductible	\$25,000

## ACCG-IRMA Renewal Proposal Summary – DEDUCTIBLE OPTION 7/1/2024 to 7/1/2025

**Member: Effingham County**

COVERAGE	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	EXPIRING DEDUCTIBLES	DEDUCTIBLE OPTION
<b>Renewal Contribution:</b>	<b>\$986,082</b>	<b>\$921,815</b>
<b>Less Safety Credit:</b>	<b>(\$49,204)</b>	<b>(\$45,991)</b>
<b>Net Contribution Due:</b>	<b>\$936,878</b>	<b>\$875,824</b>

\*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 Hazard Zones for Flood, 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	\$60,748
Increase Limits to \$3,000,000	\$126,808
Increase Limits to \$4,000,000	\$136,112
Increase Limits to \$5,000,000	\$143,813

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 those 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. Should you have questions about coverage on a particular dam, please call ACCG, the ACCG-IRMA Administrator, at 1.800.858.2224.