

# ACCG-IRMA

## Renewal Proposal Summary

7/1/2021 to 7/1/2022

**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

Unless noted otherwise, your deductible(s) will be the same as expiring and as noted in the Coverages & Limits section of this proposal.

Renewal Proposal	Contribution
<b>Renewal Contribution:</b>	<b>\$943,462</b>
<b>Less Safety Credit:</b>	<b>(\$47,173)</b>
<b>Less Dividend Credit:</b>	<b>(\$89,947)</b>
<b>Net Contribution Due:</b>	<b>\$806,342</b>

\*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 Hazard Zones for Flood, 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	\$41,209
Increase Limits to \$3,000,000	\$76,599
Increase Limits to \$4,000,000	\$85,975
Increase Limits to \$5,000,000	\$93,195

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 ACCG, the ACCG-IRMA Administrator, at 1.800.858.2224.