

City of Loganville
Property Casualty Insurance Summary (2022-23)

COVERAGE Effective: July 1, 2021	EXPIRING PREMIUM	PROPOSED PREMIUM	CARRIER	EXPIRING LIMITS	PROPOSED LIMITS		EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE
GENERAL LIABILITY	\$27,975	\$29,596	Travelers Insurance Co.	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Event Limit/General Total Limit	None	None
Products & Completed Work	Included	Included	Travelers Insurance Co.	\$3,000,000	\$3,000,000	Total Limit	None	None
Personal Injury	Included	Included	Travelers Insurance Co.	\$1,000,000	\$1,000,000	Each Person Limit	None	None
Advertisement Injury	Included	Included	Travelers Insurance Co.	\$1,000,000	\$1,000,000	Each Person Limit	None	None
Premises Damage	Included	Included	Travelers Insurance Co.	\$100,000	\$100,000		None	None
Medical Payments	Excluded	Excluded	Travelers Insurance Co.				None	None
Sewer Collection & Back-up	No Coverage	No Coverage	Travelers Insurance Co.					
Water Distribution			Travelers Insurance Co.					
Failure to Supply	No Coverage	No Coverage	Travelers Insurance Co.	\$1,000,000	\$1,000,000		None	None
Sexual Abuse & Molestation	Included	Included	Travelers Insurance Co.	\$250,000/\$250,000	\$250,000/250000	Each Wrongful Act/Total Limit	None	None
EMPLOYEE BENEFITS LIABILITY	\$381	\$381	Travelers Insurance Co.	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act/Total Limit	\$1,000	\$1,000
Retro Date: NONE								
AUTOMOBILE LIABILITY	\$73,159	\$80,471	Travelers Insurance Co.	\$1,000,000	\$1,000,000		None	None
Uninsured/ Underinsured Motorist	Included	Included	Travelers Insurance Co.	\$100,000	\$100,000		None	None
Medical Payments	Included	Included	Travelers Insurance Co.	\$5,000	\$5,000		None	None
Total Auto Values				\$6,500,993	\$6,500,993			
AUTOMOBILE PHYSICAL DAMAGE	\$23,976	\$32,515	Travelers Insurance Co.	118 Units/ 4 Trailers	111 Units/ 4 Trailers			
Comprehensive/Collision	Included	Included	Travelers Insurance Co.	ACV	115 Units		\$1,000	\$1,000
Hired Car Physical Damage	Included	Included	Travelers Insurance Co.	ACV	ACV		\$1,000	\$1,000
CRIME	\$818	\$818						
Employee Theft	Included	Included	Travelers Insurance Co.	\$50,000	\$50,000	Per Loss	\$1,000	\$1,000
Forgery or Alteration	Included	Included	Travelers Insurance Co.	\$50,000	\$50,000	Per Employee	\$1,000	\$1,000
Inside Premises (Money & Securities)	Included	Included	Travelers Insurance Co.	\$50,000	\$50,000	Per Loss	\$1,000	\$1,000
Outside Premises	Included	Included	Travelers Insurance Co.	\$50,000	\$50,000	Per item / Per Occurrence Limit	\$1,000	\$1,000
Computer Fraud & Funds Transfer	No Coverage	No Coverage						
PROPERTY	\$33,261	\$38,761	Travelers Insurance Co.					
Blanket Building & Personal Property	Included	Included	Travelers Insurance Co.	\$28,371,358	\$30,709,138	Blanket, Replacement Cost, Agreed Amount	\$1,000	\$2,500
Valuable Papers	Included	Included	Travelers Insurance Co.	\$250,000	\$250,000		\$1,000	\$2,500
Equipment Breakdown	Included	Included	Travelers Insurance Co.	Included	Included	See proposal for other limits and deductibles	\$1,000	\$2,500
Flood	Included	Included	Travelers Insurance Co.	\$1,000,000	\$1,000,000	Excludes 100 and 500 year FEMA flood plains	\$25,000	\$25,000
Earthquake	Included	Included	Travelers Insurance Co.	\$1,000,000	\$1,000,000		\$50,000	\$50,000
INLAND MARINE	\$3,472	\$3,843						
Contractor's Equipment	Included	Included	Travelers Insurance Co.	\$553,078	\$609,423		\$500	\$1,000
Unscheduled Equipment	Included	Included	Travelers Insurance Co.	\$50,000	\$50,000	\$5,000 max per any one item of owned equipment	\$500	\$1,000
Non-Owned Contractors Equipment	Included	Included	Travelers Insurance Co.	\$100,000	\$100,000	Per item / Per Occurrence Limit	\$1,000	\$1,000
EDP & Software	Included	Included	Travelers Insurance Co.	\$100,000	\$100,000	.	\$1,000	\$1,000
LAW ENFORCEMENT LIABILITY	\$29,727	\$33,030	Travelers Insurance Co.	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Wrongful Act Limit/Total Limit	\$5,000	\$5,000
Class A Officers				30	30			
Total Employees				141	141			
PUBLIC ENTITY MANAGEMENT LIABILITY	\$11,771	\$13,718	Travelers Insurance Co.	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Wrongful Act Limit/Total Limit	\$5,000	\$5,000
Retro Date: 05/06/2014								
EMPLOYEE PRACTICES LIABILITY	\$13,136	\$15,179	Travelers Insurance Co.	\$1,000,000/\$2,000,000	\$1,000,000/\$2,000,000	Each Wrongful Offense Limit/Total Limit	\$5,000	\$5,000
Key Individual Replacement Expense	Included	Included	Travelers Insurance Co.	\$25,000	\$25,000	Per Policy Period	None	None
Terrorism Travel Reimbursement	Included	Included	Travelers Insurance Co.	\$5,000	\$5,000	Per Claim	None	None
Identity Theft Protection	Included	Included	Travelers Insurance Co.	\$5,000	\$5,000	Per Claim	None	None
EPL Non Monetary Defense	Included	Included	Travelers Insurance Co.	\$100,000 / 100,000	\$100,000 / 100,000	Each Wrongful Act Limit/Total Limit	\$5,000	\$5,000
Workplace Violence Counseling	Included	Included	Travelers Insurance Co.	\$5,000	\$5,000	Per Claim	None	None
Back Wages	Included	Included	Travelers Insurance Co.	\$10,000	\$10,000	Per Claim	\$5,000	\$5,000
Retro Date: 05/06/2004								
UMBRELLA (Excludes Cyber Liability)	\$17,980	\$18,982	Travelers Insurance Co.	\$5,000,000/\$5,000,000	\$5,000,000/\$5,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
						Excludes Failure to Supply		
TOTAL PREMIUM	\$235,656	\$267,294						
CYBER LIABILITY -Claims-Made	\$9,061	\$11,960	Lloyd's of London	\$1,000,000	\$1,000,000	Network & Information Security Liability	\$10,000	\$5,000
	Included	Included	Lloyd's of London	Included	Included	Crime - Computer & Funds Transfer Fraud	\$10,000	\$5,000
	Included	Included	Lloyd's of London	Included	Included	Social Engineering - Cyber Deception		\$5,000
Retroactive Date: Full Prior Acts								
Cyber Concierge Fee:	\$250	\$250						
Policy Fee	\$150							
Cyber Surplus Lines Tax:	\$0	\$478						
Cyber Total Premium	\$9,461	\$12,688						

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