

ACCG-IRMA

Renewal Proposal Summary

July 1, 2020 to July 1, 2021

Member: Lowndes County

COVERAGE AVAILABLE THROUGH ACCG-IRMA		
General Liability	Automobile Liability	Equipment Breakdown
Law Enforcement Liability (LEL)	Automobile Physical Damage	Crime & Privacy and Security
Public Officials Liability (POL)	Property	
DEDUCTIBLES AND CONTRIBUTIONS		
We have offered a deductible option for a reduction in Contribution. If a claim occurs after the new coverage period begins and before we receive notice of a change in deductible and/or limits, last year's deductible and/or limits will apply.		
Renewal Proposal	Contribution: Expiring Deductibles & Limits	Option: \$10,000/\$10,000 Deductible
Renewal Contribution:	\$957,117	\$862,653
Less Safety Credit:	(\$47,856)	(\$43,133)
Less Dividend Credit:	(\$91,240)	(\$91,240)
Net Contribution Due:	\$818,021	\$728,280

*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 Flood Hazard Areas, 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 \$500,000/700,000/50,000 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	\$40,862
Increase Limits to \$3,000,000	\$75,592
Increase Limits to \$4,000,000	\$85,359
Increase Limits to \$5,000,000	\$92,880
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 Marsh, the ACCG-IRMA Administrator, at 1-800-295-8179.	