

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## RENEWAL TERMS FOR 2023-2024

### DOWNTOWN DEVELOPMENT AUTHORITY OF TYRONE

TY4

950 Senoia Road  
Tyrone, GA 30290

**Coverage Period:**

May-01-2023 to May-01-2024

Presented by:



201 Pryor Street  
Atlanta, GA 30303

**Quote Date:**

4/27/2023

Administered by:

**Lockton Companies**

3280 Peachtree Road NE #250  
Atlanta, GA 30305

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## DOWNTOWN DEVELOPMENT AUTHORITY OF TYRONE

General Liability and Law Enforcement Liability	Limit of Liability
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	Unlimited
Products / Completed Ops Aggregate	\$5,000,000
Failure to Supply Utilities Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$1,000
Law Enforcement Liability Deductible	\$1,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$1,000

### Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Worldwide Territory

### Disclaimer:

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Public Officials / Errors & Omissions Liability	Limit of Liability
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$1,000

### Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
  - Mental Anguish
  - Shock
  - Humiliation
- Employment Practices Liability – including coverage for:
  - Libel
  - Slander
  - Defamation
  - Sexual Harassment
  - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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## DOWNTOWN DEVELOPMENT AUTHORITY OF TYRONE

<b>Automobile Liability</b>	<b>Limit of Liability</b>
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$0
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$1,000
Uninsured Motorist Deductible	\$0

<b>Automobile Physical Damage</b>	<b>Limit of Liability</b>
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Hired Physical Damage Deductible	\$1,000

### Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

	<b>Limit of Liability</b>
<b>Crime / Fidelity</b>	
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Social Engineering Fraud	\$25,000
Deductible	\$1,000
Social Engineering Deductible Only	\$2,500

### Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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## DOWNTOWN DEVELOPMENT AUTHORITY OF TYRONE

Property	Limit of Liability
Total Insured Values	\$318,000
Blanket Building & Contents	\$318,000
Mobile Equipment	\$0
Computers ("EDP")	Included
Flood Limit – Including Zones A and V	\$318,000
Earthquake Limit	\$318,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils (Tier 1 Only-All Perils <b>except</b> Named Windstorm)	\$1,000
Deductible – Mobile Equipment All Perils (Tier 1 Only-All Perils <b>except</b> Named Windstorm)	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
<b>Equipment Breakdown</b>	<b>Limit of Liability</b>
Limit Per Occurrence	\$318,000
Ordinance or Law Limit	\$318,000
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$318,000
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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Cyber	Limit of Liability
Security & Privacy Liability	\$250,000
Regulatory Action Sublimit of Liability	\$250,000
Event Management	\$250,000
Cyber Extortion	\$250,000
Deductible	\$10,000

Police Animal Mortality Coverage	Limit of Liability
Scheduled Limit	\$0
Deductible	Nil

## Risk Management Services

<u>Type of Service</u>	<u>Annual Contribution</u>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

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### Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$99
Law Enforcement Liability – Before Credit	\$0
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$0</i>
Law Enforcement Liability – After Credit	\$0
Public Officials Liability	\$678
Automobile Liability	\$0
Automobile Physical Damage	\$0
Property – Buildings & Contents	\$998
Mobile Equipment	\$0
Police Animal Mortality	\$0
Crime / Fidelity	\$32
Boiler & Machinery	\$325
Uninsured Motorist	\$0
<b>Sub Total</b>	<b>\$4,375</b>
Less Renewal Credit	\$0
<b>Total</b>	<b>\$4,375</b>

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