

**City of Loganville
Property Casualty Insurance Summary (2026-27)**

City of Loganville — Insurance Renewal COVERAGE Effective: July 1, 2026	2025 PREMIUM	2026 PREMIUM	CARRIER	2025 LIMITS	2026 LIMITS		2025 DEDUCTIBLE	2026 DEDUCTIBLE
GENERAL LIABILITY Products & Completed Work Medical Payments Sewer Collection & Back-up Failure to Supply Sexual Abuse & Molestation	\$81,468 Included Excluded Included Included Included	\$82,876 Included Excluded Included Included Included	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$3,000,000 \$3,000,000 \$1,000,000/\$1,000,000 \$1,000,000/\$1,000,000 \$250,000/500,000	\$1,000,000 Occ / \$3,000,000 Agg \$3,000,000 Excluded \$1,000,000 \$1,000,000 \$250,000 Offense / \$500,000 Agg	Each Event Limit/General Total Limit Total Limit Each Wrongful Act/Total Limit	None None None None None None	None None None None
EMPLOYEE BENEFITS LIABILITY Retro Date: Full Prior Acts	\$381	\$381	Travelers Insurance Co.	\$1,000,000/\$3,000,000	\$1,000,000 Ea Emp / \$3,000,000 Agg	Each Wrongful Act/Total Limit	\$1,000	\$1,000
AUTOMOBILE LIABILITY Uninsured/ Underinsured Motorist Medical Payments Total Auto Values	\$199,681 Included Included	\$238,992 Included Included	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$1,000,000 \$100,000 \$5,000	\$1,000,000 \$100,000 \$5,000		None None None	None
AUTOMOBILE PHYSICAL DAMAGE Comprehensive/Collision	\$72,825 Included	\$75,342 Included	Travelers Insurance Co.	110 Units/ 19 Trailers 115 Units	114 Units/16 Trailers 122 Units		\$2,500	\$2,500 Comp /Coll \$2,500 Comp /Coll
CRIME Employee Theft Forgery or Alteration Inside Premises (Money & Securities) Outside Premises Computer Fraud & Funds Transfer	\$880 Included Included Included Included Excluded	\$880 Included Included Included Included Excluded	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$50,000 \$50,000 \$50,000 \$50,000	\$50,000 \$50,000 \$50,000 \$50,000 Not Covered	Per Loss Per Employee Per Loss Per item / Per Occurrence Limit	\$1,000 \$1,000 \$1,000 \$1,000	\$1,000 \$1,000 \$1,000 \$1,000
PROPERTY Blanket Building & Personal Property Valuable Papers Equipment Breakdown Flood Earthquake	\$98,272 Included Included Included Included Included	\$105,981 Included Included Included Included Included	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$54,670,003 \$250,000 Included \$1,000,000 \$1,000,000	\$56,196,299 Included Included \$1,000,000 Agg \$1,000,000 Agg	Blanket, Replacement Cost, Agreed Am See proposal for other limits and dedu See proposal for covered locations See proposal for covered locations	\$10,000 \$10,000 \$10,000 \$25,000 \$50,000	\$10,000 \$10,000 \$25,000 \$50,000
INLAND MARINE Contractor's Equipment Unscheduled Equipment Non-Owned Contractors Equipment EDP & Software	\$8,982 Included Included Included Included	\$5,914 Included Included Included Included	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$1,308,099 \$50,000 \$100,000 Included in Property	\$249,000 (Sched \$149,000 + Blanket \$100,000) \$1,249,598 \$50,000 \$100,000 Included	\$5,000 max per any one item of owned Per item / Per Occurrence Limit	\$1,000 \$1,000 \$1,000 \$1,000	\$1,000 \$1,000
LAW ENFORCEMENT LIABILITY	\$61,252	\$66,164	Travelers Insurance Co.	\$1,000,000/\$1,000,000	\$1,000,000 Ea / \$1,000,000 Agg	Each Wrongful Act Limit/Total Limit	\$15,000	\$15,000
PUBLIC ENTITY MANAGEMENT LIABILITY Retro Date: 05/06/2014	\$20,872	\$21,660	Travelers Insurance Co.	\$1,000,000/\$1,000,000	\$1,000,000 Ea / \$1,000,000 Agg	Each Wrongful Act Limit/Total Limit	\$15,000	\$15,000
EMPLOYEE PRACTICES LIABILITY EPL Non Monetary Defense Back Wages Retro Date: 05/06/2004	\$33,816 Excluded Included	\$35,804 Excluded Included	Travelers Insurance Co. Travelers Insurance Co. Travelers Insurance Co.	\$1,000,000/\$2,000,000 Included	\$1,000,000 Offense / \$2,000,000 Agg Included Included	Each Wrongful Offense Limit/Total Li Each Wrongful Act Limit/Total Limit Per Claim	\$15,000 \$15,000	\$15,000
UMBRELLA (Excludes Cyber Liability)	\$38,823	\$42,027	Travelers Insurance Co.	\$5,000,000/\$5,000,000	\$5,000,000 Occ / \$5,000,000 Agg	Each Event Limit/General Total Limit Excludes Failure to Supply	\$10,000	\$10,000 SIR
CYBER LIABILITY - Claims-Made Retroactive Date: Full Prior Acts Policy Fee and Tax	\$22,453 Included Included \$1,574	\$24,216 Included Included \$1,695	Chaucer Insurance Company Chaucer Insurance Company Chaucer Insurance Company (Cowbell)	\$1,000,000 \$250,000 \$250,000	\$1,000,000 \$250,000 \$250,000	Network & Information Security Liabi Crime - Computer & Funds Transfer F Social Engineering - Cyber Deception	\$25,000 \$25,000 \$25,000	\$25,000 \$25,000 \$25,000
TOTAL PREMIUM	\$641,279	\$701,932	9%					

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy.