

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## CONTRIBUTION PAYMENT TERMS

**CITY OF POWDER SPRINGS**

RLFC# PS1

INVOICE NUMBER	284311
EFFECTIVE DATE	05/01/2019
INVOICE AMOUNT	\$232,009
PROPOSAL NUMBER	RPS1-PR2019-1

### PAYMENT TERMS:

- OPTION 1: Full Amount Due on Binding
- OPTION 2: 50% Down – Balance due in 30 days
- OPTION 3: 25% Down – Balance due in 4 monthly installments. The entire contribution must be paid within 6 months of the effective date.

Checks should be made payable to **GIRMA**. Please sign and return with your check to:

Georgia Interlocal Risk Management Agency  
P.O. Box 105377  
Atlanta, Georgia 30348

Please sign and date on the lines below that you have read and accept the limits and deductibles outlined in the renewal terms. Please return the signed invoice with your initial payment to the GIRMA address above.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date



RISK MANAGEMENT AND  
EMPLOYEE BENEFIT SERVICES  
BOARD OF TRUSTEES

**Chairman**  
Kenneth L. Usry  
Mayor, Thomson

**Vice Chairman**  
W. D. Palmer, III  
Councilmember, Camilla

**Secretary-Treasurer**  
Larry H. Hanson  
Executive Director

**Trustees:**

Boyd Austin  
Mayor, Dallas

Linda Blechinger  
Mayor, Auburn

Keith Brady  
Mayor, Newnan

Elizabeth M. English  
Councilmember, Vienna

Ronald Feldner  
City Manager, Garden City

Marcia Hampton  
City Manager, Douglasville

Meg Kelsey  
City Manager, LaGrange

Evie McNiece  
Commissioner, Rome

David Nunn  
City Manager, Madison

James F. Palmer  
Mayor, Calhoun

Rebecca L. Tydings  
City Attorney, Centerville

Clemontine Washington  
Mayor Pro Tem, Midway

Vince Williams  
Mayor, Union City

April 5, 2019

**MEMORANDUM**

**TO:** Members, Georgia Interlocal Risk Management Agency (GIRMA)

**FROM:** Stan Deese, Director, Risk Management Services *Stan Deese*

**RE:** 2019/2020 Renewal of Property and Liability Coverages

As a member of the Georgia Interlocal Risk Management Agency (GIRMA), we are pleased to present the enclosed renewal terms for your property and liability coverage for the period of May 1, 2019 to May 1, 2020. Please review the renewal terms closely as they contain important information about your property and liability coverage renewal.

**Renewal Rates** – We are pleased to inform you that there are no changes to the base rates for this renewal. Any changes to your premium are the result of changes to your exposures or loss experience.

**Renewal Credit** - As in years past, GIRMA is distributing a renewal credit based on the loss experience and total contributions of each individual member. The amount of the renewal credit approved by the Board of Trustees for the 2019-2020 coverage period is \$4,000,000.

**Coverage Changes & Enhancements:** Please note the coverage changes below effective as of May 1, 2019. The page numbers shown are where the changes can be found in the Member Coverage Agreement.

1. **Clarification of deductible for loss involving an uninsured motorist.** In some instances, a claim may find coverage under either the Property Coverage Section of the Uninsured Motorist Coverage subsection of the Casualty Coverage Section, if such coverage has been elected by the Member. In such instances, where the deductibles are not the same, the lower of the two deductibles will apply. (p.2).
2. **Clarification of coverage for authorities, boards, and commissions.** The definition of "Member" has been modified to make clear that authorities, boards, and commissions that are not controlled by the Named Member are not covered entities and would need to secure coverage separately from the Named Member. This update is reflected under subsection VII.D of the GENERAL COVERAGE DECLARATIONS (pp. 2-3). For the Named Member to be considered as exercising "direction and control," the following elements shall be present:

1. the power of the Named Member, or members of its governing body, to appoint and remove a majority of the directors;
2. provision of a majority of funding on an annual basis by the Named Member; and
3. service by Named Member as custodian or trustee for all monies and property of the Authority, Board, or Commission, if any.

(Over)

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## RENEWAL TERMS FOR 2019-2020

### CITY OF POWDER SPRINGS

PS1

4484 Marietta Street  
Powder Springs, GA 30127

**Coverage Period:**

May-01-2019 to May-01-2020

Presented by:



201 Prior Street  
Atlanta, GA 30303

**Quote Date:**

4/4/2019

Administered by:

**Willis Insurance Services of Georgia**  
Concourse Corporate Center Five, 18<sup>th</sup> Floor  
Atlanta, GA 30328

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

<b>General Liability and Law Enforcement Liability</b>	<b>Limit of Liability</b>
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
- Non-Owned Watercraft
- Host Liquor Liability
- Worldwide Territory
- Garage Liability
- Garage Keepers Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage

### Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

<b>Public Officials / Errors &amp; Omissions Liability</b>	<b>Limit of Liability</b>
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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### Disclaimer:

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

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

### Coverage Features:

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

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

<b>Property</b>	<b>Limit of Liability</b>
Total Insured Values	\$24,117,139
Blanket Building & Contents	\$23,532,730
Mobile Equipment	\$584,409
Computers("EDP")	Included
Flood Limit – Including Zones A and V	\$10,000,000
Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents (All Perils)	\$1,000
Deductible – Mobile Equipment	\$1,000
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	\$23,532,730
Ordinance or Law Limit	\$23,532,730
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$23,532,730
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

<b>Police Animal Mortality Coverage</b>	<b>Limit of Liability</b>
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
Content and Historical Valuations	Included

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2019-2020

## CITY OF POWDER SPRINGS

### Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$49,700
Law Enforcement Liability – Before Credit	\$78,524
<i>Law Enforcement Initiative Credit Amount</i>	\$15,705
Law Enforcement Liability – After Credit	\$62,819
Public Officials Liability	\$62,129
Automobile Liability	\$45,147
Automobile Physical Damage	\$23,430
Property – Buildings & Contents	\$28,025
Mobile Equipment	\$704
Police Animal Mortality	\$0
Crime / Fidelity	\$2,287
Boiler & Machinery	\$4,019
Uninsured Motorist	\$0
<b>Sub Total</b>	<b>\$278,260</b>
Less Renewal Credit	\$46,251
<b>Total</b>	<b>\$232,009</b>

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# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>	<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>City of Powder Springs (PS1)</b>	<b>Effective Date</b>	<b>05/01/2019</b>
<b>GENERAL LIABILITY</b>		
Grants Administered	\$0	
GROSS OPERATING EXPENDITURES	\$34,634	
PARK ACREAGE	\$0	
HOUSING AUTHORITIES - UNITS	\$0	
PUBLIC UTILITIES - CABLE / TELECOM	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$3,413	
PUBLIC UTILITIES - WATER	\$5,836	
REFUSE COLLECTION	\$5,816	
SCHOOLS - ALL OTHER STUDENTS	\$0	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, LAKES, POOLS	\$0	
<b>GENERAL LIABILITY TOTALS</b>		<b>\$49,700</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>			<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE LIABILITY</b>	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	38	\$402.05	\$15,277.90	
Trucks - Medium Weight	6	\$534.99	\$3,209.94	
Trucks - Heavy Weight	2	\$669.55	\$1,339.10	
Trucks - Extra Heavy Weight	1	\$669.55	\$669.55	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	4	\$1,606.60	\$6,426.40	
Trucks - Fire Trucks	0	\$0.00	\$0.00	
Private Passenger - Fire Cars	0	\$0.00	\$0.00	
Private Passenger - Police Cars	15	\$1,071.61	\$16,074.15	
Private Passenger - All Other Type Cars	2	\$402.05	\$804.10	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	10	\$134.55	\$1,345.50	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
<b>AUTO LIABILITY TOTALS</b>	<b>78</b>			<b>\$45,147</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>			<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE PHYSICAL DAMAGE</b>	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	38	\$242.01	\$9,196.38	
Trucks - Medium Weight	6	\$242.01	\$1,452.06	
Trucks - Heavy Weight	2	\$242.01	\$484.02	
Trucks - Extra Heavy Weight	1	\$242.01	\$242.01	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	4	\$485.65	\$1,942.60	
Trucks - Fire Trucks	0	\$0.00	\$0.00	
Private Passenger - Fire Cars	0	\$0.00	\$0.00	
Private Passenger - Police Cars	15	\$605.85	\$9,087.75	
Private Passenger - All Other Type Cars	2	\$242.01	\$484.02	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	9	\$60.10	\$540.90	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
<b>PHYSICAL DAMAGE TOTALS</b>	<b>77</b>			<b>\$23,430</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>	<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>UNINSURED MOTORIST LIABILITY</b>		<b>\$0</b>
<b>LAW ENFORCEMENT LIABILITY</b>	\$2,026.42 per officer	<b>\$62,819</b>
<b>PUBLIC OFFICIALS LIABILITY</b>		<b>\$62,129</b>
<b>PROPERTY</b> (including Mobile Equipment and Boiler & Machinery)	Values / Rates	<b>\$32,748</b>
Total Insured Value	\$24,117,139	
Rate per \$100 of Value	\$0.1358	
<b>POLICE ANIMALS</b>	\$0	<b>\$0</b>
<b>CRIME</b>	\$27.89 per employee	<b>\$2,287</b>
<b>TOTAL CONTRIBUTION*</b>		<b>\$278,260</b>

\* Figures may be off by \$1 due to rounding